

NPCI/2020-21/NACH/ Circular No. 019

To

All NACH member banks

**Additional session for ACH credit and APB credit**

In order to cater to the DBT requirement of the Government, additional sessions for ACH credit and APB credit products will be operated with effect from November 01, 2020. The session timings will be as follows:

Session Name	Presentation	Return
APB Present5	04:00 PM to 05:30 PM	06:00 PM to 07:00 PM
ACHCR Present7	04:00 PM to 05:30 PM	06:00 PM to 07:00 PM

Technical details:

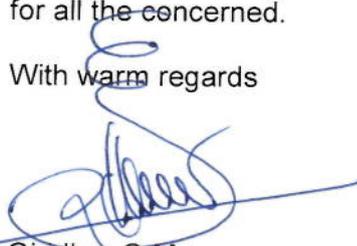
Sl. No.	Product Type	Sub Product name	Transaction Code	Sub product
1	ACH CREDIT	ACH PFM	23	PFM
		ACH DBT	23	DBT
		ACH LON	23	LON
		ACH KSN	23	KSN
2	APB CREDIT	APB DBT HIG	79	
		APB DBT	77	
		APB KSN	81	

Now that the presentation sessions will be available till 05:30 pm for uploading DBT transactions, no time extension will be provided for any of the sessions. Sponsor banks are advised to plan accordingly and upload the files within the session timings. File upload process should be automated in such a way that the files received, from originating entity, are quickly processed and submitted to NACH without any time delay. Under no circumstances Sponsor banks should accumulate the files and process them in the final session.

Destination banks should complete the processing of inward files, credit the beneficiary accounts on the same day and upload returns within the session cut off time. Inward file processing should be automated for processing expeditiously without any manual intervention.

All the member banks are advised to take note of additional session timings and make necessary arrangements for processing the files. The information herein may be disseminated for all the concerned.

With warm regards

  
 Giridhar G M

Chief – Offline product operations & technology