

Electronic Clearing Service (Debit) Procedural Guidelines



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SCHEME OF ELECTRONIC CLEARING SERVICE (DEBIT)

1. Short Title of the Scheme

The Scheme shall be called "Electronic Clearing Service (Debit)" and will be referred to as ECS (Debit) hereinafter.

2. Date of Effect

At present, the scheme is in operation at 90 centres - 15 centres, where Clearing Houses are managed by Reserve Bank of India (RBI), and other centres, where Clearing Houses are managed by various Public Sector Banks. The list of centres managed by RBI and other banks is given in Annexure XVIII. The list will be updated as and when the Scheme is extended to more centres.

3. Objective

The objective is to provide an alternative method for effecting payment transactions in respect of the utility-bill-payments such as telephone bills, electricity bills, insurance premia, card payments and loan repayments, etc., which would obviate the need for issuing and handling paper instruments and thereby facilitate improved customer service by banks / companies / corporations / government departments, etc., collecting / receiving the payments.

4. Definitions

i) User - Refers to the utility companies, insurance corporations / government departments or any other institution receiving / collecting payments (collection service providers) from a large number of customers / subscribers, under the scheme.

ii) Sponsor Bank - Refers to the bank which has agreed to act as the agent of the User company and will submit the data on electronic media or on the network, containing debit instructions prepared by the User to the NCC / Clearing House along with an undertaking / mandate to the effect that the standing instruction mandates of the concerned customers / subscribers mentioned in the data have already been collected from the end users (consumers, etc.) and have been forwarded to the respective destination bank branches enabling them to debit the accounts of those customers for collecting and to credit the account of the sponsor bank with the sum mentioned therein.

The mandate will also authorise RBI / Clearing Agency to debit sponsor bank's current account maintained with them to the tune of undebited returns.

iii) Reserve Bank of India (RBI) - Means the RBI established under the Reserve Bank of India Act, 1934 (2 of 1934).

iv) National Clearing Cell (NCC) / Clearing House (CH) - Is the functional unit of the local Bankers' Clearing House or such other agency to be created by RBI which shall process the instructions for debit payment received in data file from the Sponsor Bank and will generate relevant ECS Debit Clearing settlement reports for debit / credit of the current accounts maintained at RBI / Settlement Bank. The institutional arrangements made by RBI shall be final.

v) Destination Account Holders - Refers to the utility consumers / end users such as telephone and electricity users, insurance policy holders, debtors, etc., under the Scheme who opt for making payments to the User company directly by way of debit to their bank accounts as indicated by them in the individual mandate/s submitted by them to the utility company and also to their bank / branch.

vi) Destination Bank Branches - Refers to the bank branches where the Destination Account Holders maintain their bank accounts from which utility payments are debited through ECS Debit Clearing.

vii) Electronic Media - Refers to any media / tool to carry data in electronic form such as floppy / CD / pen drive, etc., or the data being put through a network on the web-site hosted by the NCC / Clearing House.

5. Coverage

The Scheme shall cover transactions of the following characteristics:

i) Repetitive payment collections like periodic (monthly / bimonthly / quarterly / half-yearly / yearly) payments of telephone bills / electricity bills / loan instalments / insurance premia, EMIs of any loan, etc., by companies / corporations / government departments / banks and such other organisations defined as "User". It could also cover Collection Service Providers, providing collection services to utility companies, which shall obtain a

specific mandate from the users / subscribers to raise a debit in their destination accounts at the request of such service organisations.

ii) The transactions relating to collections by a single User from a large number of Destination Account Holders.

iii) The debit transactions shall pertain to the Destination Bank Branches which fall under the jurisdiction of the local Bankers' Clearing Houses as present in Bank-Branch master of Clearing House. The jurisdiction of the local Clearing Houses at the centres given in Annexure-XVIII would be known from the respective local Clearing Houses.

iv) The debit instructions from the User would be in electronic form and would form the basis for the Sponsor Bank to credit the User's account and the Destination Bank branches to debit the Destination Account Holder's Accounts. However, it shall be the responsibility of the destination banks to ensure appropriate mandates from their customers authorizing them to debit their accounts exist on their records. If such mandates are not available on their record, they would not be entitled to get any legal protection and are not authorised to effect such debits to the customers' accounts.

v) Individual debit authorisation may be as specified by the destination account holder; the individual mandate may or may not specify any amount or may cap the maximum debit that can be raised under the relative mandate, if he / she so desires, for meeting the concerned payment, based on past experience.

vi) Such other payment transactions involving a single total-credit to a User's account with sponsor bank and multiple debits to a large number of beneficiaries' accounts at many bank branches (Collecting / Destination-banks) to be specified by local CH from time to time.

6. Procedural Details

i) Institutional Arrangements - The processing Clearing House would be responsible for processing the duly validated input data received from the Sponsor Bank on behalf of its User and for arranging to supply the relevant clearing reports to the Sponsor Bank, Destination Banks and Settlement Bank for accounting of the ECS-Debit settlements. It would monitor the performance of all the constituents in ECS clearing to ensure that the

time schedules for various activities under ECS Process Cycle as explained at Annexure-I are adhered to.

Clearing House will have a Steering Committee comprising not more than 10 and not less than 5 member banks to aid and advise it on operational issues. Such steering committees shall be constituted annually and its term shall be one year. The President of the Local Clearing House will be the ex-officio chairman of the Committee. The Committee shall meet at least once in a quarter.

RBI shall provide the settlement service by way of debiting / crediting the accounts of Destination Banks / Sponsor Bank in the books of its Deposit Accounts Department on the basis of settlement figures advised by the Clearing House. At such centres where the settlement service is being provided by any other bank, that bank shall provide the settlement service for this clearing also. The settlement rules for clearing pertaining to minimum balance and withdrawal of favourable balance in clearing as explained in the Rule 10 of the Uniform Regulations and Rules for Bankers' Clearing Houses (URRBCH) would also be applicable to the settlement under ECS Debit, especially to the Sponsor Bank.

ii) Registration of User Institution with NCC / CH - Institutions who would like to avail of the ECS facility shall get themselves registered with the Clearing House. A format of the application in form E-1 to be submitted by the User through their sponsor bank is given at Annexure-IV Part A. The sponsor bank will forward the application form to the NCC / Clearing House with its recommendations, which *inter-alia* shall contain information on the conduct of the account with the sponsor bank in Part B. The user number allotted by the NCC / Clearing House will be communicated to the User through the sponsor bank. The registration number would be a 7 digit number, the first 3 digits being the city code number of the city (e.g. Mumbai - 400), the next digit being the number allotted for the type of transaction being put through and last 3 digits being the user number allotted to the User. The Users registered at one centre and allotted a user number may use the same User number at all other ECS Centers across the country. In case of Collection Service Providers registered as a User, they shall give a specific undertaking to the NCC / Clearing House that they will ensure collection of mandates from the consumers / subscribers authorising the destination branches to raise debits in their accounts. They shall also undertake to maintain a copy of the mandate on their record for verification by the NCC / Clearing House, if so required at any time.

iii) Input Preparation - The media and the record layout of the input file would be in a standard format specified by RBI from time to time (Guidelines for Input Preparation and Input Submission are at Annexure-II).

iv) User's Responsibility to Ensure Accuracy of Input Data –

a) The User would ensure the accuracy of the input data with reference to the information received from the Destination Account Holders in the form of a mandate duly authenticated by the destination bank branch.

b) The input data shall contain only the latest and correct account numbers details of customers.

c) Since this facility would be generally used for regular collection of dues from its customers, it will be the responsibility of the User to ensure that the items returned by the destination banks with any one of the reason codes 1, 2, 3, 6, 7 and 8 indicated in Annexure-VI are not resent / re-presented without carrying out the necessary corrections after obtaining the correct details from the Destination Account Holders / Destination Banks. Sponsor Bank may obtain an undertaking from the User in this regard before forwarding the input data to the NCC / Clearing House.

d) Further, on receipt of withdrawal instructions from its customer, it is obligatory on the part of the User institution not to include the transaction pertaining to such customers in the ECS input file, provided the withdrawal instruction is received 15 days prior to the date of submission of ECS file to the NCC / Clearing House. In case a debit record is repeatedly presented despite such withdrawal / non-existence of mandate, for more than three ECS runs, the NCC / Clearing House may consider not entertaining the future ECS runs of that particular User institution.

v) Responsibilities of the Destination Bank –

a) The ECS Debit works on the strength of the mandates given by the destination account holders to the User institution for effecting payment from their accounts. The mandates are required to be authenticated (primarily for signature verification of the bank's customer) by the respective destination bank branches within a period of seven days from the date of receipt of such requests. After authentication, the branch would retain a copy for its record, incorporate the mandate information in the bank's database and the customer would submit the other copy to the User institution. At the time of authenticating

the mandates, the destination branches shall ensure the nomenclature of the accounts vis-à-vis those appearing in the mandates.

b) The destination branches can debit their customers' account only on the basis of the mandates given to them. The account holder / customer is also entitled to withdraw the mandate / ECS Debit instructions from his / her banker without involvement of the User institution. The withdrawal instructions of a customer in such cases would be treated equivalent to a 'stop payment' instruction in cheque clearing system. The destination bank branches would provide such withdrawal of mandate information to the Users, on request. Thereafter, the User institution shall stop including the relative transaction in the ECS file, after receipt of such countermanding by the customer.

c) The destination account holder may also be given the facility of putting an upper limit for each individual transaction in the mandate, and / or a time limit for operations of a particular ECS mandate (life of a mandate) by the end user / destination banker.

d) The destination branch may also allot a unique identification number to the mandate, which could be referred to by the ECS User in all the transactions. The number could include a reference to the branch identity, the type of account and a reference to the customer's account, the purpose of the debit, etc. This would also serve the destination branch as a control reference tool to monitor the ECS debits being received through the NCC / Clearing House.

vi) Safeguards Against Unauthorised Change of Data in Transit - The Sponsor Bank shall not make any changes in the input data received from the User without obtaining his / her prior consent in writing. The input files will be submitted by the Sponsor Bank in a sealed cover on electronic media duly encrypted in consultation with the NCC / Clearing House, to prevent any attempt for fraudulent change of data in transit. The banks may also use the facility offered by some NCC / Clearing Houses of secure on-line submission / retrieval of data like a secured web-site, etc.

vii) Input Submission - Input submission would be carried out in two stages - Test submission (for validation process) and Settlement submission (for final settlement of accounts).

a) Test submission is required to verify whether input preparation has been made as per the standards prescribed by RBI and also to give reasonable opportunity to the User to repair the data before working out the clearing settlement. NCC / Clearing House would validate this Test Input as per validation routine and furnish a report called "Data

Validation Report" (DVR) along with the validated file. This report would contain the list of rejected Debit Records and the revised particulars of total number and amount in the Debit Contra Record.

b) The User has to subject the data for validation exercise carried out at NCC / Clearing Houses and decide as to whether to confirm the validations and resubmit the input file for the final settlement process. In case of need, the incorrect data can be taken back for editing / repairing the input file and resubmitting the same as a fresh Test Input.

c) The Sponsor Bank extends support to the Users in this regard by providing the Validation software supplied by RBI.

viii) Submission of Input Files for Debit to the Beneficiaries Account at Outstation Centres -At all centres that have implemented Regional ECS, debits to customers at outstation centres will be made using RECS..

ix) Validation of Input Files -

a) The input data received from the Users would be validated by the Sponsor Bank with the validation software provided by the NCC / CH to ensure that all records are complete. Sponsor bank would also ensure that the transactions that are repeatedly returned [as detailed in paragraph 6(iv) (c)] are weeded out and the input data contains only the valid records.

b) All files received duly encrypted would be subjected to an initial level of validation at NCC / Clearing House to determine whether the file can be accepted or not. It shall be checked with reference to the User name, User number (allotted by the NCC / Clearing House), Sponsor Bank-Branch sort code, and other User defined parameters.

c) User details (Sponsor Bank code, User number and User name) should be uniform on all data records in the file. The purpose of repeating the User information on all data records is to make each data record self-contained. Therefore, the debit record with the details different from the one recorded on the ' Debit Contra ' record will be rejected.

d) The destination account details would have two parts, the destination sort code and the destination account number. The MICR code number of the branch (9 digit) of the bank where the individual account holders i.e., subscriber / payer maintain their account and to which the debit would be applied is the destination sort code. ECS validation routine checks whether the code indicated in the data record is a valid MICR sort code listed in the compendium of Code Numbers (Master Code file of member bank-branch).

e) The account number particulars is an essential field in the data record. Account

number will have a maximum length of 15 digits as indicated at item 5 under 'Debit Records' in Annexure-II. Records with no information on the account number field would be rejected. It would be the responsibility of the User to ensure the accuracy of input data.

f) There will be no outer limit for individual debit record.

g) The decision for rejection of a file / record would depend on the following –

- Defects in the electronic media.
- Header (Debit Contra) record with transaction code 55 is missing or the total value indicated in field number 10 of the Header record differs from the value given in the Sponsor Bank's mandate (Annexure-V) to NCC / CH to credit its account.
- Invalid Sponsor Bank sort code, or incorrect User number and User name details in the Debit Contra record.
- Absence of or invalid destination sort code individual records.
- Absence of account number or account name individual records.

x) Multiple Debits - User Institutions shall take due care while making multiple debits to the same beneficiaries on the same day by giving additional relevant information to ensure that the beneficiaries are able to identify the purpose of debit.

xi) Debit Records with no Ledger Number / Ledger Folio Number - The debit records without Ledger Number / Ledger Folio Number of the account of the subscriber / payer at the Destination Bank branches would not be rejected, because at some branches, the account numbers can uniquely identify the accounts irrespective of whether the Ledger Number / Ledger Folio Number is given or not. In the clearing reports for Destination Bank Branches, these accounts would, however, be shown against the "Miscellaneous Ledger".

xii) Data Validation Report (DVR) - When an input file passes the ECS File Acceptance / Validation checks, NCC / Clearing House will provide an advice of acceptance or otherwise to the Sponsor Bank. This would be done through a Data Validation Report (DVR) (format at Annexure-IX) along with the validated file. The DVR would indicate the details of errors encountered, if any, during the validation process and total number and value of records accepted from the file.

The Sponsor Bank would arrange to get the DVR and the validated file verified by the User. Field number 13 of 10 digits in the Debit Records would have contained coded information representing the checksum of the record so as to detect modification, if any,

made in the file subsequent to validation process at the NCC / Clearing House. Besides, to facilitate easy identification of rejected debit records, the NCC / Clearing House would have changed the transaction code to 33 and the Item Sequence Number field filled with '9999999999'.

User would have to take into account these records while confirming the DVR or deciding to edit / repair the input file for resubmission. If the records are edited / repaired, the cycle of Test Submission and Data Validation would be restarted.

In case, however, the rejected records are only a few in numbers and the DVR is confirmed by the Sponsor Bank by way of resubmission of the validated file duly encrypted, ECS Process Cycle would commence. In such a case, the encrypted file should be submitted by the Sponsor Bank along with a revised mandate to operate upon its accounts accompanied with a certificate from the Sponsor Bank to the effect that only those debit records have been included in the input file for which the mandates to debit the destination accounts have been received from the clients, duly verified from the destination banks and respective bank accounts can be debited at the Settlement Bank.

The mandate shall be signed by an authorised official of the Sponsor Bank whose signature is on the record of the NCC / CH. For this purpose, the sponsor bank would submit the list of authorized officials along with their specimen signatures on a quarterly basis or whenever there is a change in the incumbency to NCC / CH to avoid hardship to the Users. This day of submission of validated and encrypted file with a mandate would be taken as the Day 1 (T+0) of the ECS Cycle.

xiii) Request for Withdrawal / Modification of Input Data - Once the DVR is confirmed by the Sponsor Bank and the settlement process begins at the NCC / Clearing House, withdrawal / modification of file / record shall not be permitted except when, in the opinion of RBI / CH, the transactions cannot be settled on the due date by the banks.

The credit / debit afforded to the member banks through multilateral net settlement systems on the settlement date (Day 2 i.e. T+1) is final and irrevocable in terms of section 10(2) of the Payment and Settlement Systems Act, 2007. The procedure advised by RBI in the Directive on Settlement and Default Handling Procedures (Para xix) will be applicable to the ECS (Debit) Scheme as well.

xiv) Clearing Settlement and Output Data for Destination Banks - On Day 1 (T+0), the NCC / Clearing House would generate the following output data and make available / deliver them to the Destination Bank on electronic media duly encrypted or over the web-server subject to all safeguards relating to accuracy and authenticity -

- a) ECS Control Report (format in Annexure-X)
- b) Destination Bank Report (format in Annexure-XI)
- c) Destination Branch Reports (format in Annexure-XII)
- d) Item-wise Destination Ledger Reports (format in Annexure-XIII)
- e) Inward Data for Destination Bank for Straight-Through-Processing (Annexure-II(a))

The Service / Main branch of Destination Banks would be responsible for the loss / misuse of the above mentioned data after they receive the same from the NCC / CH. The Service branches of Destination Banks may make their internal arrangements immediately on receipt of the data to debit to the beneficiaries' account on the appointed date (T+1) by leveraging on the CBS technology or generate hard copy of Destination Branch Reports and Destination Ledger Reports mentioned above on the same / following day so that the Destination Account Holder's accounts are debited on the appointed settlement date (T+1). On the day of settlement (T+1) of ECS cycle, the NCC / Clearing House would credit the Sponsor Bank's account with the amount indicated in the mandate given by the latter (Annexure-V) and debit the accounts of the various destination banks with the amounts due from them.

xv) Settlement Report to Sponsor Bank - On Day T+0, Sponsor Bank will also be supplied by the NCC / Clearing House with the User-wise Initial Sponsor Bank Settlement Report (format in Annexure-XIV) which would indicate the volume and value of transactions for which Destination banks would be debited and the amount for which Sponsor Bank would be credited. The Sponsor Bank would make available copy of the report to the User.

xvi) Return of Undebited Items - If a Destination Bank branch is not in a position to debit a particular transaction for various reasons as enumerated in Annexure-VI, it shall report the same with a Return Memo (format in Annexure-VI). The same would be forwarded to its Service Branch / Main Branch on the same day (Day 2 (T+1)). On receipt of the undebited items from all the concerned branches, the Service branch of the Destination Bank would arrange to submit a consolidated return file for the bank as a whole in a file structure format as prescribed by NCC / Clearing House (Annexure-III).

The responsibility for ensuring accuracy in incorporating the above information in the file lies with the Destination Banks.

The file shall be accompanied by a hard copy indicating the details of the items returned duly signed by the Destination Bank's authorised officials. Adjustment of the excess debit received by the Destination Bank Branches will be effected through a clearing settlement on the basis of data of undebited items reported by the destination banks.

xvii) Clearing Settlement and Supply of Output Data in Electronic Form - The NCC / Clearing House would generate the Debit Return settlement reports on Day 2 (T+1) whereby the Destination Banks' accounts would be credited based on the return data submitted pertaining to the value date and the Sponsor Bank's account would be debited presuming that the concerned destination bank has debited all the subscribers / payers accounts and there are no further undebited items to be taken for final settlement.

The ECS transaction codes of the undebited records would be modified to "44" from "66". The Checksum Total of the relative records would undergo corresponding changes with the software used at the NCC / Clearing House. On the same day, the NCC / Clearing House shall provide the following -

- (a) Combined List of User-wise Undebited Items - A consolidated list of all undebited items (R-7) reported by all Destination Banks to be given to Sponsor Bank (format in Annexure-XV)
- (b) User Status File - An output file containing the details of all transactions (valid and returned as undebited - all items to be suitably flagged / marked off) to be made available to Sponsor Bank for verifying the correctness of the clearing data and for passing on to the User for necessary action (format in Annexure-III(a))
- (c) Sponsor Bank Final Settlement Report - A report (R-8) showing the amount originally credited, subsequently debited as undebited items and the final amount credited for ECS Debit Settlement as a whole (format in Annexure-XVI) would be made available to the Sponsor bank for passing on to the Users.
- (d) Destination Bank Final Settlement Report - Destination bank-wise summary report (R-9) showing branch-wise initial debit and subsequent credit based on the return information submitted to NCC / CH by the destination banks (format in Annexure-XVII).

xviii) Late Submission of Undebited Items - The destination bank which fails to submit the undebited items data on Day 2 (T+1) will need to be handled outside the ECS Processing Cycle. The delay of the Destination Bank to submit the return can be liable for penal action. The President of the NCC / CH may take such action / decide penalty against the destination bank as he / she deems fit, in accordance with the Dispute Resolution Mechanism prescribed under para 8 of these Guidelines.

The President of the NCC / CH, however, has the power to grant 24 hour extension under exceptional circumstances to any member bank for submitting returns, in the same way, as is done in regular cheque clearing system.

xix) Settlement and Default Handling Procedure - The settlement so arrived at by the CH / NCC under ECS (Debit) clearing through multilateral netting shall be final and irrevocable, in terms of section 23 of the "Payment and Settlement Systems Act, 2007" as soon as the same is determined in terms of the procedure notified by RBI. The settlement and default handling procedures will be in accordance with the Directive on Settlement and Default Handling Procedure issued by RBI and as duly amended from time to time.

The continued eligibility of the member bank to participate in clearing operations shall be reviewed by the President of the Clearing House in case of permanent default by a member bank. Default will be considered permanent if the process of recalculation (elaborated in the Settlement and Default Handling Procedure) is necessitated in respect of a member bank on more than three occasions in a calendar month. The number of occasions shall be calculated separately for each multilateral and deferred net settlement system.

xx) Preservation Period of Data - The Sponsor Bank and the User shall preserve the User Status File for a minimum period of 10 years. A copy of the User Status File would be preserved at the NCC / Clearing House also for 10 years.

xxi) Advice to the Destination Account Holders - It would be the responsibility of the User to advise the Destination Account Holders of the ECS debit. Immediately after the receipt of the User Status File, the User would issue Payment Advices to the Destination Account Holders indicating the particulars of payment and the date on which payment has taken place as per their extant practice. Care need to be taken by the User to ensure that Payment Advices are sent only for those items (transaction code 66) which could finally

be debited to Destination Account Holders' accounts. Rejected Items (transaction code 33) and Undebited Items (transaction code 44) should be perused by the User. The Destination Account Holders whose accounts could not be debited should also be advised by the User with reasons thereof and payments arranged through alternate means.

If a User makes use of the ECS mechanism for receiving payments to the same set of beneficiaries every quarter / month or at more frequent intervals, and there is no likelihood of any debit item being returned undebited, an advance one-time intimation can be issued on yearly basis indicating the dates on which ECS settlement would take place. This would replace issuance of payment advice on every occasion. This procedure is most suitable for collection of monthly / quarterly interest payments or insurance premia or loan instalments of companies / corporations where the modifications in the data file are minimum and likelihood of returns is almost "Nil".

xxii) Narration in the Pass Book / Pass Sheet / Account Statement - The entry in the Pass Book / Pass Sheet / Statement of Account made by the destination bank branches should be clear enough to indicate that the transaction in question was through ECS with such other additional information as provided by the User. The relevant information may be picked up from the field number 9 ("User name" of 20 alpha-numeric characters) and the field number 10 ("User Debit Reference No.") from the destination bank ECS input file (Annexure-II(a)). In addition to this, banks are free to provide any additional information as they deem necessary or useful. In order to provide useful feedback to the destination account holders, the User Institutions may standardise the information that may be captured in this field, so that the details recorded by the destination branches in the pass books would reveal the correct picture of the debits.

The Destination Bank would not be liable to issue separate advice to the Account Holders. If a Sponsor Bank / User wishes to send the payment advices through the Destination Bank Branches, a separate arrangement outside the ECS framework would have to be worked out.

xxiii) Destination Account Holder's Right to Information on ECS - When the User invites option from the Destination Account Holders, the User should inform the Destination Account Holders, in a readily understandable written statement that the proposed mode of making the payment is purely voluntary and the Destination Account

Holder would have the right to withdraw the same after giving an advance notice of 2 weeks (as indicated in paragraph 3 of Annexure-VII).

The destination account holder is entitled to withdraw the mandate / ECS Debit instructions after giving due notice to the User Institution and the destination bank / branches. The withdrawal instructions of a customer to the destination bank / branch would be treated equivalent to a 'stop payment' instruction in cheque clearing system. The User institution should stop including the relative transaction in the ECS file, after receipt of such countermanding by the customer. However, the customer has to notify the User institution 15 days prior to an ECS run.

A model letter from a User to a prospective customer / payer is given in Annexure-VII and a model Mandate Form given in Annexure-VIII. The sort-code (i.e. city-bank-branch code) information would be available by seeing the MICR code line of the cheque book issued by his / her banker. The form on which the Destination Account Holders would furnish the information would be clear and free of ambiguities. To make sure the authenticity of the bank details furnished, the banker must certify the correctness, verify the customer's signature by putting his / her own to the mandate. The specimen forms are only illustrative and Users may use formats of their choice provided the information contained in the Model Letter / Model Mandate Form is available.

Information furnished by a beneficiary to the User shall not be utilised by the User for purposes other than transfer of funds through ECS without the consent of the beneficiaries. This should be indicated by the User while inviting options from the beneficiaries.

xxiv) Minimum and Maximum Number of Transactions - There would be no stipulation on the minimum number of transactions to be put through.

7. Service Charges

The service charges to be levied by the Sponsor Bank would be decided mutually by the User Institution and Sponsor Bank. There are no processing charges levied by the processing centres / CH up to March 31, 2011. The same would be reviewed periodically. The RBI may, if it so desires in future, decide to levy any other charge / fee on the Sponsor Bank / Destination Bank as also the quantum thereof. Destination Banks would

not claim service charge for passing on the credit to the Destination Account Holders' accounts.

8. Dispute Resolution Mechanism

The mechanism for resolution of disputes will be in accordance with the Directive on Dispute Resolution Mechanism issued by RBI and as duly amended from time to time.

9. Amendment to Procedural Guidelines

The Procedural Guidelines can be amended only by RBI. The NCC / Clearing House may forward their suggestions for amendment after a debate on the suggestions at the Steering Committee Level. RBI may amend the procedure guidelines by issuance of instructions to the effect whenever such change is warranted.

Annexure-I**Electronic Clearing Service (Debit)****ECS Debit Process Cycle****DAY 1 (T+0)**

1. Submission of encrypted input file with a mandate from the Sponsor Bank.
 2. Processing and generating output data at the NCC / Clearing House in soft copy and their encryption, for onward transmission to Destination Banks.
 3. The NCC / Clearing House making available output data through designated web server / soft copy in a secure mode.
 4. Destination Banks (Service branches) generating the clearing reports from the destination bank data / reports supplied by the NCC / Clearing House, after decrypting the same.
 5. Service Branches of Destination Banks ensuring accounting of the transactions either centrally or at the destination branches either by giving soft copy of the transaction details or delivering the hard copy of the Destination Branch Reports and Destination Ledger Reports to the respective branches.
 6. The NCC / Clearing House making available Sponsor Bank settlement Report to the Sponsor Bank.
-

DAY 2 (T+1)

1. Destination Banks' accounts debited and Sponsor Bank's account credited at Deposit Accounts Department of RBI / Settlement Bank.
2. Destination Bank branches debiting accounts of the beneficiaries (i.e. the Destination Account Holders).
3. Destination Bank Branches reporting the undebited items to the Service Branch.
4. Service Branches of Destination Banks submit consolidated undebited data to CH.
5. The NCC / Clearing House to arrive at the Debit Return settlement based on undebited items data received from all the Destination Banks and generate the relevant Debit Return Settlement reports.
6. Destination Bank's accounts credited and consolidated debit given to Sponsor Bank for undebited items.
7. Sponsor Bank crediting the account of the User with the total amount finally debited as detailed in the Sponsor Bank Final Report (Annexure-XVI).

8. NCC / CH to supply the following clearing reports -

- | | |
|--|------------------------------------|
| i) Sponsor Bank Final Report | To Sponsor Bank(Annexure-XVI) |
| ii) Combined List of Undebited Items | To Sponsor Bank (Annexure-XV) |
| iii) Processed Data (User Dump Data to be forwarded to User) | To Sponsor Bank (Annexure-III(a)) |
| iv) Destination Bank Final Report | To Destination Bank (Annexure-XVI) |

Annexure-II

Electronic Clearing Service (Debit)

Guidelines for Input Preparation and Input Submission
(User Institution → Sponsor Bank → NCC / Clearing House)

File preparation - The input file would have two types of data records - A large number of Debit Records (transaction code - 66) and one balancing credit record called Debit Contra (transaction code - 55). The Debit Contra would be the first record in the input file and contain the details of the User such as User No., User name, Sponsor Bank sort code, the upper limit of the individual debit entry the total value of all debit items etc. which would act as control information while processing the debit records. Certain key information in the Debit Contra record would be repeated in the debit records as well so as to make each debit record self-contained with both credit and debit particulars of the transaction.

The following is the description of the various fields for preparing the data on input file in ASCII format:

Field Description	Length	Field type	Remarks
HEADER (Debit Contra) Record			
1. ECS Transaction Code	2	NUM	ECS transaction code 55
2. User Number	7	NUM	User Number by NCC / CH
3. User Name	40	ALP	Alpha Numeric description
4. User Debit Reference	14	ALP	User-defined Reference Number for the entire transactions (Alpha Numeric)
5. ECS Tape Input No.	9	NUM	User-defined Input Tape
6. Sponsor Bank Branch Sort Code	9	NUM	MICR city-bank branch code
7. User's Bank Account No.	15	ALP	Account Number of the User to be credited by Sponsor Bank (Alpha Numeric)
8. Ledger Folio Number	3	ALP	Alpha Numeric Ledger Folio particulars
9. User-defined limit for individual debit items	13	NUM	User defined which would be taken for validating the credit items (in paise)
10. Total Amount (Balancing Debit amount)	13	NUM	Amount in Paise
11. Settlement date (DDMMYYYY)	8	NUM	Date on which settlement is sought to be effected
12. Filler (To be kept blank by User)	10	NUM	ECS Item Sequence Number to be allotted by NCC / CH
13. Filler	10	NUM	Checksum Total generated by NCC / CH
14. Filler	3		
	156		

The Debit Contra would have a record length of 156 ASCII characters of which last three fields of 23 characters would be left blank.

Debit Records

1. ECS Transaction Code	2	NUM	ECS transaction code 66
2. Destination Sort Code	9	NUM	MICR city-bank-branch code
3. Destination Account Type (SB A/c or Current A/c)	2	NUM	MICR Transaction code (10/11/12/29/30/31)
4. Ledger Folio Number	3	ALP	Alpha Numeric Ledger Folio particulars
5. Destination Account No.	15	ALP	Account Number (Alpha Numeric description)
6. Destination Account Holder's Name	40	ALP	Alpha Numeric description
7. Sponsor Bank-Branch Sort Code	9	NUM	MICR Bank Code
8. User Number	7	NUM	User Number allotted by NCC / CH
9. User Name	20	ALP	Alpha Numeric description
10. User Debit Reference No.	13	ALP	User defined Reference Number such as Policy / Telephone / Consumer / Service / Student Roll Number, etc., or any other unique identification number given by the User for the individual beneficiaries.
11. Amount	13	NUM	Amount in Paise
12. Filler (To be kept blank by User)	10	NUM	ECS Item Sequence Number to be allotted by the NCC / CH
13. Filler (To be kept blank by User)	10	NUM	Checksum Total generated by the CH
14. Filler (To be kept blank by the User)	1	NUM	Flag for items debited (1) and returned undebited (0)
15. Filler (To be kept blank by the User)	2	NUM	Reason for not debiting the item
	156		

The Debit records would have the length of 156 ASCII characters with the last four fields kept blank. These four fields would be filled up while processing the input file at the CH / Destination Bank.

Annexure-II (a)**Electronic Clearing Service (Debit)****Record Layout of Inward File for Destination Banks
(NCC / Clearing House → Destination Banks)****Header Record and Trailer Record**

Sr. No.	Field Description	Length	Field Type	Remarks
1	ECS Transaction Code	2	NUM	ECS transaction code 55 for Header and 99 for trailer
2	Control Character	7	NUM	All Zeros
3	Filler	87	ALP	Filler
4	Control Character	7	NUM	Three digit Bank MICR code followed by four Zeros
5	Total number of Items	9	NUM	999999900 in the header actual number of transactions in the trailer
6	Total Amount	13	NUM	Total amount in the file
7	Settlement Date	8	NUM	Settlement Date in ddmmyyyy format
8	Fillers	27	ALP	Filler and ends with a dot (.)

Total 160

Debit Records

1	ECS Transaction Code	2	NUM	ECS transaction code 66
2	Destination Sort Code	9	NUM	MICR city-bank-branch code
3	Destination Account type (SB account or Current account)	2	NUM	MICR transaction code (10/11/12/29/30/31)
4	Ledger Folio Number	3	ALP	Alpha Numeric Ledger Folio particulars
5	Destination Account number	15	ALP NUM	Alpha Numeric description
6	Destination Account Holder's name	40	ALP	Alpha Numeric description
7	Sponsor Bank-Branch Sort code	9	NUM	MICR bank-branch sort code
8	User Number	7	NUM	User number allotted by NCC / CH
9	User Name	20	APL	Alpha Numeric description
10	User Debit Reference	13	ALP NUM	User-defined Reference Number such as Policy / Telephone / Consumer / Service / Student Roll Number, etc., or any other unique identification number given by the User to individual beneficiaries
11	Amount	13	NUM	Amount in paise
12	Reserved (to be kept blank by User)	10	NUM	ECS item Sequence Number to be allotted by NCC / CH
13	Reserved (to be kept blank by User)	10	NUM	Checksum total generated by NCC / CH
14	Reserved (to be kept blank by User)	7	NUM	Filler

Total

160

Annexure-III**Electronic Clearing Service (Debit)****Record Layout of the Return File
(Destination Banks → NCC / Clearing House)**

This is the file generated by the destination banks for returning the undebited items to the NCC / Clearing House. The file has only one type of data records of length 50 characters. The following table gives the details of the fields and their length of the contra record and the repetitive records.

Sr. No.	Description	Type	Length
1	Settlement Date	Numeric	9(8) (ddmmyyyy)
2	ECS Sequence No.	Numeric	9(10)
3	User No.	Numeric	9(7)
4	Amount in paise	Numeric	9(13)v99
5	Return Reason code	Numeric	9(1)
6	City code	Numeric	9(3)
7	Bank code	Numeric	9(3)
8	Branch code	Numeric	9(3)
9	Spaces	Alpha Numeric	X(2)

Return Reason Codes

Code No.	Reasons for Return
1	Account since closed / transferred
2	No such account
3	Account description does not tally
4	Balance insufficient
5	Not arranged for / exceeds arrangement
6	Payment stopped by drawer
7	Payment stopped under court orders
8	ECS mandate not received
9	Miscellaneous (to be specified)

Annexure-III (a)**Electronic Clearing Service (Debit)****Record Layout of the Final Output File
(NCC / Clearing House → Sponsor Bank → User Institution)**

This is the file generated by the NCC / Clearing House and sent to the User institution on completion of the return settlement through the Sponsor bank. The file has two types of data records, viz., one header record called the contra record and the repetitive records. The following table gives the details of the fields and their length of the contra record and the repetitive records.

Contra Record

Sr. No.	Field Description	Length	Field Type	Remarks
1	ECS Transaction Code	2	NUM	ECS transaction code 55
2	User Number	7	NUM	User number allotted by NCC / CH
3	User Name	40	ALP	Alpha Numeric description
4	User Debit Reference	14	ALP NUM	User defined reference number for the entire transaction (Alpha Numeric)
5	ECS tape input number	9	NUM	User defined input tape
6	Sponsor Bank-Branch Sort code	9	NUM	MICR city-bank branch code
7	User's Bank Account Number	15	ALP NUM	Account number of the User to be debited by Sponsor Bank (Alpha Numeric)
8	Ledger Folio Number	3	ALP	Alpha Numeric Ledger Folio particulars
9	User-defined Limit for Individual Debit Items	13	NUM	User-defined limit which would be taken for validating the Debit items (in paise)
10	Total Amount (Balancing Debit Amount)	13	NUM	Amount in paise
11	Settlement Date (DDMMYYYY)	8	NUM	Date on which settlement is sought to be effected
12	Item Sequence Number	10	NUM	Item Sequence number generated by NCC / CH
13	Checksum	10	NUM	Checksum generated by NCC / Clearing House
14	Filler	3		Fillers

Total 156

Annexure-III (a)**Repetitive (Debit) Records**

1	ECS Transaction Code	2	NUM	The successful transaction code 66 undebited transactions code 44
2	Destination Sort Code	9	NUM	MICR city-bank-branch code
3	Destination Account Type	2	NUM	MICR transaction code (10/11/13/29/30/31)
4	Ledger Folio number	3	ALP	Alpha numeric Ledger Folio particulars
5	Destination Account Number	15	ALP NUM	Alpha Numeric description
6	Destination Account Holder's name	40	ALP	Alpha Numeric description
7	Sponsor Bank-Branch Sort code	9	NUM	MICR bank code
8	User Number	7	NUM	User number allotted by NCC / CH
9	User Name	20	ALP	Alpha Numeric description
10	User Debit Reference	13	ALP NUM	User defined Reference Number such as Policy / Telephone / Consumer / Service / Student Roll Number, etc., or any other unique identification number given by the User for the individual beneficiaries
11	Amount	13	NUM	Amount in paise
12	Item Sequence Number	10	NUM	ECS Item Sequence Number allotted by NCC / CH
13	Checksum	10	NUM	Checksum total generated by NCC / CH
14	Success Flag	1	NUM	1 for items debited and 2 for returned undebited in case of debit
15	Filler	1	ALP	Used for internal purpose
16	Reason code	1	NUM	Reasons for not debiting the item

Total

156

Form No. E-1

Electronic Clearing Service (Debit)**Application for Registration with the Sponsor Bank to Avail of ECS Facility****Part A - To be filled in by the User****USER DETAILS**

- 1 Name of the Organisation
- 2 Address
- 3 Contact person and telephone number
- 4 Types of transactions sought to be put through ECS during the first year of availing ECS services

Sl. No.	Type of Transaction	Periodicity	Expected Volume	Expected Value
1	Telephone Payment	Monthly		
2	Electricity Payment	Monthly / Bi-monthly		
3	Loan Instalment	Monthly / Qtrly / Half-yearly		
4	Insurance Premium	Monthly / Qtrly / Half-yearly / Yearly		
5	Others (specify)			

- 5 We will ensure that the NRE accounts of beneficiaries, if any, will be included in the Input Data only after ensuring that such debits are in accordance with the existing Foreign Exchange Management Act (FEMA) and Regulations thereunder, as also under the Wire Transfer Guidelines.
- 6 Complaints from beneficiaries, if any, relating to non-debit / delayed debit / non-reporting of un-debited items will be pursued by us with the respective banks/branches in co-ordination with the Sponsor Bank.

Authorised Signatory of the User with Stamp

Date

Part B - To be used by the Sponsor Bank

- 1 The User has been explained the role and responsibilities of various parties under ECS. They have, *inter-alia*, been advised that the responsibilities of ensuring the accuracy of input data, input preparation and preliminary validation of data as well as issuance of payment advices to the beneficiaries rest with the User. They have also been explained that NCC / CH would be processing data and working out the clearing settlement based on this data and in no way be responsible for ensuring the accuracy of input data or breach of responsibility expected of the Destination Banks. Complaints, if any, received from the customers / investors / beneficiaries would have to be handled by the User.
- 2 We will ensure that the NRE accounts of beneficiaries, if any, will be included in the Input Data only after ensuring that such debits are in accordance with the existing Foreign Exchange Management Regulations Act (FEMA) and Regulations thereunder, as also under the Wire Transfer Guidelines.
- 3 All complaints relating to non-debit / delayed debit / non-reporting of un-debited items to RBI or Sponsor Bank would be attended to expeditiously and all possible help will also be given to the User in this regard.
- 4 The User has been advised that the User shall preserve the output file to be provided to / by the NCC / CH for a minimum period of 10 years and the data shall not be tampered with during the period of preservation.
- 5 We recommend that the above named organisation may be allowed to participate in the ECS debit clearing scheme as a User.
- 6 The registration number may be allotted to the User.

Dated

Authorised Signatory of the **Sponsor Bank**

Part C - For use at NCC / Clearing House

User No. Allotted:

Remarks:

Authorised Signatory of the **NCC / Clearing House**

Form No. E-2

Electronic Clearing Service (Debit)
Mandate by the Sponsor Bank

From:

Address)

To:

(Address)

Our bank has to act as the Sponsor Bank for M/s... ..
(User No.) ----- (name of the User institution) and authorises Reserve Bank of India /
 Clearing Agency, to credit our account maintained with you
 for the total value of Debit Contra of Rs..... (Rupees.....
) as given in the Debit Contra
 record of the input files which are being forwarded herewith.

The User has already carried out a preliminary validation check. The upper limit for
 individual Debit item is Rs..... (Rupees
).

We are fully aware of our role and responsibility in the ECS debit clearing operation as
 stipulated in the Guidelines and also ensure that adequate balance would be available in
 our account for adjustment, if any, for wrong / disputed debit. The settlement date
 (...../...../.....) indicated by the User in the Input File may be amended by NCC / CH,
 if required, as per their convenience under information to us.

(Authorised signatory of the **Sponsor Bank**)

Place :

Date :

Name :.....

Designation :

Telephone No.:

Annexure-VI

Form No. E-3

Electronic Clearing Service (Debit)

Return Memo

Bank:

Branch:

Sort Code of the Destination Bank-branch (XXX XXX XXX)

Settlement Date : .../.../.....

Details of Un-debited ECS items are as under –

ECS Item Sequence Number	User Number	User Debit Reference No.	Amount	Beneficiary		Reason Code
				Name	A/c No.	

Total number of transactions: Amount Rs.....

(Rupees:)

(Authorised Signatory of the Destination Bank branch)

Reason Codes Allotted for Returns

Code No.	Reasons for Return
1	Account since closed / transferred
2	No such account
3	Account description does not tally
4	Balance insufficient
5	Not arranged for / exceeds arrangement
6	Payment stopped by drawer
7	Payment stopped under court orders
8	ECS mandate not received
9	Miscellaneous (to be specified)

Note: In case there no un-debited items, a 'nil' report has to be sent in the above format. The return memo has to be sent to the Service branch in case of all transactions put through ECS.

Annexure-VII**Form No. E-4****Electronic Clearing Service (Debit)****Model Letter from a User to a Prospective Destination Account Holder**

Date:

Dear Customer / Investor,

An alternative method of payment is offered by Reserve Bank of India which provides you an option to pay your monthly / quarterly / half-yearly / yearly, utility bills like telephone, electricity, loan instalments, insurance premia, school fees, etc., directly through your bank account. Your bank account would be debited through this payment mechanism right on the due date. You would be advised in the usual manner to pay the bill. Payment instruction would be issued by us electronically through our banker to the Clearing House and the Clearing House would supply debit reports to the bank with which you maintain the specified account. The branch will debit your account and indicate the debit entry as 'ECS' with such other additional information such as Policy / Telephone / Consumer / Service / Student Roll Number, etc., in your pass book / statement of account.

2. If you maintain more than one bank account, payment can be made from any of these accounts. You do not have to open any new bank account for the purpose.

3. This would be only an additional mode of payment and would be optional. You would have the right to withdraw from this mode of payment by giving an advance notice of 2 weeks. Your complaint, if any, would be immediately dealt with and we assure you to give a reply within 15 days.

4. If you are agreeable to participate in this payment mechanism, you are requested to fill in the Mandate Form attached herewith. The information to be supplied should accurate and complete in all respects and duly certified by your bank.

5. The information provided by you will be kept confidential and would be utilized only for the purpose of effecting the payments due from you.

Authorised signatory For ABC & Co.

Annexure-IX

Report No. R-1

Electronic Clearing Service (Debit)

Data Validation Report (DVR)

Part - A

User Details		
1	User's name	
2	Sponsor Bank and Branch	
3	Ceiling on individual credit item	
Validation Details		
4	Number of debit reports in the input file(s)	
5	Number of valid debit records	
6	Number of rejected records	
7	Amount of Contra Record	Rs.
8	Total amount of valid debit records	Rs.
9	Difference between the Input Contra and the total of valid debit records	Rs.
10	Settlement Date/...../.....

Part - B

Particulars of Rejected Records

Data record details

Invalid field information

Record No. in the file	Tran. Code	Destination Bank Sort Code	A/c Type	A/c Number	Sponsor Bank	User No.	Debit Amount	Error Message
1								
2								
3								
-								
-								
-								

Annexure-X**Report No. R-2****Electronic Clearing Service (Debit)****ECS Control Report (ECR)****Bank Code:****Bank name:**

1	Settlement Date/...../.....
2	Date of submission of the input data/...../.....
3	User and Sponsor Bank branches	
	User Name(s)	Sponsor Bank branch(es)
	(a)	
	(b)	
	(c)	
4	Number of branches of your bank required to be debited	
5	Total amount debited for all branches of your bank	Rs.
6	The data containing Destination Bank report, Destination Branch Reports and item-wise Destination Ledger Reports may be generated with the help of the data uploaded through web server / in the media provided by us at your level for passing on the same to your concerned branches. Any discrepancy / difficulties, if faced by you, may please be brought to our notice immediately	

(.....)

Authorised Signatory for NCC / CH

Annexure-XI**Report No.R-3****Electronic Clearing Service (Debit)****Destination Bank Report**

(To be retained by the Service / Main branch)

Bank code:**Bank name:*****Settlement Date:/...../.....****User Details**

	User's name	Sponsor Bank's name
1		
2		
3		
4		

Branches of the Destination Bank having debit items

Branch code	Name of the branch	No. of debit items	Amount of debit	
			Rs.	Ps
002				
003				
004				

999				
Total				

(* Settlement date is the date on which Destination Bank's account would be debited at RBI / Settlement Bank. Destination Bank branch must debit the Destination Account Holder's account on this date and return the un-debited items to their Main / Service Branches by way of a return memo. Main / Service Branch of the Destination Bank should incorporate this information in the file to be returned to NCC / Clearing House)

(Authorised Signatory of Service Branch).

Annexure-XII

Report No. R-4

Electronic Clearing Service (Debit)

Destination Branch Report
(To be sent to the concerned branch)

Bank code:

Bank name:

Branch code:

Branch name:

Settlement Date:/...../.....

Ledger-wise summary:

Sr.No.	Ledger No.	No. of credit items	Amount
Savings Account			
	001		
	002		
	003		
	004		
	Etc.		
	Miscellaneous		
Sub-total			
Current Account			
	001		
	002		
	003		
	004		
	Etc.		
	Miscellaneous		
Sub-total			
Miscellaneous account type			
TOTAL			

Number of pages:

(Authorised signatory of the Service / Main branch)

Date :

Encl. :.....Pages of Item-wise Destination Ledger Reports

Annexure-XIII**Report No. R-5****Electronic Clearing Service (Debit)****Item-wise Destination Ledger Report**

(To be sent to the concerned branch)

Settlement Date :/...../.....**Bank code :****Bank name :****Branch code :****Branch name :**

Type of the account : SB Account / Current Account

Ledger No:

A/c No.	A/c Holder's name	Amount	ECS Item Seq. No.	User Debit Ref. No.	User Branch code	Sponsor Bank code No.	Trans Code No.	Reason Code No.
0001								
0002								
0003								
0010								
0042								
--								
--								
9999								
Total Rs.....								
Rupees								

The amounts indicated against each of the account number may be debited to the respective accounts maintained with your branch.

No. of pages :

(.....)

Authorised Signatory of the Service / Main branch

Date :

Annexure-XIV**Report No.R-6****Electronic Clearing Service (Debit)****Initial Sponsor Bank Settlement Report**

(To be provided to the Sponsor Bank by NCC / Clearing House)

Debit Items :**Settlement Date :**/...../.....

Bank Code :

Bank Name :

Branch Code :

Branch Name :

User No. :

User Name :

No. of transactions for which
settlement has been effected :Amount for which Sponsor Bank would be credited on settlement date :
Rs.

Rupees.....

Debit Details

Bank code	Bank name	No. of debit transactions	Amount
002			
003			
etc.			

Total

Authorised signatory of the NCC / CH

Date :

Annexure-XV**Report No. R-7****Electronic Clearing Service (Debit)****Combined List of User-wise Un-debited Items**
(To be given to the Sponsor Bank)

User Name :

Sponsor Bank :

Sponsor Branch :

Settlement Date :

List of Un-debited Items					
User Debit Ref. No.	ECS Item Seq. Number	Beneficiary Name	Destination Bank Sort Code	Amount	Reason code for return
Total Rs. Rupees.....					

Items returned un-debited

- With reason code 1 items (A/c closed / transferred)
 With reason code 2 items (No such account)
 With reason code 3 items (A/c Description does not tally)
 With reason code 4 items (Insufficient balance)
 With reason code 5 items (Not arranged for / exceeds arrangement)
 With reason code 6 items (Payment stopped by drawer)
 With reason code 7 items (Payment stopped under court orders)
 With reason code 8 items (ECS mandate not received)
 With reason code 9 items (Miscellaneous (to be specified))

Date

(Authorised signatory of the NCC / Clearing House)

Annexure-XVI**Report No. R-8****Electronic Clearing Service (Debit)
Sponsor Bank Final Settlement Report****Debit Items**

Bank Code :

Bank Name:

Branch Code :

Branch Name

User No.

User Name

Amount original credited : Rs.

Debit Details

Branch code	Initial settlement		Items un-debited		Items finally debited	
	Number	Amount	Number	Amount	Number	Amount

Total:

Amount now debited on account of un-debited returned items - Rs.....
Rupees.....(in words)

Date:

(Authorised signatory of NCC / Clearing House)

Annexure-XVII

Report No. R-9

Electronic Clearing Service (Debit)

Destination Bank Final Settlement Report

(To be given to the Destination Bank)

Destination branch		Debit		Credit		Net position	
		On.../.../.....		On.../.../.....			
Br. Code	Br. Name	Initial Debit		Subsequent Credit		Final Debit	
		Items	Amount	Items	Amount	Items	Amount

Total :

Note : Destination Bank should report discrepancy, if any, to NCC / Clearing House immediately.

Date :

(Authorised Signatory of NCC / Clearing House)

Annexure-XVIII

List of Centres where ECS (Debit) Facility is Available

Sl. No.	Name of the ECS Centre	Managing Bank	Address	Contact Details	Email id
1.	Agra	Punjab National Bank	Surya Nagar, Agra - 282 002, UP	0562-6531188; Fax 0562-6531188	bo0983@pnb.co.in
2.	Ahmedabad	Reserve Bank of India	La Gajjar Chambers, Mezzanine Floor, Navrangpura, Ahmedabad - 380 009	079-26580511; Fax 079-26580511	nccahmedabad@rbi.org.in ; abchahmedabad@rbi.org.in
3.	Allahabad	Punjab National Bank	Sangam Place, Allahabad - 211 001	0532-2560553; Fax 0532-2560410	rejender.kr.jain@gmail.com ; bo4420@pnb.co.in
4.	Amritsar	Oriental Bank of Commerce	MICR CPC, Chitra Talkies Road, Amritsar	0183-2556476 Fax 0183-2556476	obc-bbasr@dataone.in
5.	Anand	Union Bank of India	I Floor, Shree Shantinath Complex, Maharshi Dayanand Marg, Anand – 388 001	02692-250108; Fax 250128	micranand@unionbankofindia.com
6.	Asansol	State Bank of India	Court Road, Bardhaman District	0341-2250385/2250559; Fax 0341-2252212	
7.	Aurangabad	Punjab National Bank	Harshawardhan Building, Adalat Road, Aurangabad - 431 001	02402347983/2347984; Fax 0240-2347983	pnbmicr_abad@yahoo.com
8.	Belgaum	Union Bank of India	1049/B2, Khanapur Road (Behind Lengade Hostel), Tilakwadi, Belgaum	0831-2421111 0831-2421112	micrbelgaum@unionbankofindia.com
9.	Bengaluru	Reserve Bank of India	RBI, Nrupathunga Road, Bangalore - 560 001	080-22211465	nccbengaluru@rbi.org.in

10.	Bhavnagar	Bank of Baroda	Lokhand Bazaar, II Floor, BOB Bldg, Bhavnagar - 364 001	0278-2437366; Fax 2516796	cpbbr@bankofbaroda.com
11.	Bhilwara	State Bank of Bikaner & Jaipur	Main Branch, SBBJ, Bhilwara	0148-235956/ 9413355956; Fax 0148-235955	gvyas@sbbj.co.in
12.	Bhopal	Central Bank of India	MICR CPC, Central Bank of India, Bhopal	0755-2674046; Fax 0755-2674051	bmbhop3149@centralbankofindia.co.in
13.	Bhubaneswar	Reserve Bank of India	National Clearing Cell, RBI, Bhubaneswar	0674-2395706; Fax 0674-2395706	nccbhubaneswar@rbi.org.in
14.	Bijapur	State Bank of India	Station Road, Bijapur	08352-251182 and 08352-253333	sbi.00819@sbi.co.in
15.	Bikaner	State Bank of Bikaner & Jaipur	SBBJ, Public Park Branch, Bikaner	0151-2223084/2223086; Fax 0151-2223087	sbbj10162@sbbj.co.in
16.	Burdwan	State Bank of India	Burdwan Branch, SBI	0342-2260504/2568369; Fax 0342-2568839	
17.	Chandigarh	Reserve Bank of India	RBI, Deposit Accounts Department, Central Vista, Sector 17, Chandigarh	0172-2721507 Fax No. 0172-2706236	ssgupta@rbi.org.in; dadchandigarh@rbi.org.in
18.	Chennai	Reserve Bank of India	National Clearing Cell, Reserve Bank of India, Shakthi Towers, 766 Anna Salai, Chennai - 600 002	044-28520062/ 28546466; Fax 044-28523140	nccche@rbi.org.in
19.	Coimbatore	Bank of Baroda	82, Bank Road, Coimbatore - 641 048	0422-4392993; Fax 0422-2260048	miccoi@bankofbaroda.com
20.	Cuttack	State Bank of India	Netaji Subhas Road, Old Jail Compound, Buxi Bazaar, Cuttack - 753 001	0671-2532232; Fax 0671-2532232	sa.10753@sbi.co.in
21.	Davangere	State Bank of Mysore	Davangere Branch, Mandipet, Davangere	08192-275694 & 08192-258001	davangere@sbm.co.in

22.	Dehradun	State Bank of India	4-Convent Road, Dehradun - 248 001	0135-2653739; Fax 0135-2651843	sbi05719@sbi.co.in
23.	Dhanbad	State Bank of India	Katras Road, Bank More, Dhanbad - 826 001	0326-2303713/2309816; Fax 0326-2303119	sbi.00066@sbi.co.in
24.	Durgapur	State Bank of India	Durgapur Steel Project, Durgapur	0343-2583343/2585968; fax 2583960	sbi.0074@sbi.co.in
25.	Ernakulam	State Bank of Travancore	SBT, MICR CPC, Enkay Chambers, Gopalaprabhu Road, Ernakulam, Cochin - 682 035	0484-2371625; Fax 04842371636	micrekm@sbt.co.in
26.	Erode	Punjab National Bank	Jawans Bavan, 106, Gandhiji Road, Erode - 638 001	0424-2260036; Fax 0424-2260048	bo4516@pnb.co.in
27.	Gadag	State Bank of India	APMC Yard, Gadag - 582 101	08372-278523	sbi.00838@sbi.co.in ;
28.	Gangtok	State Bank of India	MG Marg, Gangtok	03592-202224/202824; Fax 226091	
29.	Gorakhpur	Punjab National Bank	Dharmasala Bazaar, Gorakpur - 273 001	0551-2204687; Fax 2204773	pnb.gorakhpurmcr@yahoo.com
30.	Gulbarga	State Bank of Hyderabad	SBH Zonal Office Building, Supermarket, Gulbarga	08472-224959 & 08472-261340	servicebranchgul@sbhyd.co.in
31.	Guwahati	Reserve Bank of India	Station Road, Guwahati - 781 001	0361-2519960; Fax 0361-2519960	nccguwahati@rbi.org.in
32.	Gwalior	State Bank of India	State Bank of India MICR CPC, Gwalior	9977554225 / 0751-2447511 / 2447518 / 2447594 Fax 2323902	micrgwl@indiatimes.com
33.	Haldia	United Bank of India	Durgachak Branch, Haldia	03224-252706/251840	

34.	Hassan	State Bank of Mysore	NR Circle, Hassan	08172-267068/267485	hassan@sbm.co.in
35.	Hubli	State Bank of India	SBI, Service Branch, Hubli	0836-2366353 & 0836-2363981	micr.zohub@sbi.co.in ;
36.	Hyderabad	Reserve Bank of India	6-1-56 Secretariat Road, Saifabad, Hyderabad - 500 004	040-23242049; Fax 040-23237726	clhhyderabad@rbi.org.in
37.	Imphal	State Bank of India	MG Road, Imphal - 795 001	0385-2457674	sbi.00092@sbi.co.in
38.	Indore	State Bank of India	State Bank of India. MICR CPC, Indore	94248-91419/ 0731-2343754	sbi.30295@sbi.co.in
39.	Jabalpur	State Bank of India	State Bank of India, MICR CPC, Jabalpur	0761-4003189 Fxx 0761-4003189	ccpc.jabalpur@sbi.co.in
40.	Jaipur	Reserve Bank of India	Rambagh Circle, Tonk Road, Jaipur	0141-2560799; Fax 0141-2563016	nccjaipur@rbi.org.in
41.	Jammu	Punjab National Bank	PNB, MICR CPC, Kacchi Chavani, Jammu	0191-2560731/2560730; Fax 0191-2560731	pnbmicr.jmu@gmail.com
42.	Jamnagar	Bank of Baroda	Ranjit Road Branch Bldg., Ranjit Road, Jamnagar	09687639402/09909288 077; Fax 0288-2553357	cpcjam@bankofbaroda.com
43.	Jamshedpur	Union Bank of India	N Road (East), Bistupur, Jamshedpur - 831 001	0657-2321941/2940936; Fax 0657-2321941	sbimicrjsr@yahoo.co.in ; micrjsrrohan@unionbankofindia.com
44.	Jodhpur	State Bank of India	Riya House, Sojati Gate, Jodhpur	0291-2553685/9001896653; Fax 0291-2634712	sbi.4349@sbi.co.in
45.	Jalandur	Punjab National Bank	MICR-CPC, Old Railway Road, Jalandhar	0181-2232388; Fax 0181-2221198	micrial@yahoo.com

46.	Kakinada	State Bank of India	Main Road, Kakinada - 533 001	0884-2374587; Fax 0884-2361105	sbi.00850@sbi.co.in
47.	Kanpur	Reserve Bank of India	PB No. 82 & 142, MG Road, Kanpur - 208 001	0512-2306032; Fax 0512-2306032	ncckanpur@rbi.org.in
48.	Kolhapur	Punjab National Bank	Gems Store Building, Ground Floor, Rao Bahadur Vichare Complex, Near Central Bus Stand, Kolhapur	0231-2650208/2650203	bo4525@pnb.co.in
49.	Kolkata	Reserve Bank of India	6, Royd Street, Kolkata - 700 016	033-22653677/22653669; Fax 22653676	kolncc@rbi.org.in
50.	Kota	Union Bank of India	Prem Plaza, Vigyan Nagar, Jhalawar Road, Kota	0744-2412985 / 2412995 / 9783801699; Fax 0151-2223087	micrkota@unionbankofindia.com
51.	Kozhikode	State Bank of India	SBI, MICR CPC, Mananchira Bank Road, Kozhikode - 673 001	0495-2727276	sbimicrclt@gmail.com
52.	Lucknow	Punjab National Bank	3 Naval Kishore Road, Hazratganj, Lucknow - 226 001	0522-3196969; Fax 0522-2237876	lkobch@gmail.com
53.	Ludhiana	Punjab National Bank	PNB, MICR CPC, Ludhiana	0161-2441161/62 Fax 0161-2442708	Micr-ludhiana@pnb.co.in
54.	Madurai	Canara Bank	Madittsia Building, Dr. Ambedkar Road, Madurai - 625 020	04522529030; Fax 2529030	micrcomdu@canbank.co.in
55.	Mandya	State Bank of Mysore	V V Road, Mandya City, Mandya District 571401	08232-220514	mandya@sbm.co.in
56.	Mangalore	Corporation Bank	Corporation Bank House, 1st Floor, Car Street, Mangalore - 575 001	0824-2428528 and 0824-2411973	cb0927@corpbank.co.in
57.	Mumbai **	Reserve Bank of India	National Clearing Cell, Free Press Building, Nariman Point, Fort, Mumbai	022-22882197 / 22023050; Fax 022-22882726	nccmumecs@rbi.org.in ; necshelpdesk@rbi.org.in

58.	Mysore	Punjab National Bank	Gayathri Arcade, V V Marke, Mysore	0821-2520531/2524931	micrpnbmysore@dataone.in ; pnbmicrmys@gmail.com
59.	Nagpur	Reserve Bank of India	Dr. Raghavendra Rao Road, PB No.15, Civil Lines, Nagpur - 440 001	0712-2521406/2526321; Fax 0712-2520102	nagncc@rbi.org.in
60.	Nasik	State Bank of India	Old Agra Road, Opp. Hotel Samrat, CBS Chowk, Nasik, Maharashtra - 422 002	0253-2597735 / 2501775 / 2502167; Fax 0253-2595308	micrnashik@yahoo.com
61.	Nellore	State Bank of India	Railway Feeders Road, Nellore	0861-2331015/2331312; Fax 0861-2327255 / 2344166	sbi.01163@sbi.co.in
62.	New-Delhi	Reserve Bank of India	National Clearing Cell, Reserve Bank of India, Tower 1, Jeevan Bharati Building , Connaught Place, New Delhi - 110 001	011-23356174; Fax 011-23718612	nccnewdelhi@rbi.org.in
63.	Panaji	State Bank of India	SBI, Treasury Branch, M.G.Road Panaji - 403 001	0832-2232706 / 2436069 / 2421702; Fax 0832-2430920	sa.08851@sbi.co.in ; micr.pan.sbi.co.in
64.	Patna	Reserve Bank of India	Gandhi Maidan South, Patna - 800 001	0612-2323749; Fax 0612-2323749	nccpatna@rbi.org.in
65.	Puducherry	State Bank of India	15, Rue Suffren, Puducherry	0413-2221970; Fax 0413-2335528	sbi00900@sbi.co.in
66.	Pune	Union Bank of India	PMT Commercial Building No.1, I Floor, Shankarseth Road, PMT Bldg., Pune - 411 037	020-2446-3299 / 4149 / 3759; Fax 020-24463869	clearinghouse@unionbankofindia.com
67.	Raichur	State Bank of Hyderabad	M G Road, Raichur - 584101	08532-231591 & 08532-227338	raichur@sbhyd.co.in
68.	Raipur	State Bank of India		0771-4040643 Fax 0771-4003158	ccpc.raipur@sbi.co.in

69.	Rajkot	Bank of Baroda	Panchratna Bldg., I Floor, Jawahar Road, Rajkot	0281-2239607/2239608; Fax 0281-2226878	cpccraj@bankofbaroda.com ; CPCRAJ@bankofbaroda.com
70.	Ranchi	State Bank of India	Vikrant Complex, Harmu Road, Kishoreganj Chowk, Ranchi - 834 001	0651-2207142; Fax 0612-2207142	sbi.01927@sbi.co.in
71.	Salem	Union Bank of India	272, Cherry Road, Salem	0427-2452224; Fax 0427-2452224	micsalem@unionbankofindia.com
72.	Shillong	State Bank of India	MG Road, Shillong	0364-2211445	sbi.00181@sbi.co.in
73.	Shimla	State Bank of India	Service Branch, The Mall, Shimla	0177-2658840 Fax 0177-2651026	Sbi.09230@sbi.co.in
74.	Shimoga	State Bank of Mysore	B.H. Road. PB No. 7, Shimoga	08182-224693 & 08182-228567	shimoga@sbm.co.in
75.	Sholapur	State Bank of India	2-A, Budhar Peth, Balives, PB.No.8, Sholapur - 413 002	0217-2323596; Fax 0217-2326615 / 2320057	sbi.00483@sbi.co.in
76.	Siliguri	State Bank of India	Hill Cart Road, Darjeeling - 734 401	0353-2539214/2530886 Fax 2431361	sbi.00184@sbi.co.in
77.	Surat	State Bank of India	I Floor, Meridian Tower, Udhna Darwaja, Surat	07600039472 / 07600039473; Fax 0261-2360284	sbi.09928@sbi.co.in
78.	Thiruvananthapuram	Reserve Bank of India	National Clearing Cell, Reserve Bank of India, Bakery Junction, Thiruvananthapuram - 695 033	0471-2332195; Fax 0471-2328701	nccthiro@rbi.org.in
79.	Tiruchirapalli	State Bank of India	PB No.21, McDonalds Road, Cantonment, Trichy - 620 001	0431-2412000; Fax 0431-2412003	sbi.5079@sbi.co.in
80.	Tirunelveli	State Bank of India	Swamy Nellaiappan High Road, PB. No 85/25, Tirunelveli - 627 001	0462-2331424; Fax 0462-2337063	mircpctvl@gmail.com ; sbi.00932@sbi.co.in

81.	Tirupati	State Bank of India	Main Road, Behind Govindarajaswamy Temple, Tirupati - 517 001	0877-2254257 / 2220699; Fax 0877-2253412	sbi.00933@sbi.co.in
82.	Tirupur	State Bank of India	PB No. 116, 54, Uthukuli Road, Tirupur - 641 601	0421-3205424; Fax 0421-2240371	sbi.00935@sbi.co.in
83.	Thrissur	State Bank of India	SBI, Cochin DavaSwom Board, Pallithanam Bldg., North Stand, Thrissur - 680 020	0487-23232850	sbimicrtcr@gmail.com
84.	Tumkur	State Bank of Mysore	Tumkur Main Branch, Tumkur - 572 101	0816-2267485 / 2274200	tumkur@sbm.co.in
85.	Udaipur	Punjab National Bank	Vinimay Complex, Near Bus Stand, Udaipur	0294-2418244 / 9413302989; Fax 0294-2418243	bo4520@mail.pnb.co.in
86.	Udupi	State Bank of India	Mytri Complex, Udupi	0820-2520065	sbi.00945@sbi.co.in ;
87.	Vadorada (Baroda)	State Bank of India	I Floor, Paradise Complex, Sayajigunj, Baroda - 390 005	0265-2361490 / 2362296; Fax 0265-2361490	sbi.08782@sbi.co.in
88.	Varanasi	Punjab National Bank	S5/38-15, Bindhya Vashini Nagar Colony, Adarli Bazar, Varanasi - 221 002	0542-2508850; Fax 0542-2506432	micrvar@pnb.co.in
89.	Vijayawada	State Bank of Hyderabad	4-1-52/5, I Floor, Sainag Complex, MG Road, Vijayawada - 520 010	0866-2494353; Fax 0866-2570590	sbhmicr_vij@yahoo.co.in
90.	Visakhapatnam	Andhra Bank	Daba Gardens, Visakhapatnam	0891-2719575; Fax 0891-2509095	bmvp0675@andhrabank.co.in