

NPCI/2017-18/NACH/Circular no. 260

November 23, 2017

To,
All NACH Member banks

Introduction of new API services

NPCI is in the process of providing few value added services to banks in the form of API for providing better customer services at bank branches with respect to NACH related queries. It has been decided to provide the below API services as first phase.

1. **Aadhaar linkage to the account number:** This will be used to obtain the aadhaar linkage with bank account number
2. **Obtaining PAN number:** This will be used to obtain the permanent account number (PAN) against provided account number
3. **Validation of an account on the basis of account number and IFSC code:** To check to correctness of the account number
4. **Request for account holder name:** To obtain the account holders name

The detailed technical specifications for each service are provided in the Annexure. Member banks are advised to take note/ disseminate the information to all the concerned and start the development process as per the specifications provided to get on-boarded for this services.

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

With warm regards,


(Giridhar G.M)

VP - NACH & CTS Operations