Aadhaar Payments Bridge (APB) System

Standard Operating Procedure

Abstract

Standard Operating Procedures to be followed for linking the Aadhaar number bank account and seeding in NPCI mapper for DBT and DBTL transaction processing on NACH platform using Aadhaar Payments Bridge System.

Revision Trail

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18/02/2015	First Version	1.0	Sakthi Krishnan	R Vijayakumar	Giridhar G M
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1. Background

Aadhaar Payments Bridge System facilitates end-to-end processing of bulk electronic payment instructions primarily facilitating the government departments to disburse the Direct Benefit Transfers (DBT) using Aadhaar number as the financial address of the beneficiaries. The subsidy/benefit can be disbursed to the account of the beneficiary based on the mapping of Aadhaar number to the Institution Identification Number (IIN) of the beneficiary's bank. The participating banks have to perform a number of activities to complete the mapping and un-mapping of Aadhaar number in NPCI mapper database. This document defines the standard operating procedure to be followed by the member banks for the following activities:

- a. Joining the APB system as a participant
- b. Seeding the Aadhaar number
- c. De-seeding the Aadhaar number
- d. Marking/unmarking OD flag
- e. Reconciliation between Aadhaar numbers registered with the bank and NPCI mapper
- f. Processing the transactions as a sponsor bank
- g. Processing the transactions as a destination bank

Seeding of Aadhaar numbers: Seeding means updating the Aadhaar number in NPCI mapper. Seeding of Aadhaar numbers involves two steps:

- a) Verification of Aadhaar number and linking the same to the customer's account in core banking system of the bank.
- b) Seeding the Aadhaar number in NPCI mapper.

Banks should take utmost care in linking the Aadhaar number to an account and seeding in NPCI mapper. Once the Aadhaar number is seeded the account will become eligible to receive Direct Benefit Transfers (DBT) credits from the government. Incorrect mapping will lead to wrong credits, **the bank will be liable to make good such wrong credits to the originating department/s.**

The following steps should be followed by the bank for seeding an Aadhaar number:

- a. Define a clear process, listing the documents to be submitted by the customer for verification and seeding of Aadhaar number.

- b. Bank should obtain written consent of the customer as per the format provided in Annexure II. Any other document as may be required by the banks depending on their internal policy may also be obtained.

- c. Under no circumstance the Aadhaar seeding should be done without an informed consent of the customer.

d. If the documentary proof submitted is not in line with the internal policy of the bank, then such request for Aadhaar seeding should be rejected with advice to the customer with the deficiencies for necessary action.

e. Banks should verify the Aadhaar credentials of customer by following the extant guidelines prescribed by UIDAI/RBI on the same and updated from time to time. The responsibility of verification and linking of Aadhaar number to an account number and seeding in NPCI mapper without any error solely lies with the bank".

f. On being satisfied with the documentary proof the bank should first issue an acknowledgement for the seeding request and then proceed to link the Aadhaar number to the customer's account in their core banking system (CBS).

g. After linking is completed the bank should proceed for seeding the Aadhaar number in NPCI mapper.

h. As a first step of seeding, verification should be done whether the account is eligible to receive the credits pertaining to the direct benefit transfers. If the account is not eligible to receive the DBT related credit then the seeding request should be returned to the customer with appropriate reason. Few examples

   i. NRE account
   ii. Loan account
   iii. PPF account
   iv. Blocked/frozen account
   v. Inoperative account

   The list is only indicative. Any account that is not eligible to receive credits should not be seeded with NPCI. Such seeding request should be rejected, with the reason for such rejection.

i. Bank should have distinct fields in their CBS for updating the Aadhaar number submitted for KYC purpose and Aadhaar for seeding purpose.

j. Based on the purpose for which Aadhaar number is submitted by the customer, the bank official should update the number in the relevant field in core banking system.

k. Under no circumstances the Aadhaar number submitted as a part of KYC be seeded in NPCI mapper. The seeding should only be subject to explicit written consent from customer for receiving the Direct Benefit Transfer related credits.

l. Banks should implement the verhoeff algorithm for checking the correctness of the Aadhaar numbers.

m. Member banks should implement Aadhaar seeding API for real time seeding (Refer circular no. 009 on "API services" dated July 10, 2019). This will enable the bank to submit the Aadhaar seeding request online and get the confirmation online so that the front office officials can provide the confirmation to the customer immediately.

n. The downloaded data should be as per the format specified by NPCI for mapper upload (Annexure III). After the seeding file is uploaded, the NPCI mapper will provide a response file indicating whether all the records are updated in the mapper or some records are rejected.

o. Banks should have monitoring mechanism to verify the response files received from Aadhaar mapper and take corrective action at their end.

p. Bank should have automated process with a minimum of one time download of all Aadhaar numbers submitted for seeding purpose to be uploaded into NPCI mapper. It is recommended that banks should have process for multiple download and upload into NPCI mapper.

q. The list of reasons for rejection in Aadhaar mapper is provided in Annexure IV.

r. There should be a provision in CBS for updating the status of seeding in NPCI mapper. If the Aadhaar number is rejected by the mapper during the seeding process, the reason for the reject should be updated in CBS.

s. Bank should send a communication to the customer, either through a mail or SMS, on seeding of Aadhaar number with seeding date in case of successful seeding. In case of unsuccessful seeding the communication should be sent along with the reason for rejection. SMS only should be sent wherever customer has registered his mobile number.

t. The front desk officer/staff should be trained well, to understand that, updating the Aadhaar number in CBS does not mean completion of mapping. Banks should have standard operating procedure to facilitate smooth seeding of Aadhaar numbers. The staff should be given training on all the mapper related matters. The officers/staff should be given a provision to check for seeding status to enable them to answer the customer queries. **Banks may use the API services provided by NPCI for checking the Aadhaar seeding status of an Aadhaar number.** The officers/staff should be able to communicate to the customer, the reason for rejection as well.

Note

a) If two different banks seed the same Aadhaar number to the account of the customer in their respective banks and NPCI, the bank seeding with the latest mandate date will be mapped in the NPCI mapper and all the subsidies will be routed to that bank only.

b) In case of joint account the bank should have a provision to link the Aadhaar number to respective the customer ID of each of the joint account holders.

In case of seeding a joint account the bank should inform the applicant, of such seeding, that the benefits received in the account will be available to all the account holders based on the operating instructions of the joint account concerned.

2. **Written consent of the customer:**

It is mandatory for the banks to obtain the consent of the customer either through physical form or electronic mode before updating in NPCI mapper. Banks are advised to preserve the consent form received from the customer either in physical or electronic form. In the event of any customer query or complaint, bank must produce the documentary proof of consent given by the customer for Aadhaar seeding.

Banks should obtain the consent form from customer as per the format given in Annexure II.

As per new mapper format bank should include previous bank name in the consent form to link customer Aadhaar number to that bank. For fresh insert /inactive Aadhaar number, Bank is allowed to link the Aadhaar number where consent has been given by the customer.

For E.g. if customer has account in bank A and B currently, customer's Aadhaar is linked to bank A and now it needs to be changed and linked to Bank B then bank B has to get consent form with the previous bank name in order to link customer Aadhaar to account number.

To get the banks IIN details, kindly visit www.npci.org.in--> What we do□NACH□Live bank list.

3. **Facility to check the Aadhaar seeding status**

Banks should make necessary arrangements to enable the staff as well as the customer to check the Aadhaar mapping status. Either one or all the methods given below can be used to facilitate this

i) The Aadhaar mapper status should be updated in CBS and the staff should be able to view the status.

ii) The facility may be extended to the customer through internet banking or ATM network or any other alternate channels.

iii) **The API facility provided by NPCI should be implemented to provide online status to the staff.**

iv) Banks staff having access to NACH system can view the mapping status using MIS tab.

v) **Aadhaar seeding status enquiry must be made available to the customers through AEPS (Refer circular no 12 dated February 22, 2019).**

vi) Aadhaar look up facility can be availed from NPCI to ascertain mapping status of a batch of Aadhaar numbers (Reason code and description of mapping status is provided in Annexure VII).

4. De-seeding

In the event of an account, where Aadhaar number is seeded in NPCI for receiving the benefits becoming ineligible to receive the credits, the bank should take immediate steps to de-seed such an Aadhaar numbers from NPCI mapper. The following are the events that should trigger deseeding

1. Account closed
2. Account holder expired
3. Customer insolvent/ Account holder became insane
4. Account Under Litigation
5. Account blocked or frozen

Customer consent is not required for de-seeding Aadhaar numbers in the above cases.

a) Banks should deseed the Aadhaar number once the account becomes ineligible for receiving the credit.

b) In case of an account being frozen or blocked temporarily, the Aadhaar number mapped to the account should be deseeded with a facility to reseed the account in the event of its activation. This process should be automated and there should not be any manual intervention.

c) The bank should have standard operating procedure for deseeding the Aadhaar number on the basis of customer request.

d) Once the deseeding process is executed in core banking, batch processing should be initiated at periodic time intervals to download the deseeding files in the format specified by NPCI

e) Deseeding should be an automated process and carried out at frequent intervals on each day with a minimum of one time at EOD of core banking.

f) There should be a process to monitor the response files received from the mapper to ensure deseeding is completed. If there is any rejection the bank should verify the reason for rejection and take corrective action immediately.

g) The final status of deseeding should be updated in core banking system so that the front desk officer/staff will be able to see the seeding/deseeding status and communicate to the customer.

h) Deseeding communication should be sent to the customer. If the customer has registered his mobile number, then a SMS may be sent to this effect.

Note:

a. Deseeding should be an automated process and carried out at frequent intervals on each day with a minimum of one time at EOD of core banking.

b. Banks should deseed the Aadhaar number once the account becomes ineligible for receiving the credit.

c. In case of an account being frozen or blocked temporarily, the Aadhaar number mapped to the account should be deseeded with a facility to reseed the account in the event of its activation.

5. Overdraft flag

Under Pradhan Mantri Jan-Dhan Yojana, banks can allow overdraft facility as may be decided by the government from time to time. In the event of sanctioning such facility to their customers, the banks should ensure that the OD flag is updated in the Aadhaar mapper. The below process should be strictly followed while sanctioning OD.

a. When the customer approaches the bank for OD, the staff should first check the Aadhaar mapping.

b. OD can be granted only if the Aadhaar number is mapped to that bank account and benefits are transferred to the same account held with that bank.

c. In case the Aadhaar number is already linked to a different bank and OD flag is 'Y' that indicates that another bank has already granted OD to that customer, the request need to be rejected and informed to the customer.

d. If the Aadhaar is not mapped with the bank, then the customer should be intimated about the same. If the customer prefers to have OD with the current bank, then the bank should first obtain the Aadhaar mapping consent (mandate) from the customer in the prescribed format.

e. Bank should follow the process detailed in "Aadhaar seeding process' section of this document.

f. After confirming the completion of Aadhaar mapping the bank may proceed to grant OD as per the laid down process and eligibility of the customer.

g. **OD flag will act as an indicator to all the banks for verification and avoiding duplication of OD facility to the same customer.**

h. The bank should not allow utilization of funds in the OD account until the OD flag updation in NPCI mapper is confirmed.

i.   After the repayment of OD by the customer, the bank should ensure that the OD flag in NPCI mapper is removed.

j.   A confirmation to this effect should be given by the bank to the customer. If the customer has registered his/her mobile number, then SMS should be sent to the customer.

6. Reconciliation between Aadhaar numbers in CBS with NPCI Mapper

a.   While daily seeding and deseeding of Aadhaar numbers will ensure that the Aadhaar database in CBS of the bank is in sync with NPCI mapper, it is essential for the banks to do periodic reconciliation between these two databases to ensure everything is in order.

b.   The bank should obtain mapper data from NPCI on a periodic basis. It is recommended that the reconciliation is done on monthly basis.

c.   The Aadhaar numbers in NPCI mapper should be compared with the Aadhaar numbers in CBS.

d.   If some Aadhaar numbers are present only in NPCI mapper and not in core banking, then bank should investigate to find out the root cause. Given that banks are expected to link first in CBS and after that seed the same in NPCI mapper and Mapper updation is expected to be an automated process, this scenario should not arise.

   (Note: Practically many banks return the transactions with the reason 'Aadhaar number not mapped to account number'. This effectively means either the bank has updated the mapper with Aadhaar number without linking it to the account in their core banking or there is an issue in core banking resulting in system not being able to map the Aadhaar number back to account number based on linking at the time of transaction processing).

e.   The bank should identify the issue and take immediate and permanent corrective action. This problem should not recur.

f.   If some Aadhaar numbers are available in CBS, but not in NPCI mapper, it means that these Aadhaar numbers are not seeded in NPCI mapper or these Aadhaar numbers were rejected during the mapper upload process that was not properly monitored and corrected at that point in time. The bank should verify their core banking and follow the seeding process to seed these Aadhaar numbers again and reconcile with the response files to ensure seeding is completed.

g.   Further to the above reconciliation, banks should have a standard process to download all Aadhaar numbers that are seeded for the accounts that are closed, blocked or frozen, customer deceased or become insane and deseed these Aadhaar numbers once a month so that any residual Aadhaar number that were not de-seeded due to any technical glitch will be de-seeded.

7. Mapper Design

As per the mapper design, if more than one bank uploads the Aadhaar number in NPCI mapper, the mapper will hold good only the last record updated. For example, Aadhaar number is updated by bank 'A' in NPCI mapper on May 05, 2017 and bank 'B' is updating the same Aadhaar on June 15, 2017, then the latest mapping only will be considered and all the transactions will be routed to bank 'B' only.

8. Moved out data

a. When a bank receives a request from the customer for seeding, they may not be able to identify if the customer has an account with some other bank and seeding has been given to the other bank as well.

b. If a bank tries to map an Aadhaar number in NPCI mapper and if such Aadhaar number, if already mapped to another bank, subject to the new bank confirming that they have got customer mandate and also provide the previous bank IIN in mapper upload file, the system will either move the Aadhaar mapping to the new bank or reject such request for updation in absence of previous bank IIN.

9. Reseeding

a. If a customer whose Aadhaar number is deseeded from NPCI mapper approaches the same bank again for seeding his Aadhaar number, the bank should have provision for such reseeding.

b. The front desk staff/official should be trained to handle reseeding.

   Note: Normally the front desk officials verify their CBS and if the Aadhaar number is linked to the account of the customer they confirm that the Aadhaar is already seeded, this is not correct.

c. When a request for reseeding is received, the bank should make a provision in the CBS to enable the staff to trigger re-seeding process, even if the Aadhaar number is already available in the CBS.

d. The process will ensure that the Aadhaar numbers will be downloaded as a part of the data files that are sent to NPCI mapper at periodic intervals for seeding.

e. The process detailed in the section 'seeding' should be scrupulously followed for reseeding as well.

f. There should be a field to indicate the first seeding and subsequent reseeding dates.

10. Processing the transactions as a sponsor bank

a. Banks should prepare or get the files in the format and size prescribed by NPCI from time to time. File format given in Annexure VI

b. Sponsor bank should ensure that the transactions are uploaded with proper scheme code and state code.

c. If proper user code is not available, sponsor banks should approach NPCI to get the corporate created before the files are uploaded to NACH.

d. The bank will be liable for using incorrect user codes resulting in wrong claims lodged by NPCI to the Implementing Agencies. In the event of any wrong payment of DBT charges and incentive due to usage of incorrect user code the Sponsor bank will be liable to make good such losses. NPCI reserves the right to reverse any incorrect credit of DBT incentive and charges (irrespective of the bank making remittance of Service Tax/GST and TDS) upon receipt of instruction from the originating department.

e. Government departments or the sponsor banks should use the Aadhaar look-up facility to check the seeding status of the Aadhaar number to avoid rejections at the time of or before transaction file upload

f. It is the responsibility of the sponsor bank to ensure that the data received from the department is not tampered with and only correct transaction amount is uploaded into NACH system.

g. The bank should first check whether the funds are available or necessary arrangement with the department is in place for processing the files.

h. Only if funds or the arrangement is available bank should upload the files into NACH system. It is recommended that the bank implement host to host (H2H) functionality to automate the process.

i. Upload the Aadhaar based transaction file without the IIN number of the destination bank. NACH system has the capability to update the IIN number from the mapper database.

    Note: - in case of wrong IIN being given in the input file, the transaction will get rejected.

j. Sponsor bank should have maker/checker concept and provide resources accordingly.

k. After the file is authorized by the checker, APB system after processing the file will provide an acknowledgement. This could be positive or negative.

l. The status of the file uploaded should be checked.

m. There should be monitoring mechanism at the bank to ensure verification of the status of all the files uploaded and downloaded.

n. The system will show the file status as "Accepted" if processed successfully otherwise it will show the file status as "Rejected or Partial".

o. The file may be rejected fully or partially. Banks should analyze the rejects and take corrective action as may be required.

p. After the presentation session is completed the sponsor bank should reconcile the amount of the presentation files with the settlement received in the account maintained with RBI.

q. In case of any discrepancy in settlement report the bank should first check

whether any rejected files are left out without remediation and re-upload. If further clarification is required the bank officials should get in touch with NPCI for necessary details. This process has to be followed for all the presentation and return sessions.

No session should be left unreconciled with the settlement.

r. After the return session is completed APB system will provide response files to the sponsor bank with status of the transactions at record level. The following are the possible types of status

    i. Successful (flag 1)
    ii. Returned (flag 0)
    iii. Extended (flag 3)
    iv. Rejected (flag 2)
    v. Deemed Accepted (flag 7)

s. Sponsor bank should have the capability to consume the response files and provide a final response file to the department who has originated the transactions.

t. In case of returned transactions the consolidated amount should be credited back to the account maintained by the department with the bank as per the agreed process and timeline with the department concerned.

u. There should be a process to provide a detailed return report in the format required by the department concerned.

v. In case of extended transaction, sponsor bank should provide interim status to the government department and provide the final response files after the same is received on the next working day.

w. Banks should develop capability to handle multiple extensions and to consume record level status.

x. Destination bank at the time of submitting the response files provide the account number and name of the beneficiary for each of the transactions. This should be an automated process.

y. Sponsor bank should share this information with the Government departments.

AA. It is mandatory for the destination bank to provide beneficiary name and account number, if the specified data is not provided NACH system will reject such transactions resulting in deemed acceptance. Banks should ensure that no transactions will become deemed accepted.

11. Processing the transactions as a destination bank

a. Destination banks should seed the Aadhaar number only if the bank has been certified by NPCI for participation in APB process.

b. The destination bank should put in place, automated process for processing

c. the inward files received through the APB system. The system should be sufficiently scaled up to handle peak volume with a head room for 40% increase

in volume.

d. The processing capacity to be reviewed on a periodic basis and measures should be taken to increase the capacity well in advance.

e. On receipt of the inward file, as a first step the bank should verify the amount of inward files against the settlement received.

f. If there is any discrepancy in the settlement amount, the same should be immediately brought to the notice of NPCI helpdesk. The inward processing should be taken up only after the discrepancy is resolved.

g. If the settlement amount tallies with the inward amount, then the bank should proceed to process the inward files. There should be control points that will allow file processing only after settlement reconciliation is confirmed. <u>**Under no circumstances banks should release the credits to the customers without receiving the settlement amount.**</u>

h. The bank should make provision in the system to provide the name and the account number against each successful Aadhaar based transaction. This data should be sent as a part of response file.

i. The destination bank should ensure that all the transactions are processed well in time and response files are submitted before the cut-off time specified by NPCI. This activity should be completed well in advance with a buffer to cater to any eventuality during the processing. Bank should have BCP in place in case of disturbance in one unit of a processing center. Adequate resource should be in place to process transactions on a local holiday.

j. Banks should have monitoring mechanism to ensure all the files are uploaded and processed in NACH. The acknowledgement files should be consumed by the destination bank to ensure that all the response files are uploaded.

k. Bank should complete the processing of transactions on the same day of receipt. In case of delay in providing return response / credit to customer beyond T+1 working days a penalty by Rs. 100/- will be applicable for per transaction for each day of delay.

  1) In-case of success transaction, the bank must credit the customer account along with the penalty whereas
  2) In case of return transaction the penalty will be debited by NPCI from destination bank and credited to sponsor bank for onward credit to the department.
  3) Refer to RBI circular no. RBI/2019-20/67 DPSS.CO.PD No.629/ 02.01.014/ 2019-20 dated September 20, 2019 and NPCI circular no. NPCI/NACH/2019-20/014 dated October 17, 2019 on harmonization of TAT.

l. In case any response file is rejected, the bank should check the reject reasons and ensure corrective action and re-upload the files within the session time.

m. After the return session is closed the bank should tally the amount of returned transactions with the settlement amount.

n. In case of any discrepancy in settlement report, the bank should first check whether any rejected files are left out without remediation and re-upload. If further clarification is required, the bank officials should get in touch with

  NPCI for necessary details. This process has to be followed for all the

presentation and return sessions. No session should be left unreconciled with the settlement.

12. DMS

Dispute Management System (DMS), dispute is the query / complaint raised by customer/corporate/Govt Dept/bank when the finality of transactions is not accepted.

Disputes can be raised within 120 working days form the data of transaction processing. Disputes can be raised in online in system. There are two types of flows in DMS i.e. Normal flow and Good Faith Flow.

1. Normal flow is the stage where a dispute can be raised within 45 working days from the data of transaction processing.

2. Good faith flow is the stage where the dispute can be raised for the transactions beyond 45 working days from the date of transactions.

Refer to section 28 page 64 of NACH procedural guidelines for further details on DMS process.

13. Return analysis and corrective action

Aadhaar based payments are routed to a bank only on the basis of Aadhaar numbers mapped by the bank in NPCI mapper. As seeding, de-seeding and re-seeding can be controlled by the banks through automated process there should not be any returns in Aadhaar based payments. Banks should have strong workflow controls to ensure nil returns. Additionally banks should take the following measures

a) Member banks should put a review mechanism in place to analyze the returns on regular basis.

b) Return reason wise analysis should be carried out, the root cause for such returns should be analyzed and steps should be taken to fix the issue permanently.

c) The following is the list of returns with codes and description:

APB (Aadhaar Payment Bridge)		
Sr. No	Codes	APB CR Return reason descriptions
1	01	Account Closed
2	10	Unclaimed/DEAF accounts
3	51	KYC Documents Pending
4	52	Documents Pending for Account Holder turning Major
5	53	Account Inoperative
6	54	Account dormant
7	55	A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque
8	56	Small Account, First Transaction to be from Base Branch
9	57	Amount Exceeds limit set on Account by Bank for Credit per Transaction
10	58	Account reached maximum Credit limit set on account by Bank
11	60	Account Holder Expired

Sr. No	Codes	APB CR Return reason descriptions
12	62	Account Under Litigation
13	64	Aadhaar Number not Mapped to Account Number
14	68	A/c Blocked or Frozen
15	69	Customer Insolvent / Insane
16	70	Customer to refer to the branch
17	71	Invalid Account type (NRE/PPF/CC/Loan/FD)

Table title: **APB (Aadhaar Payment Bridge)**

d) List of few initial rejects which could be avoided with Aadhaar lookup

Sl. No.	Reason code	Reason description
1	76	Invalid Aadhaar Format
2	95	Aadhaar number de-seeding from NPCI mapper by bank - customer to contact his/her bank
3	96	Aadhaar mapping does not exist/Aadhaar number not mapped to IIN

e) The following returns can be avoided with due care.

S .No	Return Reason	Actionable
1	Account Closed	Bank should have an automated process to deseed such Aadhaar number from NPCI Mapper after account is closed
2	Aadhaar Number not mapped to Account number	Banks are seeding NPCI Mapper without linking the Aadhaar in CBS or have wrong return reason mapping in CBS. Banks should reconcile the Aadhaar dump as per CBS and Aadhaar mapper dump and seed/deseed the Aadhaar Number Bank should analyse other reasons as well to ensure that the transactions are not returned for this reason.
3	Invalid Account (NRE/PPF/CC/Loan/FD)	Aadhaar number should not be seeded with this type of Account
4	Account Holder Expired	Bank should have an automated process to deseed such Aadhaar numbers from Mapper

Returns with certain reasons:

Banks are advised to review their internal policy while returning transactions with following reasons in view of the RBI guidelines/clarifications stated hereunder

Code	Descriptions	RBI circular	Guidelines
52	Documents pending for Account Holder turning major	RBI/2014 - 15/226.RPCD.RRB.RCB.BC. No.32/03.05.33/2014-15 dated September 10,2014	Banks are advised to ensure that accounts of all student beneficiaries under the various central, state government scholarship schemes are free from restrictions of minimum balance and total credit limit have separate product code in CBS to accounts open by the beneficiaries under the various central & /State government schemes Including scholarship schemes for students so that the stipulation of inoperative/dormant account due to non-operation does not apply.
53	Account Inoperative	RBI/2013 - 14/262.DBOD.No.Leg.BC.53/ 09.07.005/2013-14 dated Sep 17,2013	Appropriate steps to be taken including allotment of a different ' product code' in their CBS to all such account so that stipulation of inoperative accounts/dormant account due to non-operation for over a period of 2 years DBT, EBT, Scholarships, Zero balance account etc. under central and state Government benefit scheme. In order to reduce risk of fraud etc., in such accounts while allowing operations in these accounts, due diligence should be exercised by ensuring the genuineness of transaction verification of signature, identity etc. New return code 10 introduced to handle Unclaimed/DEAF account
54	Dormant account		
57	Amount Exceeds limit set on Account by Bank for Credit per Transaction	RBI/2014 - 15/226.RPCD.RRB.RCB.BC.No. 32/03.05.33/2014-15 dated September 10,2014	1. As per Amendment to Prevention of Money Laundering (maintenance of records) Rules, 2005 relating to small accounts, Notification no. G.S.R 1038 dated 21.8.2017 issued by the Department of Revenue, Ministry of Finance, the limit on balances shall not be considered while making deposit through government grants, welfare benefits and payment against procurements Letter No.F.NO1/21/2014-FI(C-69551) dated 1.6.2018 issued by this department in this regard.

2. All KYC updated PMJDY accounts are to be converted to regular BSBD accounts, instead of treating them as "small accounts" .In this regard earlier communication of this department vide |
| 58 | Account reached maximum Credit limit set on account by Bank | | |

Some of the frequently faced issues in mapper file upload and transaction file upload, their root causes and the solutions are given in Annexure V

14. <u>Grievance Management System (GMS)</u>

GMS system is a part of the DMS module of NACH. GMS is used to raise any non-financial queries between banks and OMCs. As such the system has been extended only to DBTL transactions. But, the system is capable of handling the same for other transactions as well. All the banks which are live in DMS, will be live on GMS as well.

GMS helps the banks and OMCs to handle the non-financial queries/grievances of their customers, which are raised to them. GMS is an in-built system in NACH application, which can be used by the member banks of ACH, OMCs and any other designated entity (ex: UIDAI). Grievances can be raised by bank to any other bank, bank to OMC, OMC to bank, and bank to UIDAI etc.

Annexure I – Format for updating Aadhaar number with bank

Sr. No. _____

MDBTL Version 1.0/11-14

Form-1
Bank Linking Form
(To be submitted to Bank)
Bank Account- Aadhaar Linkage Application Form (For LPG Consumers only)

To,
The Branch Manager,
Name of Bank _____
Name of Branch _____

Sir,

I have Bank Account in your bank and I request/authorize you to please seed my Aadhaar Number to my Account Number in your bank as per details provided by me below:

1. Bank Account Number (Write Account Number which you want to link with your Aadhaar Number. Start with the left most box and fill only required number of boxes, leave rest blank):

2. Name (in English):

Name exactly as it is in the Bank Account (IN BLOCK LETTERS)	First Name	Middle Name	Last Name

3. Address (in English):

City/Village																	
State						District											
										Pincode							

4. Aadhaar Number (Write your 12-digit Aadhaar Number as per Aadhaar letter/card)*:

5. Gender (✓ in appropriate place): Male ☐   Female ☐

6. Mobile Number (Enter your 10-digit Mobile Number) - Optional:

+	9	1										

*Please securely attach a clear/legible copy of Aadhaar letter/card with this request form and make sure that the number entered in this form is as per the Aadhaar letter.

Place: _____   Date: _____   Signature of the Consumer _____

- - - - ✂ Cut Here -

Received Aadhaar seeding request from
Mr./Ms_____on_____

A. The request is complete and the seeding confirmation will be sent to you within 7 days.
B. Aadhaar seeding request is incomplete. Please submit with complete details and legible copy of Aadhaar.

_____
Signature of Bank Officer with Seal and date

Annexure II – Aadhaar Consent Form

The Branch
Manager Bank
…………………
Branch……………………

…………………………..   …………………………..

            Date:
Dear Sir/Madam,

Bank Account No...in my name Linking of Aadhaar / UID Number with the account

I am maintaining a Bank Account number ....with your Branch (Branch name…..........................). I submit my Aadhaar number and voluntarily give my

consent to;
o   Seed my Aadhaar/UID number issued by the UIDAI, Government of India in my name with my aforesaid account.
o   Map it at NPCI to enable me to receive Direct Benefit Transfer (DBT) from Government of India in my above account. I understand that if more than one Benefit transfer is due to me , I will receive all Benefit Transfers in this account
o   Use my Aadhaar details to authenticate me from UIDAI
   o   Use my mobile number mentioned below for sending SMS alerts to me
The particulars of the Aadhaar/ UID letter are as under:
Aadhaar/ UID number: ……………………………………………..
Name of the Aadhaar Holder as in Aadhaar card: ……………………………………

I have been given to understand that my *information submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.* Yours faithfully,

(Signature/ Thumb impression of the account holder)
Name: …………………………………
Mobile No. …………………………
Email: ………………………………….
Enclosure: copy of the Aadhaar letter self-attested,
……………………………………………………………………………………………………..
....
Confirmation of insertion / linking of Aadhaar number with Bank Account:

The Account number ………………………………… of Shri / smt ………………………….. with ---------------

----(Bank) Branch
……………………… has been linked with Aadhaar/UID number …………………………………
And mobile number _____

Date ……………   **(Bank's authorized official)**

Annexure III – Mapper file format

Mapper File Format					
Header					
S. No	**Field Name**	**Max Length**	**Field Type**	**Status**	**Field Description**	**Remarks**
Header					
1	Header Identifier	2	NUM	M	Header identifier for the mapper file	31 – Constant value
2	Uploading Bank IIN	9	NUM	M	6 digit IIN of the bank uploading the file and left padded with zeroes	000555555
3	User Nam e	30	ALP / NUM	M	Name of the person who has prepared the file and right padded with spaces	Example - Srinivas Rao
4	Date of Input	8	DATE	M	Date of preparation of the file in DDMMYYYY format	26122011
5	Input file number	5	NUM	M	File number generated by originating bank for control purpose to captured file. The field would be left padded with zeroes.	00003
6	Total number of records	5	NUM	M	Total number of records to be captured by originating bank, left padded with zeroes.	00002
8	Filler	301	ALPH / NUM	O	Filler	Spaces
	Total	**360**				

				Detail Record			
S. No	**Field Name**	**Max Length**	**Field Type**	**Status**	**Field Description**	**Remarks**
1	Detail record identifier	2	NUM	M	The detail record identifier	34 – Constant value
2	Record Reference Number	15	ALP / NUM	M	Unique Number to identify the record to be given by bank	
3	Aadhaar Number	15	NUM	M	Aadhaar number of the beneficiary, left padded with zeroes	000723456789012
4	Mapped IIN	9	NUM	M	6 digit IIN of the bank which holds the account for the beneficiary, left padded with zeroes	000560112
5	Mandate Flag	1	ALP	M	The Mandate flag can only be 'Y' or 'N'.	Y
6	Date of customer mandate	8	DATE	M/O	This field would be updated by the participant bank user based on date mentioned in the mandate provided by customer if the Mandate Flag is 'Y'	DDMMYYYY
7	Mapping Status	1	ALP / NUM	O	Determines status of existing UID & IIN mapping in mapper system i.e. active or inactive. Value will be one space in case of new mapping creation or updation to existing mapping. Value will be "I" if existing UID & IIN mapping is to be deactivated. If Mapping Status is not provided then it is considered as space.	
8	OD Flag	1	ALP	M	The OD flag can only be 'Y' or 'N'.	
9	OD Date	8	DATE	M/O	OD Date is mandatory when the OD Flag is "Y"	DDMMYYYY
10	Previous IIN	9	ALP / NUM	O	Reserved field	Prefixed with "000"

23

			Detail Record			
S. No	**Field Name**	**Max Length**	**Field Type**	**Status**	**Field Description**	**Remarks**
11	Reserve d field	291	ALP/NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
	Total	**360**				

Annexure IV – Mapper Reject Codes

Mapper Status Code	Description
0	Mandate date in the record must be greater than that of the existing UID
1	Duplicate UID record
2	Future mandate date is not accepted
3	Fresh insert must be Active only
5	Aadhaar Number is not mapped to your IIN or Scheme
7	Inserted For the First Time
8	Updated UID record
9	Invalid Aadhaar_No, Verhoeff Checksum validation Failed
10	Invalid Aadhaar_No, Aadhaar number is not equal to 12 digits
11	Invalid Aadhaar_No, Aadhaar number must not start with 1
12	Mandate Flag must be Y
13	Mapped to Some Other Bank and OD already exists
14	OD can be set Y only when mandate flag is Y
15	Aadhaar number cannot be inactivated when OD flag Y
16	Future OD date is not accepted
17	OD date in the record must be greater than that of the existing OD date
18	OD date in the record must be greater than or equal to Mandate date
19	Mandate should not be prior to 2012 January
21	Aadhaar number updated as banks merged
22	Mandate flag and Mandate date is mandatory for fresh insert
23	Mandate flag and Mandate date is mandatory

Annexure V – Root Cause of Issues and Solutions

S. No	Mapper/ TXN	Type of Error	Solution
1	Mapper	Customer mandate less than existing UID date	Customer has already seeded the Aadhaar with some other bank with the mandate date later than what has been given by the bank. Give a later date for the Aadhaar number to be seeded
2	Mapper	Invalid Aadhaar number	Aadhaar number given does not match the verhoeff algorithm.
3	Mapper	Status of Aadhaar number not known	Use the lookup option to know the status in case of bulk. For one or two Aadhaar numbers, banks can use the MIS option or API Use the lookup option to know the status in case of bulk. For one or two Aadhaar numbers, banks can use the MIS option or API
4	Txn	Invalid IIN	Destination bank IIN number need not be given in the transaction file. If wrong IIN is given, transaction will get rejected.
5	Txn	Amount exceeds individual transaction amount	Amount given for per transaction in the header is less than the actual transaction value. Change the higher cap amount in the header
6	Txn	Duplicate reference number	Reference number should be unique for a user for a day. This is applicable across files
7	Txn	Invalid Aadhaar number	Aadhaar number is not available in the NPCI mapper database
8	Txn	Participant not mapped	The destination bank to which the transaction is to be routed, is not live for the product

Annexure VI – APB File format Input

(Header) Credit Contra Record

Sr. No	Field Description	Existing length	Field Type	Mandatory/Optional	Remarks
1	APBS transaction code	2	NUM	Mandatory	APBS transaction code 33 for APBS credit.
2	User Number	7	ALP NUM	Mandatory	User number allotted by NPCI at the time of Registration ; 1-7digit Corporate number
3	User Name	40	ALP / NUM	Mandatory	Name of Government Department / Agency / User
4	User Reference	14	ALP / NUM	Mandatory	User defined reference number for entire transaction
5	APBS Tape Input Number	9	NUM	Optional	User defined input tape
6	Sponsor Bank IIN	9	NUM	Mandatory	6 digit Sponsor Bank IIN
7	User's Bank Account Number	15	ALP / NUM	Optional	Account number of user with sponsor bank
8	Ledger Folio Number	3	ALP / NUM	Optional	Ledger folio particulars
9	User Defined limit for individual items	13	NUM	Optional	User defined limit which would be taken to validate individual items amount
10	Total Items	9	NUM	Mandatory	Total items in the file
11	Total Amount (Balancing Amount)	13	NUM	Mandatory	Amount in paise
12	Settlement Date (DDMMYYYY)	8	NUM	Mandatory	Date on which settlement is to be effected
13	Reserved (kept blank by user)	10	NUM	Optional	APBS item sequence number to be allotted by NPCI
14	Reserved (kept blank by user)	10	NUM	Optional	Checksum total generated by NPCI
15	Filler	3	ALP / NUM	Optional	Spaces
	Total	**165**			

Credit Records

Sr. No	Field Description	Existing length	Field Type	Mandatory/Optional	Remarks
1	APBS Transaction Code	2	NUM	Mandatory	Transaction code 77 for APBS credit.
2	Destination Bank IIN	9	NUM	Optional	6 digit Destination Bank IIN, Left padded with zeroes.This field could be left blank by the sponsor bank as the APBS mapper has capability to populate this field.
3	Destination Account Type	2	NUM	Optional	MICR transaction code
4	Ledger Folio Number	3	ALP / NUM	Optional	Alphanumeric ledger folio particulars
6	Beneficiary Aadhaar Number	15	NUM	Mandatory	Beneficiary's 12 digit Aadhaar Number
7	Beneficiary Account Holder's Name	40	ALP / NUM	Optional	Beneficiary's account name (to be updated by destination bank)
8	Sponsor Bank IIN	9	NUM	Mandatory	6 digit Sponsor Bank IIN
10	User Number	7	ALP NUM	Mandatory	User number allotted by NPCI at the time of Registration ; 1-7 digit Corporate number
11	User Name /Narration	20	ALP / NUM	Optional	Will be used as Narration data
12	User Credit Reference	13	ALP / NUM	Mandatory	User defined reference number such as ledger folio number, share/debenture certificate number or any other unique identification number given by user to individual beneficiaries
14	Amount	13	NUM	Mandatory	Amount in Paise
15	Reserved (APBS Item Seq No.)	10	NUM	Optional	APBS item sequence number to be allotted by NPCI
16	Reserved (Checksum)	10	NUM	Optional	Checksum total generated by NPCI
17	Reserved (Flag for success / return)	1	NUM	Optional	Flag for items credited (1) and returned uncredited (0) allotted by NPCI
19	Reserved (Return codes)	2	NUM	Optional	Spaces in case null, otherwise return code left padded with space (to be updated by destination bank)
20	Filler	9	NUM	Optional	To be kept blank
21	MORD Reference Number	30	ALP NUM	Optional	Reference Number provided by MORD Department
22	Group ID	30	ALP NUM	Optional	Group ID provided by MORD Department
23	FTO Number	50	ALP NUM	Optional	FTO Number provided by MORD Department
	Total	**275**			

Inward

Sr. No	Field Description	Existing length	Field Type	Mandatory/Optional	Remarks
					Header Record
1	ABPS transaction Code	2	NUM	Mandatory	Code 33
2	Control Character	7	ALP NUM	Optional	Zeros
3	Filler	87	ALP NUM	Optional	Spaces
4	Control Character	7	ALP NUM	Mandatory	Six digit Destination Bank IIN left padded with a zero.
5	Total number of Items	9	NUM	Mandatory	Total number of records in File.
6	Total Amount	13	NUM	Mandatory	Total amount of the file, in paise.
7	Settlement Date	8	NUM	Mandatory	Settlement Date in ddmmyyyy format
8	Filler	44	ALP NUM	Optional	43 spaces and a dot at the end.
	Total	177			
					Credit Records
1	APBS Transaction Code	2	NUM	Mandatory	Code 77
2	Destination Bank IIN	9	ALP NUM	Mandatory	Six digit Destination Bank IIN left padded with a zero.
3	Destination Account Type	2	NUM	Optional	MICR transaction code
4	Ledger Folio Number	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars
5	Beneficiary Aadhaar Number	15	ALP NUM	Mandatory	Beneficiary's 12 digit Aadhaar number.
6	Beneficiary account holder's name	40	ALP NUM	Optional	In case the transaction is successful this could be populated
7	Sponsor Bank IIN	9	ALP NUM	Mandatory	Six digit Sponsor Bank IIN left padded with a zero.
8	User number	7	ALP NUM	Mandatory	Existing User Number
9	User Name /Narration	20	ALP NUM	Mandatory	If Narration data is present in ISO XML, same will be populated, else this field will contain corporate user name
10	User Credit reference	13	ALP NUM	Mandatory	User defined Reference Number such as Ledger Folio number, or Share / Debenture Cert. No. or any other unique identification number given by the User for the individual beneficiaries
11	Amount	13	NUM	Mandatory	Amount in paise
12	Reserved (Kept blank by user)	10	NUM	Mandatory	ACH item Sequence Number to be allotted by NPCI
13	Reserved (Kept blank by user)	10	NUM	Mandatory	Checksum total generated by NPCI.
14	Reserved (Kept blank by user)	2	NUM	Optional	Flag for items credited / debited (1) and returned uncredited / undebited (0)
15	Destination bank account number	20	ALP NUM	Optional	This will be blank. Field will be populated by destination bank for successful transactions only.
16	Return reason code	2	NUM	Optional	Spaces in case null, otherwise return code left padded with space.
	Total	177			

Return

Sr. No	Field Description	Existing length	Field Type	Mandatory /Optional	Remarks
					Header Record
1	ABPS transaction Code	2	NUM	Mandatory	Code 33
2	Control Character	7	ALP NUM	Optional	Should be Zeroes
3	Filler	87	ALP NUM	Optional	Spaces
4	Control Character	7	ALP NUM	Mandatory	Six digit Destination Bank IIN left padded with a zero.
5	Total number of Items	9	NUM	Mandatory	Total number of records in File, left padded with zeroes.
6	Total Amount	13	NUM	Mandatory	Total amount in the file, in paise.
7	Settlement Date	8	NUM	Mandatory	Settlement Date in ddmmyyyy format
8	Filler	44	ALP NUM	Optional	43 spaces ending with a dot (.)
	Total	177			
					Credit Records
1	APBS transaction code	2	NUM	Mandatory	Code 77 for accepted and 88 for rejected (Reject code is updated by NPCI)
2	Destination Sort Code	9	ALP NUM	Mandatory	Six digit Destination Bank IIN left padded with zeroes.
3	Destination account type	2	NUM	Optional	Account type
4	Ledger folio number	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars
5	Beneficiary Aadhaar Number	15	ALP NUM	Mandatory	Beneficiary's 12 digit Aadhaar Number
6	Beneficiary Name	40	ALP NUM	Mandatory	Name of Beneficiary could be populated in case of success.
7	Sponsor Bank-Branch Sort code/IFSC/IIN/MICR	9	NUM	Mandatory	Six digit Sponsor Bank IIN left padded with zeroes.
8	User number	7	ALP NUM	Mandatory	Existing User Number
9	User name/ Narration	20	ALP NUM	Optional	Name og Govt Deptt / Agency; Will be used as Narration data
10	User Credit Reference (transaction Ref no)	13	ALP NUM	Mandatory	User defined Reference Number such as Ledger Folio number, or Share / Debenture Cert. No. or any other unique identification number given by the User for the individual beneficiaries
11	Amount	13	NUM	Mandatory	Amount in paise
12	Reserved	10	NUM	Mandatory	APBS Sequence Number to be allotted by NPCI
13	Reserved	10	NUM	Mandatory	Checksum total generated by NPCI
14	Reserved	2	NUM	Optional	Flag for items credited / debited (1) and returned uncredited / undebited (0)
15	Destination Bank Account Number	20	ALP NUM	Mandatory	In case the transaction is successful this could be populated
16	Return Reason Code	2	NUM	Mandatory	Reason for not crediting in case of return- Bank to Update
17	Processed date	8	NUM	Optional	Customer credit date to be provided to identify the actual credit date of customer in the format DDMMYYYY
	Total	185			

Response

Header Record

Sr. No	Field Description	Existing length	Field Type	Mandatory/Optional	Remarks
1	APBS transaction Code	2	NUM	Mandatory	APBS - Credit transaction code 33
2	User Number	7	ALPH / NUM	Mandatory	Existing User Number
3	User name	40	ALP	Mandatory	Name of the Government Department / Agency
4	User Credit Reference	14	ALP / NUM	Mandatory	User defined reference number for the entire transaction (Alpha Numeric).
5	APBS tape input	9	NUM	Optional	User defined input tape
6	Sponsor Bank IIN	9	NUM	Mandatory	BIN / IIN allocated by NPCI. This is 6 digits. hence to be left padded with three zeros
7	User's bank Account number	15	ALP / NUM	Optional	Account number of the User to be debited by Sponsor Bank. (Alpha numeric)
8	Ledger Folio number	3	ALP / NUM	Optional	Alpha numeric Ledger Folio particulars
9	User defined limit for individual credit items	13	NUM	Optional	User defined limit which would be taken for validating the individual items (in paise)
10	Total items	9	NUM	Mandatory	Total number of items
11	Total amount (Balancing Debit amount)	13	NUM	Mandatory	Amount in paise
12	Settlement date (DDMMYYYY)	8	NUM	Mandatory	Effective Date of Settlement, as desired by Government Departments.
13	Item Sequence Number	10	NUM	Mandatory	APBS Item Sequence number generated by NPCI
14	Checksum	10	NUM	Mandatory	Checksum generated by NPCI
15	Filler	15	NUM	Optional	Filler
	Total	**177**			

Credit Records

Sr. No	Field Description	Existing length	Field Type	Mandatory/Optional	Remarks
1	APBS Transaction Code	2	NUM	Mandatory	Transaction code 77 for APBS credit. Code 88 will be used for returned transactions
2	Destination Bank IIN	9	NUM	Mandatory	6 digit Destination Bank IIN
3	Destination Account Type	2	NUM	Optional	Account type
4	Ledger Folio Number	3	ALP / NUM	Optional	Alphanumeric ledger folio particulars
5	Beneficiary Aadhaar Number	15	NUM	Mandatory	Beneficiary's 12 digit Aadhaar Number
6	Beneficiary account holder's name	40	ALP / NUM	Optional	Beneficiary's account name could be popopulated in the event of a success tranx. If not provided, the same will not be populated.
7	Sponsor Bank IIN	9	NUM	Mandatory	6 digit Sponsor Bank IIN
8	User number	7	ALP / NUM	Mandatory	Existing User number
9	User Name /Narration	20	ALP / NUM	Optional	Will contain Narration Data, same as what was provided in INP file.
10	User Credit reference	13	ALP / NUM	Mandatory	User defined reference number such as ledger folio number, share/debenture certificate number or any other unique identification number given by user to individual beneficiaries
11	Amount	13	NUM	Mandatory	Amount in Paise
12	Item sequence Number	10	NUM	Mandatory	APBS item sequence number to be allotted by NPCI
13	Checksum	10	NUM	Mandatory	Checksum total generated by NPCI
14	Success Flag	1	NUM	Mandatory	Flag for items credited (1) and returned uncredited (0), automatically generated by NPCI
15	Filler	1	NUM	Optional	Used for internal purpose
16	Reason Code	2	NUM	Mandatory	Reason for not crediting the item
17	Destination Bank account number	20	ALP/NUM	Optional	If the transaction is successful this field could be populated.
	Total	**177**			

Annexure-VII Aadhaar look up – reason code and description

Response Code	Description
0	Enabled for DBT
1	Disabled for DBT
2	Never Enabled for DBT
4	Cancelled by UIDAI