

NPCI/2017-18/NACH/Circular no.258

November 17, 2017

To,
All NACH Sponsor Banks

Implementation of scheme codes for DBT

Reference is drawn to our following circulars:

- a) Circular no. 245 dated September 22, 2017
- b) Circular no. 247 dated September 30, 2017
- c) Circular no. 249 dated October 12, 2017

As you are aware PFMS has commenced sharing scheme codes and 'DBT' flag in payment files for all transactions notified as DBT. Payment files pertaining to non-DBT schemes will continue to come without scheme code.

You are advised to co-ordinate with PFMS if you are in receipt of any payment file pertaining to DBT schemes without a scheme code mentioned therein. Such files with DBT flag should not be uploaded under CS code due to the absence of scheme code.

The CPSMS/NZ user codes are meant for uploading only non-DBT transactions and are therefore not come under the scope of Office Memorandum F. No. 32(07)/PF-II/2011/(Vol. II) dated February 26, 2016 on settlement of transaction charges.

Important:

As communicated earlier banks should take at most care to use the relevant user code allotted by NPCI for each scheme, usage of wrong user code for uploading transactions in NACH will lead to incorrect claim of charges and incentive by NPCI. Sponsor banks will be responsible for such incorrect claims resulting in excess or short distribution of charges to the member banks.

In view of the above it has been decided that the non-DBT transactions uploaded in CPSMS/NZ user codes will be charged and recovered monthly from the Sponsor banks for the transactions processed from January 01, 2018.

Sponsor banks are advised to take note of the above and act accordingly.

For any clarification please write back to ach@npci.org.in

With warm regards



(Girdhar G M)

VP - NACH & CTS Operations