



NPCI/2013-14/NACH/Circular 17

07<sup>th</sup> October, 2013

To,

All APB System Participating Banks


**Making Beneficiary Account Holder's Name and Destination Bank Account Number  
Mandatory in APB Return File**

Madam / Dear Sir,

In the APB system used for direct benefit transfer of Government benefits and subsidies, the return file sent by the destination bank has Beneficiary Account Holder's Name (40 digit alpha numeric) and Destination Bank Account Number (20 digit alpha numeric) as optional fields. Currently, 70% of the destination banks are providing the return file with Beneficiary Account Holder's Name and Destination Bank Account Number.

2. The Ministries, Government Departments and Oil Marketing Companies (OMCs) wanted all the banks to mandatorily provide these two 2 parameters in the APB return file.
3. Keeping in view the above, it has been decided to make Beneficiary Account Holder's Name and Destination Bank Account Number fields mandatory in the APB return file sent by the destination bank w.e.f. 11<sup>th</sup> November, 2013.
4. APB destination banks are advised to make necessary arrangements at their end to capture both the Beneficiary Account Holder's Name and Destination Bank Account Number in APB return file.
5. All APB participating banks to ensure compliance by the given timeline.

With Warm Regards,



(Giridhar GM)

VP & Head - NACH & CTS Operations