

December 26, 2017

NPCI/2017-18/NACH/Circular No.266

To

All APB live banks

**Additional products in APB transactions**

Refer to our circular NPCI/2014-15/83 dated January 20, 2015 and NPCI/2014-15/84 dated January 23, 2015 on introduction of new transaction types and circular number NPCI/2015-16/NACH/103 dated June 12, 2015 on NACH Header and transaction codes.

Currently Aadhaar based credit have two products as listed below

- i. APB (DBT transactions) with header code as "33" and transaction code as "77"  
and
- ii. DBL (DBTL transactions) with header code as "33" and transaction code as "78"

Currently for the DBT transactions there is a transaction amount cap of Rs.2 lakhs. With view to cater to the demands for using Aadhaar platform for high value DBT transactions and non-DBT transactions it has been decided introduce the new transactions type

- i. HIG (DBT high value transactions) with header code as "33" and transaction code as "79"
- ii. OTH (Other non DBT credits) with header code as "33" and transaction code as "80"

The below are the example for the inward files for new transaction type

- i. DBT high value transactions: **(Product: HIG)**  
APB-CR-ABCD-01012018-HIG000001-INW.txt
- ii. Other non DBT credits: **(Product: OTH)**  
APB-CR-ABCD-01012018-OTH000001-INW.txt

Where ABCD is the bank short code and OTH is the product code newly introduced.

The proposed new product will be introduced with effect from January 16, 2018. Member banks are advised to take note of the same and

i. As destination bank, do necessary changes to process the files received with new product type as detailed above

ii. As sponsor bank, for high value transactions the existing user codes may be used if required wherever applicable and for non DBT transactions bank should apply for new user codes -

With ward regards

  
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