

NPCI/2018-19/NACH/Circular/026

September 20, 2018

To,

NACH Member Banks

**Migration of NACH debit (156) format to ACH debit (306) Legacy format**

Please Refer to our circular (NPCI/2018-19/NACH/Circular/023) dated September 04, 2018 issued on Legacy Migration. In order to facilitate a smooth migration process, recommendations have been made to the Steering Committee Member Banks for review of Interchange/Processing fee along with the session timings for Legacy transactions processing. Steering Committee had reviewed the suggested changes and based on subsequent approvals, following revisions have been made.

**Interchange Fee: Revised Interchange fee would be in effect from October 01, 2018**

- Interchange fee will not be paid to destination banks wherein represented technical returns represented in NACH debit (156) format are cleared by them.
- Interchange fee will not be paid to the banks that are only participating in NACH Debit (156) format.

**Penalty: Revised Penalty charges would be in effect from October 01, 2018**

- Penalty of Rs. 1 per transaction will be levied on Sponsor Banks that will present transactions directly in NACH Debit (156) format. If any sponsor bank is found to misuse this facility then NPCI may bar the sponsor Bank from presenting in special session for representing technical returns of ACH Debit (306) format.

Sponsor Bank should take a note to present in NACH debit (156) format under following scenarios:

1. Transactions returned in ACH Debit Legacy (306) format due to technical reasons.
2. Transactions drawn on banks that are participating only in NACH debit (156) format.

**Processing Fee: Revised Processing fee would be in effect from November 01, 2018**

- Processing fee of Rs. 0.70 (NPCI charges 0.20 and Sponsor bank charges Rs. 0.50) per transaction will be levied on destination banks for technical returns of ACH Debit Legacy (306) format represented in NACH Debit (156) format and cleared by them.
- Processing fee of Rs. 0.70 (NPCI charges 0.20 and Sponsor bank charges Rs. 0.50) per transaction will be levied on destination banks that are participating only in NACH Debit (156) format.

**Session Timings: Session timings would be in effect from September 25, 2018.**

NPCI will open NACH Debit (156) format presentation/return sessions twice a week effective September 25, 2018. Session details listed below.

Presentation Session Date/Day	Session Timings	Return Session Date/Day	Session Timings
Tuesday	08:00 hrs. To 13:00 hrs.	Wednesday	07:00 hrs. To 16:00 hrs.
Thursday	08:00 hrs. To 13:00 hrs.	Friday	07:00 hrs. To 16:00 hrs.

**As complete migration was announced by August 01<sup>st</sup> banks should have stopped presenting / accepting ECS mandates. Considering sufficient time provided to member banks, no legacy mandate upload will be allowed to any sponsor bank/ corporate's for the transactions presented from August 01, 2018.**

It has come to our notice that Sponsor banks & Destination banks are levying return charges on customers for transactions processed in NACH Debit (156) & ACH Debit Legacy (306) returned due to technical reasons. Banks may consider not levying the charges for the technical returns in ACH Debit legacy (306) format.

Destination Banks not contributing to technical returns in ACH debit Legacy (306) format would not be enabled in NACH Debit (156) format effective October 01, 2018. The list of first batch of such banks is provided in Annexure I. NPCI shall periodically review the technical returns submitted by destination banks in ACH Debit Legacy (306) and the banks that are not having high percentage of technical returns will be considered for complete migration and hence will not be enabled for NACH Debit (156) format. The updated list shall be published by NPCI on weekly basis.

Member banks to take note and disseminate this information to all the concerned team to ensure proper arrangements to ensure seamless processing.

With Warm Regards

  
 Giridhar. G. M  
 (SVP – NACH & CTS Operations)

Annexure – 1

Sl. No.	Bank Name	Bank Code
1	THE GUJARAT STATE CO OP BANK LTD	124
2	RAJGURUNAGAR SAHAKARI BANK LTD	739
3	BANK OF BAHRAIN AND KUWAIT	150
4	THE ODISHA STATE CO OP BANK LTD	218
5	TUMKUR GRAIN MERCHANTS CO OP BANK LTD	574
6	PRAGATHI KRISHNA GRAMIN BANK	697
7	THE KURMANCHAL NAGAR SAHKARI BANK LTD	846
8	DOHA BANK QSC	746
9	MUFG BANK LTD	033
10	UMIYA URBAN CO OP BANK LTD	440801
11	THE SHIRPUR PEOPLES CO OP BANK LTD	422808
12	THE PUNJAB STATE CO OP BANK LTD	160350
13	KAVERI GRAMEENA BANK	570006
14	THE KAIRA DISTRICT CENTRAL CO OP BANK LTD	387801
15	TELANGANA GRAMEENA BANK	500707
16	MODEL CO OP BANK LTD	400068
17	THE SATARA SHAKARI BANK LTD	400107
18	JANAKALYAN CO OP BANK LTD NASHIK	422503
19	SURAT NATIONAL CO OP BANK LTD	395246
20	SHREE SAMARTH SAHAKARI BANK LTD NASHIK	422375
21	THE KAKATIYA CO OP URBAN BANK LTD	500485
22	SHREE THYAGARAJA CO OP BANK LTD	560226
23	MAHESH SAHAKARI BANK LTD PUNE	411175
24	NIRMAL URBAN CO OP BANK LTD NAGPUR	440082
25	THE HYDERABAD DISTRICT CO OP BANK LTD	500144
26	THE SAURASHTRA CO OP BANK LTD	380815
27	ALAVI CO OP BANK LTD	390322
28	JANATHA SEVA CO OP BANK LTD	560903
29	MADHYA PRADESH RAJYA SAHAKARI BANK MARYADIT	462281
30	SHRI VEERSHAIV CO OP BANK LTD	416407
31	THE GANDHINAGAR NAGRIK CO OP BANK LTD	380811
32	INDORE PREMIER CO OP BANK LTD INDORE	452280
33	NAGARIK SAMABAY BANK LTD	781450
34	NOBLE CO OP BANK LTD	110532
35	THE THIRUVANANTHAPURAM DISTRICT CO OP BANK LTD	695180
36	SANGLI SAHAKARI BANK LTD	400082
37	NAVABHARAT CO OP URBAN BANK LTD	500866
38	INDORE PARASPAR SAHAKARI BANK LTD	452279
39	LONAVALA SAHAKARI BANK LTD	411259
40	THE ASSOCIATE CO OP BANK LTD	395449
41	SIR M VISVESVARAYA CO OP BANK LTD	560261

41

Sl. No.	Bank Name	Bank Code
42	THE ANAND MERCANTILE CO OP BANK LTD	388804
43	VARDHAMAN (MAHILA) CO OP URBAN BANK LTD	500222
44	KAVITA URBAN CO OP BANK LTD	413240
45	PUDUVAI BHARATHIAR GRAMA BANK	605638
46	THE ASSAM CO OP APEX BANK LTD	781117
47	RAMRAJYA SAHAKARI BANK LTD	411532
48	SREE SUBRAMANYESWARA CO OP BANK LTD	560455
49	THE HARYANA STATE CO OP APEX BANK LTD	160346
50	SULAIMANI CO OP BANK LTD	390325
51	RAJKOT COMMERCIAL CO OP BANK LTD	360473
52	SHRI MAHALAXMI CO OP BAK LTD KOLHAPUR	416389
53	DR BABASAHEB AMBEDKAR SAHAKARI BANK LTD NASIK	422511
54	BHAVANI SAHAKARI BANK LTD	400068
55	LOKMANGAL CO OP BANK LTD SOLAPUR	413604
56	RAIGAD DISTRICT CENTRAL CO OP BANK LTD	402801
57	SHARAD NAGARI SAHAKARI BANK LTD	413607
58	SHRI MAHILA SEWA SAHAKARI BANK LTD	380814
59	JANSEWA URBAN CO OP BANK LTD	440803
60	THE TAMILNADU INDUSTRIAL CO OP BANK LTD	600411
61	KERALA STATE CO OP BANK LTD	695177
62	UNITED MERCANTILE CO OP BANK LTD	208185
63	THE BORAL UNION CO OP BANK LTD	700010
64	THE AGRASEN CO OP URBAN BANK LTD	500229
65	NAGRIK SAHAKARI BANK LTD	492496
66	PARASPAR SAHAYAK CO OP BANK	452284
67	THE CO OP CITY BANK LTD	781115
68	THE WAYANAD DISTRICT CO OP BANK LTD	673839
69	THE YAVATMAL URBAN CO OP BANK LTD YAVATMAL	440800
70	AHILYADEVI URBAN CO OP BANK LTD SOLAPUR	413024
71	SHIVAJI NAGARI SAHAKARI BANK LTD	431816
72	THE TEXTILE CO OP BANK OF SURAT LTD	395271
73	THE VAIDYANATH URBAN CO OP BANK LTD	431853
74	THE BHARATH CO OP BANK LTD	560274
75	INDRAPRASTHA SEHKARI BANK LTD	110255
76	NASHIK JILLHA MAHILA VIKAS SAHAKARI BANK LTD	422381
77	SHRI MAHAVIR URBAN CO OP BANK LTD	413603
78	SHUSHRUTI SOUHARDA SAHAKARA BANK NIYAMITA	560240
79	SAPTAGIRI GRAMEENA BANK	520804
80	SHREE CO OP BANK LTD	390326
81	THE RAILWAY EMPLOYEES CO OP BANK LTD	302211
82	THE SOLAPUR SOCIAL URBAN CO OP BANK LTD	413590
83	AGRA DISTRICT CO OP BANK LTD	282461
84	SHRIKRISHNA CO OP BANK LTD UMRER	440827



Sl. No.	Bank Name	Bank Code
85	THE INDUSTRIAL CO OP BANK LTD	781114
86	THE KANAKAMAHALAKSHMI CO OP BANK LTD	530528
87	MAHILA CO OP BAK LTD	560267
88	THRISSUR DISTRICT CO OP BANK LTD	680813
89	BHAVNAGAR DISTRICT CO OP BANK LTD	364801
90	NILKANTH CO OP BANK LTD	413600
91	RAJARAMBAPU SAHAKARI BANK LTD PETH	416584
92	SREE CHARAN SOUHARDHA CO OP BANK LTD	560446
93	TEXTILE TRADERS CO OP BANK LTD	380131
94	THE PANDHARPUR URBAN CO OP BANK LTD	413588
95	THE WAGHODIA URBAN CO OP BANK LTD	390259
96	THE FARIDABAD CENTRAL CO OP BANK LTD	110024
97	YADAGIRI LAKSHMI NARSIMHA SWAMY CO OP URBAN BANK	508861
98	INDORE CLOTH MARKET CO OP BANK LTD	452278
99	NATIONAL URBAN CO OP BANK LTD	110211
100	SHUBHALAKSHMI MAHILA CO OP BANK LTD	452285
101	THE RANDER PEOPLES CO OP BANK LTD	395243
102	THE BARAMATI SAHAKARI BANK LTD	413606
103	NASHIK DISTRICT INDUSTRIAL AND MERCANTILE CO OP BA	422377
104	VIKAS SAHAKARI BANK LTD SOLAPUR	413591
105	CHHATTISGARH RAJYA SAHAKARI BANK MYDT	492491
106	KAMALA CO OP BANK LTD SOLAPUR	413605
107	SUNDARLAL SAWAJI URBAN CO OP BANK LTD	431564
108	TRANSPORT CO OP BANK LTD	452286
109	PANDYAN GRAMA BANK	610423
110	PROGRESSIVE URBAN CO OP BANK LTD	226185
111	SHRI CHHANI NAGRIK SAHKARI BANK LTD	390315
112	SHRIPATRAODADA SAHAKARI BANK LTD	416396
113	THE MEHSANA NAGARIK SAHAKARI BANK LTD	382807
114	KERALA MERCANTILE CO OP BANK LTD	673830
115	MAHANAGAR NAGRIK SAHAKARI BANK MARYADIT	462341
116	SAMATA CO OP DEVELOPMENT BANK LTD	700093
117	IRINJALAKUDA TOWN CO OP BANK LTD	680814
118	KOLHAPUR MAHILA SAHAKARI BANK LTD	416401
119	SHREE VARDHAMAN SAHAKARI BANK LTD	390160
120	THE GANDHINAGAR URBAN CO OP BANK LTD	380810
121	ALLAHABAD UP GRAMIN BANK	210699
122	DHAKURIA CO OP BANK LTD	700875
123	FEROKE CO OP BANK LTD	673832
124	NAGRIK SAHAKARI BANK LTD INDORE	452283
125	POORNAWADI NAGRIK SAHAKARI BANK M BEED	413812
126	PROGRESSIVE MERCANTILE CO OP BANK LTD	380141
127	SHREE MAHALAXMI MERCANTILE CO OP BANK LTD DABHOI	390201

Sl. No.	Bank Name	Bank Code
128	THE MANSA NAGARIK SAHAKARI BANK LTD	380807
129	ANNASAHEB CHOUGULE URBAN CO OP BANK LTD	416403
130	THE AJARA URBAN CO OP BANK LTD	416394
131	THE BARODA TRADERS CO OP BANK LTD	390154
132	THE TRIVANDRUM CO OP URBAN BANK LTD	695198
133	KANCHEEPURAM CENTRAL CO OP BANK	600091
134	PUSAD URBAN CO OP BANK LTD	445817
135	RAJARSHI SHAHU GOVT SERVANTS CO OP BANK KOLH	416906
136	SADGURU NAGRIK SAHAKARI BANK MARYADIT	462310
137	THE MATTANCHERRY SARVAJANIK CO OP BANK LTD	682859
138	THE ROPAR CENTRAL CO OP BANK	160359
139	THE SALEM DISTRICT CENTRAL CO OP BANK LTD	636624
140	VYAPARI SAHAKARI BANK MARYADIT SOLAPUR	413592
141	VYAPARIK AUDHYOGIK SAHAKARI BANK KTD	452287
142	GONDAL NAGARIK SAHAKARI BANK LTD	360801
143	KRISHNA MERCANTILE CO OP BANK LTD	462363
144	THE ALWAYS URBAN CO OP BANK LTD	682466
145	THE CHIKHLI URBAN CO OP BANK LTD	431800
146	THE CUDDALORE DISTRICT CENTRAL CO OP BANK	605816
147	THE PIMPALGAON MERCHANTS CO OP BANK LTD	422518
148	THE SARANGPUR CO OP BANK LTD	380135
149	WARDHAMAN URBAN CO OP BANK LTD NAGPUR	440802
150	AMARNATH CO OP BANK LTD	380809
151	MAHESH URBAN CO OP BANK LTD SOLAPUR	413598
152	THE JAMNAGAR DISTRICT CO OP BANK LTD	361801
153	THE KODUNGALLUR TOWN CO OP BANK LTD	680841
154	THE PANCHKULA CENTRAL CO OP BANK LTD	160346
155	THE RAMANATHAPURAM DISTRICT CENTRAL CO OP BANK LTD	623800
156	URBAN CO OP BANK LTD DEHRADUN	248542
157	BANARAS MERCHANTILE CO OP BANK LTD	221487
158	COMMERCIAL CO OP BANK LTD	390318
159	DURGAPUR STEEL PEOPLES CO OP BANK LTD	713836
160	JAGRUTI CO OP URBAN BANK LTD	500485
161	MANSAROVAR URBAN CO OP BANK LTD	226185
162	NAGAR SAHAKARI BANK LTD GORAKHPUR	273611
163	PEOPLES URBAN CO OP BANK LTD	682826
164	SHREE MAHAVIR SAHAKARI BANK LTD	431823
165	THE ANDHRA BANK EMPLOYEES CO OP BANK LTD	500438
166	THE BAIDYABATI SHEORAPHULI CO OP BANK LTD	700093
167	THE GAUHATI CO OP URBAN BANK LTD	781113
168	THE KOYLANCHAL URBAN CO OP BANK LTD	826802
169	THE PADRA NAGAR NAGRIK SAHAKARI BANK LTD	390153
170	THE PANIPAT URBAN CO OP BANK LTD	110800

2

Sl. No.	Bank Name	Bank Code
171	THE VARDHAMAN CO OP BANK LTD	361805
172	VIDYANAND CO OP BANK LTD	413602
173	ADV SHAMRAOJI SHINDE SATYASHODHAK BANK LTD	416259
174	APANI SAHAKARI BANK LTD	380420
175	COLOUR MERCHANTS CO OP BANK LTD	380138
176	DR AMBEDKAR NAGRIK SAHAKARI BANK MYDT GWALIOR	474526
177	JILA SAHAKARI BANK MYDT GWALIOR	474479
178	LAXMIBAI MAHILA NAGRIK SAHAKARI BANK MARADIT	474497
179	NAGRIK SAHAKARI BANK LTD LUCKNOW	226185
180	RAJADHANI CO OP URBAN BANK LTD	500874
181	THE AHMEDNAGAR MERCHANTS CO OP BANK LTD	414803
182	THE AMRITSAR CENTRAL CO OP BANK LTD	143333
183	THE COIMBATORE DISTRICT CENTRAL CO OP BANK LTD	641464
184	THE POCHAMPALLY CO OP URBAN BANK LTD	500532
185	THE SANTRAGACHI CO OP BANK LTD	700002
186	THE TRICHUR URBAN CO OP BANK LTD	680384
187	THE VIRUDHUNAGAR DISTRICT CENTRAL CO OP BANK LTD	626800
188	VIDHARBHA KOKAN GRAMIN BANK	416874
189	ABHINANDAN URBAN CO OP BANK AMRAVATI	444885
190	BANDA URBAN CO OP BANK LTD	210827
191	GUJARAT AMBUJA CO OP BANK LTD	380852
192	JANATA SAHAKARI BANK LTD AJARA	416406
193	JUGALKISHOR TAPDIYA SHREE MAHESH UCB AURANGABAD LT	431082
194	KUTCH CO OP BANK LTD	400068
195	LUCKNOW URBAN CO OP BANK LTD	226185
196	PATAN CO OP BANK LTD	400149
197	SIDDHI CO OP BANK LTD	380258
198	STATE TRANSPORT CO OP BANK LTD	440390
199	THE BANTRA CO OP BANK LTD	700101
200	THE BHAVANA RISHI CO OP URBAN BANK LTD	500259
201	THE BHUJ MERCENTILE CO OP BANK LTD	370803
202	THE GAYATRI CO OP URBAN BANK LTD	505846
203	THE GURGAON CENTRAL CO OP BANK LTD	110024
204	THE IMPHAL URBAN CO OP BANK	795803
205	THE LUDHIANA CENTRAL CO OP BANK LTD	141379
206	THE NILGIRIS DISTRICT CENTRAL CO OP BANK LTD	643800
207	THE SAIDAPET CO OP URBAN BANK LTD	600092
208	THE TAMILNADU CIRCLE POSTAL CO OP BANK LTD	600092
209	THE TIRUCHIRAPALLI DIST CENT CO OP BANK LTD	600547
210	THE VILLUPURAM DISTRICT CENTRAL CO OP BANK LTD	605901
211	VIKAS SOUHARDA CO OP BANK LTD	583229

*Handwritten signature*