

NPCI/2017-18/NACH/Circular No. 271

To

All NACH Member Banks

**NACH session timings**

The consolidated list of NACH sessions and their corresponding timings is provided in **Annexure I**. Banks are advised to adhere to the stipulated session timings and ensure timely upload of the response files into NACH system.

In-case of any clarifications, please write to [ach@npci.org.in](mailto:ach@npci.org.in)

With warm Regards,



Giridhar G M  
SVP - NACH & CTS Operations

## Annexure I

ACH Credit					
Sl. No.	Session	Settlement	Inward files	Start time	End time
Presentation					
1	ACH Credit 1	T+0	T+0	7:00 AM	9:00 AM
2	ACH Credit 2	T+0	T+0	10:00 AM	11:45 AM
3	ACH Credit 3	T+0	T+0	7:00 AM	9:00 AM
4	ACH Credit 4	T+0	T+0	12:00 PM	1:00 PM
5	ACH Credit Pungrain	T+0	T+0	9:00 AM	11:00 AM
Return					
Sl. No.	Session	Settlement	Response files	Start time	End time
1	ACH Credit 1	T+0	T+0	10:00 AM	3:00 PM
2	ACH Credit 2	T+0	T+0	1:00 PM	4:00 PM
3	ACH Credit 3	T+0	T+0	10:00 AM	4:00 PM
4	ACH Credit 4	T+0	T+0	2:00 PM	5:00 PM
5	ACH Credit Pungrain	T+0	T+0	12:00 PM	4:00 PM

APB Credit					
Presentation					
Sl. No.	Session	Settlement	Inward files	Start time	End time
1	APB Credit 1	T+0	T+0	7:00 AM	9:00 AM
2	APB Credit 2	T+0	T+0	10:00 AM	11:45 AM
3	APB Credit 3	T+0	T+0	12:00 PM	1:00 PM
Return					
Sl. No.	Session	Settlement	Response files	Start time	End time
1	APB Credit 1	T+0	T+0	10:00 AM	3:00 PM
2	APB Credit 2	T+0	T+0	1:00 PM	4:00 PM
3	APB Credit 3	T+0	T+0	2:00 PM	5:00 PM



ACH Debit					
Presentation					
Sl. No.	Session	Settlement	Inward files	Start time	End time
1	ACH Debit	T+0	T+0	6:00 AM	7:30 AM
2	ACH Debit 2	T+0	T+0	9:30 AM	11:30 AM
3	ACH Debit 3	T+0	T+0	11:30 AM	1:00 PM
4	ACH Debit 4	T+0	T-1	10:00 AM	1:00 PM
Return					
Sl. No.	Session	Settlement	Response files	Start time	End time
1	ACH Debit	T+0	T+0	11:00 AM	1:00 PM
2	ACH Debit 2	T+0	T+0	2:00 PM	4:00 PM
3	ACH Debit 3	T+0	T+0	3:00 PM	5:00 PM
4	ACH Debit 4	T+0	T+0	10:00 AM	4:00 PM

NACH Debit (156 format)					
Presentation					
Sl. No.	Session	Settlement	Inward files	Start time	End time
1	NACH Debit	T+0	T-1	10:00 AM	1:00 PM
Return					
Sl. No.	Session	Settlement	Response files	Start time	End time
1	NACH Debit	T+0	T+0	2:00 PM	4:00 PM

TReDs					
Presentation					
Sl. No.	Session	Settlement	Inward files	Start time	End time
1	ACH DR TReDs	T+0	T+0	7:00 AM	8:00 AM
2	ACH Credit 1 TReDs	T+0	T+0	12:00 PM	12:30 PM
3	ACH Credit 2 TReDs	T+0	T+0	3:30 PM	4:00 PM
Return					
Sl. No.	Session	Settlement	Response files	Start time	End time
1	ACH DR TReDs	T+0	T+0	9:00 AM	11:00 AM
2	ACH Credit 1 TReDs	T+0	T+0	1:30 PM	2:30 PM
3	ACH Credit 2 TReDs	T+0	T+0	4:30 PM	5:30 PM

*(Handwritten Signature)*

<b>DMS</b>					
<b>Presentation</b>					
1	DMS	T+0	T+0	2:00 PM	2:30 PM

**Session wise product mapping**

<b>NACH Session - Product types</b>		
Sl. No.	Session	Accepted product types
1	ACH Credit 1	"10", LPG, DBT, PFM, PEN, SAL, WAL
2	ACH Credit 2	"10", DBT, PFM, PEN, SAL, WAL
3	ACH Credit 3	ECS (Migrated)
4	ACH Credit 4	"10", DBT, PFM, PEN, SAL, WAL
5	APB Credit 1	LPG
6	APB Credit 2	HIG, DBT, EBT
7	APB Credit 3	HIG, DBT, EBT
8	ACH Credit Pungrain	PUN
9	ACH Debit	"10", RPN
10	ACH Debit 2	"10", RPN
11	ACH Debit 3	"10", RPN
12	ACH Debit 4	LEG (ECS Migrated)
13	NACH Debit	ECS
14	ACH DR TReDs	TRE
15	ACH Credit 1 TReDs	TRE
16	ACH Credit 2 TReDs	TRE
17	DMS	DMS (Accepted disputes)

