

NPCI/2019-20/NACH/Circular No. 012

Aug 14, 2020

To

All member banks participating in NACH

**Re-scheduling of EMI – process for handling effects of moratorium in NACH**

RBI vide their circulars RBI/2019-20/186 DOR.No.BP.BC.47/21.04.048/2019-20 dated March 27, 2020 and RBI/2019-20/244 DOR.No.BP.BC.71/21.04.048/2019-20 dated May 23, 2020 permitted Corporates/ NBFCs/ Banks to grant moratorium (On account of COVID-19 pandemic) on payment of EMIs falling due between March 1, 2020 and August 31, 2020.

This will impact the end date and the instalment amount of the mandates registered under NACH. In order to facilitate the stakeholder in seamlessly getting the end date and instalment amount of the registered mandates amended, the following standard operating procedure has been finalised:

1. Banks/ Corporates (through their Sponsor bank) will submit the unique mandate reference numbers (UMRN) that are to be amended as per the format as provided in Annexure 1.
2. Sponsor bank shall submit a letter (Annexure 3) undertaking the liability that may arise due to amendment of the mandates.
3. After the submission of undertaking documents, NPCI will upgrade user profile's for users, through which the amendment can be performed.
4. Only end date and instalment amount will be allowed for amendment.
5. NPCI shall facilitate amendment of end date and instalment amount as may be required.
6. NPCI shall provide the list of mandates with the particulars of amendment to the destination banks. Data format is provided in Annexure 2.
7. Destination banks to update the data in their internal systems including CBS and ensure processing the transactions presented on such amended mandates.

Destination banks should ensure that the transactions presented on the amended mandates are not returned for technical reasons.

**Note: It is the responsibility of Banks / Corporates to obtain necessary declaration / documents from the customer adequately covering their liability. NPCI is only a facilitator for the amendments, Banks / Corporates**

shall be liable for any disputes and resultant costs and consequences arising out of such disputes.

Corporate / Banks (for their own mandates) should send a formal communication to the customer about the extension of end date and have such communication on record as evidence in case of any dispute. Sponsor bank should take a written confirmation from the corporate on adherence to this process before accepting the data for amendment.

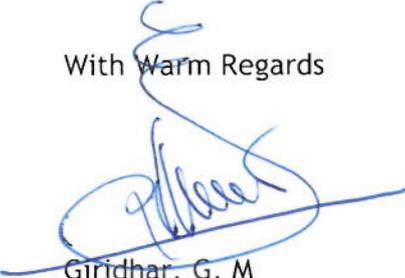
8. Sponsor bank can upload the data as per the time window provided.

Sl. No.	Month	From date	To date
1	Aug	Aug 24,2020	Aug 29,2020
2	Sep	Sep 14,2020	Sep 19,2020
3	Oct	Sep 31, 2020	Oct 05, 2020

9. In the event of RBI granting further extension, NPCI shall consider extending the time window for this file upload.

Member banks are advised to take note and disseminate the information to all the concerned. For clarification, the same to be raised through **CRM**.

With Warm Regards

  
Giridhar. G. M  
(Chief - Offline product operations & technology)

**Annexure 1: Data format to be provided to NPCI.**

**Input file naming convention:**

<ProcessName>-<FileType>-<Bank Identifier>-<LoginId>-<Date>-< XXXXX>-INP.csv

**Example:**

MMS-EXT-SBIN-SBINMaker-26052019-100001-INP.csv

**Note:** Fields <ProcessName> & <FileType> will have a standard value with "MMS" and "EXT" respectively.

**Input file data format:**

Sl. No	Field Name	Max Length	Field Type	Required ( Mandatory   Optional )	Field Description	Sample Data
1	UMRN	20	ALPNUM	M	UMRN number received in the input file	SBIN00000000000000001
2	Existing EndDate	10	ISODATE	O*	Existing end date received in the Input file. And the date will be in YYYY-MM-DD format	2020-05-27
3	New EndDate	10	ISODATE	O*	Target End date provided in the Input file. And it will be YYYY-MM-DD format	2020-08-27
4	Existing Amount	13	NUMBER	O*	Existing amount provided in the Input file	120050
5	New amount	13	NUMBER	O*	Target amount provided in the Input file	130000

**O\* - Either existing end date and new end date is mandatory or existing amount and new amount is mandatory**

**Response file naming convention:**

<ProcessName>-<FileType>-<Bank Identifier>-<LoginId>-<Date>-< XXXXX>-RES.csv

**Example:**

MMS-EXT-SBIN-SBINMaker-26052019-100001-RES.csv



Sl. No	Field Name	Max Length	Field Type	Required (Mandatory   Optional)	Field Description	Sample Data
1	UMRN	20	ALPNUM	M	UMRN number received in the input file	SBIN00000000000000001
2	Existing EndDate	10	ISODATE	O*	Existing end date received in the Input file. And the date will be in YYYY-MM-DD format	2020-05-27
3	New EndDate	10	ISODATE	O*	Target End date provided in the Input file. And it will be YYYY-MM-DD format	2020-08-27
4	Existing Amount	13	NUMBER	O*	Existing amount provided in the Input file	120050
5	New amount	13	NUMBER	O*	Target amount provided in the Input file	130000
6	Result	10	ALPHA	M	Result of the mandate update for the provided details	SUCCESS   FAILURE
7	Remarks	5	ALPNUM	O	Error code in case of failure	T001

**Points to note:**

1. Data to be provided in csv format.
2. Maximum 1000 records in a file, in case of invalid data or format the records will be rejected with appropriate reasons.
3. Amendment for a record will be allowed only once, corporates and banks should prepare data with due care.
4. Technical validations and reject reason codes provided in Annexure 4.
5. Files to be uploaded by the sponsor bank under MMS → Maintenance → Mange files → upload. After uploading the same has to be approved by an authoriser.



**Annexure 2: Data format to be provided by NPCI to destination bank.**

**File naming convention:**

<Bankcode>-<FileType>-<Reportname>-<Report generated date in YYYY-MM-DD>.csv

**Example:**

SBIN-EXT-IntimationReport-2019-05-26.csv

**Data format:**

Sl. No.	Field Name	Max Length	Field Type	Required ( Mandatory   Optional )	Field Description	Sample Data
1	UMRN	20	ALPNUM	M	UMRN number registered with your bank	SBIN0000000000000001
2	Existing EndDate	10	ISODATE	O*	Existing end date at your end for the mandate. And the date will be in YYYY-MM-DD format	2020-05-27
3	New EndDate	10	ISODATE	O*	Target End for the mandate. And it will be YYYY-MM-DD format	2020-08-27
4	Existing Amount	13	NUMBER	O*	Existing amount at your end for the mandate.	120050
5	New amount	13	NUMBER	O*	Target amount for the mandate	130000
6	Date of mandate update	10	ISODATE	M	Date of mandate updated in NACH. And it will be YYYY-MM-DD format	2020-08-27

This report will be pushed to user's mailbox at EOD. Sample report provided in Annexure 5.

