

No. I-11011/40/2012-DCT
Government of India
Planning Commission
(DCT Division)

Yojana Bhawan, Sansad Marg,
New Delhi 110 001.
Dated the 8th January, 2013.

OFFICE MEMORANDUM # 3

Sub: Direct Benefits Transfer- Procedure for sending Payment Advice to banks.

The following guidelines are hereby issued on the procedure for issue of Payment Advice by Implementing Agencies to banks under the Direct Benefits Transfer (DBT) scheme.

1. The Payment Advice will contain the Aadhaar number and Bank Account number for the payments to be made under the DBT scheme till 31.03.2013, after which a review will be undertaken to examine the need for inclusion of the bank account number in the Payment Advice. Once, Aadhaar coverage is complete, the Payment advice shall issue with only the Aadhaar number and, bank account details shall not be included in the Payment Advice, thereafter.

2. The charges payable to National Payments Corporation of India (NPCIL) for transmission of funds through the Aadhar Payment Bridge (APB) and payment of commission to the Banking Correspondents (BC) will be notified separately by the Ministry of Finance.

3. Sending Payment Advice

All Departments/Ministries may send the Payment Advice which is an electronic file containing details of the Aadhaar number, Scheme reference number and the amount in paisa to be paid to the bank which has its account (hereinafter referred to as Sponsor Bank). The steps to be followed for issuing this advice would be as under:-

- (i) The Department/Ministry/Implementing Agency will apply for APB User Registration with NPCI through their Sponsor Bank for each scheme separately in the format given at **Annexure-I**.

- (ii) The Department/Ministry/Implementing Agency will furnish to the Sponsor Bank a list of beneficiaries for issue of Payment Advice, based on the Aadhaar number, Scheme reference number and the amounts to be paid.
- (iii) For all those beneficiaries whose Aadhaar number have been seeded into the beneficiary database by the Department/Ministry/Implementing Agency as well as in the banks' Core Banking Solution (CBS), Payment Advice may be made only using Aadhaar through the Aadhaar Payment Bridge (APB).
- (iv) Payment Advice would be sent to the Sponsor Bank in an electronic form, in XML/ Excel sheet duly authenticated containing a Unique Transaction Reference Number, beneficiary Aadhaar number and amount. Format for Aadhaar based payment advice is at **Annexure-II**. Based on this, the Sponsor Bank will prepare the Input File for APB, containing a proper file naming convention, header record and detailed individual records.
- (v) The Sponsor bank will execution, confirmation of payment, or, details of failed payment, as the case may be, to the Department/Ministry/Implementing Agency concerned.
- (vi) In case of beneficiaries whose Aadhaar numbers have not been seeded in the Department's beneficiary's database and the bank accounts, the Department/Ministry/Implementing/Implementing Agency Agency's may make the payment advice based on the bank account details using ECS or NEFT until further orders. The details required to be furnished by the Department/Agency for bank account based payment advice is at **Annexure-III**.
- (vii) The bank, after execution of the Payment Advice will send the confirmation, or, in case of failed transactions, the details thereof, to the concerned Department / Ministry/Implementing Agency.

4. The Payment Advice can also be sent through the Central Plan Scheme Monitoring System (CPSMS). The procedure for the same is being issues separately.

(Nidhi Khare)
Adviser (DCT)
Planning Commission

Annexure-I

Format of Registration for User with Sponsor Bank

User's Letter Head.

Application for affiliation with Sponsor Bank for APBS / NACH facilities

We _____ (Name of the User) with Registered Office / Head Office at _____ have agreed to participate in the Aadhaar Payment Bridge System (APBS) / National Automated Clearing House (NACH), schemes by National Payments Corporation of India (NPCI), with registered office at C9-8, RBI premises, Bandra Kurla Complex, Bandra East, Mumbai 400051, through our Sponsor Bank _____ (Name of Sponsor Bank) and for that purpose, we hereby provide following details to the NPCI:

1. Types of transactions sought to be put through NPCI while availing APBS / NACH services:

Sr. No.	Type of Transaction	Frequency	Approximate Volume

2. (i) We have an established Know Your Customer (KYC) / Anti Money Laundering (AML) process and we shall comply with all the Reserve Bank of India norms on KYC and AML.

(ii) We shall offer APBS / NACH only to those customers who undergo our KYC / AML verification processes.

3. Complaints from beneficiaries, if any, relating to transactions processed through APBS / NACH will be pursued by us with the respective banks/branches in co-ordination with the Sponsor Bank.

4. We would ensure necessary funding of our accounts with our Sponsor Banks to ensure seamless flow of APBS / NACH transactions.

Date: -

Authorized Signatory of the User

Name and designation of Authorized Signatory with Company seal

-----*For Office Use*-----

Unique Identification Code:

Authorized Signatory of Sponsor Bank

Annexure-II**Format for Sending Payment Advice Based on Beneficiaries Aadhaar**

SN	Field	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiaries Aadhaar Number	Numeric	12		Mandatory	As per AADHAAR format
2	Amount to be Credited in Paise	Numeric	13		Mandatory	Amount to be in paise Left padded with zeros 0000000000300 for 3 Rupees for example
3	Unique Transaction Reference Number	Alphanumeric	13		Mandatory	Has to be unique for the user for the day.
4	Beneficiary Bank Identifier or IIN	Numeric	6		Optional	If this is provided, the APB system will send the transaction to the given bank. If not provided, it will use the mapper to resolve the bank IIN. If no mapper found, transaction will get rejected.
5.	Payment Remark	Alphanumeric	25		Mandatory	Reason for payment

There will be some additional information that the department has to provide to Sponsor Bank for every file of transactions that they transmit to the Sponsor Bank. They are

- The User Number given to the department by the Sponsor Bank
- The account that the Sponsor Bank can debit for the transfers and the authorization for the same based on the account rules (approved and authorized signatories).
- The Business Date/ Value date for all the transactions.

Note: Aadhaar based payment pre supposes that the AADHAAR is linked to the Bank account and Banks have updated the NPCI Mapper.

Annexure-III

Format for Sending Payment Advice Based on Beneficiary's Bank Account Number

1. Using ECS/NECS

SN	Field	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiary Bank MICR Code	Numeric	9	000000000	Mandatory	400002001 for SBI for example
2	Beneficiary Bank Account Number	Alphanumeric	15		Mandatory	
3	Beneficiary name	Alphanumeric	40		Mandatory	
4	Amount to be credited	Number	13		Mandatory	Amount to be in paise. Left padded with zeros 0000000000300 for 3 Rupees for example
5	Unique Transaction Reference Number	Alpha numeric	13		Mandatory	Has to be Unique for the user for the business day
6.	Payment Remark	Aplphanumeric	25		Mandatory	Reason for Payment

There will be some additional information that the department has to provide to sponsor bank for every file of transactions that they transmit to the sponsor bank. They are

- The User number given to the department by the sponsor bank
- The account that the sponsor bank can debit for the transfers and the authorization for the same based on the account rules (approved and authorized signatories).
- The business date/ Value date for all the transactions.

2. Using NEFT

SN	Field	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiary Bank IFSC Code	Numeric	11	000000000	Mandatory	ICIC0000007 for example
2	Beneficiary Bank Account Number	Alphanumeric	15		Mandatory	
3	Beneficiary name	Alphanumeric	40		Mandatory	
4	Amount to be credited	Number	13		Mandatory	Amount to be in paise. Left padded with zeros 0000000000300 for 3 Rupees for example
5	Unique Transaction Reference Number	Alpha numeric	13		Mandatory	Has to be Unique for the user for the business day
6	Payment Remark	Alphanumeric	25		Mandatory	Reason for payment

There will be some additional information that the department has to provide to sponsor bank for every file of transactions that they transmit to the sponsor bank. They are

- The User number given to the department by the sponsor bank
- The account that the sponsor bank can debit for the transfers and the authorization for the same based on the account rules (approved and authorized signatories).
- The business date/ Value date for all the transactions.