

No.7-41/2007/TA-I  
GOVERNMENT OF INDIA  
MINISTRY OF COMMUNICATION & IT  
DEPARTMENT OF TELECOMMUNICATIONS  
20, ASHOKA ROAD, SANCHAR BHAWAN, NEW DELHI-110001.

Dated 12<sup>th</sup> June 2012

Accounting Procedures

Subject: Introduction of payments of Department of Telecommunications through electronic media – issue of accounting instructions - reg

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In terms of instructions issued by the Ministry of Finance O M Nos. F.No.1(1)/TA/291 & 292 both dated 31.03.2012, with effect from 1<sup>st</sup> April 2012 all payments to Government Servants other than salary, above Rs.25000/-, all payments towards settlement of retirement / terminal benefits such as gratuity, commuted value of pension, encashment of leave salary, CGEGIS, withdrawal from General Provident Fund etc., and all payments to private parties such as suppliers, contractors, grantee, loanee, institutions etc., above Rs.25000/- have to be made by issue of payment advices, including electronically signed payment advices. Central Government accounts (Receipts and Payments) Rules, 1983 have been amended, inter-alia, to provide for issue of the payment advices to the Bank for direct credit by electronic transfer to the specified Bank account of the payee. Government Servants are permitted to draw their salary etc., in cash or by cheque at their option. In cases where the employees of an office have expressed their desire to draw their salary through Bank Account in a particular Bank, a cheque for the consolidated amount may be issued by the Pay and Accounts Officer/Accounts Officer/Communication Accounts Officer as the case may be in favour of the Banker along with a list indicating the names of the Government Servants, the amount payable and the Bank account particulars etc. The banker will credit the amount to the respective accounts of the government servants. The payment to suppliers, contractors, vendors etc. may be made by any of the recognised electronic mode of payment.

2. With a view to bring in a systematic improvement, increase transparency, cutting delays and for effecting CVC guidelines, it has been decided that all claim/dues payable to contractors, vendors, employees above the prescribed limit will be made electronically viz RTGS/NEFT/ECS etc. mechanism wherever mandate (specimen enclosed) from the beneficiary is available instead of cheque payments. Necessary instruction to this effect is being issued to all concerned for making payment through electronic media where these facilities are available and option is exercised by the concerned employees and contractors etc.

3. The following guidelines are issued for implementation of the revised procedure for e-payment.

- i. Payments to be made by Department of Telecom will be through Electronic Clearing Service/ National Electronic Fund Transfer/Real Time Gross Settlement/Core Banking Solution. In future e-payment by using digital signatures will also be introduced along with requisite guidelines. The procedures and safeguards as enumerated in the procedural guidelines ECS (Credit) in the website [www.rbi.org.in](http://www.rbi.org.in) under FAQ may be strictly followed.
- ii. Extent of applicability: The revised procedure will be introduced in all CCA offices, NICF, PAO (HQ)/DOT, TEC and TDSAT.

- iii. Mode of payments: Senior Communication Accounts Officer/ Communication Accounts Officer in case of CCA Units, Senior Accounts Officer/ Accounts Officer in case of TEC/ Telecom Disputes Settlement and Appellate Tribunal/ Pay and Accounts Officer in case of DOT(HQ) ( hereinafter referred to as PAO in this document) will arrange payments through ECS/NEFT/RTGS through their accredited bank. For any other information with regard to functioning of different schemes/facilities may be obtained from the website of Reserve Bank of India or from the accredited bank.
- iv. Registration with National Clearing Cell (NCC): The PAO should get themselves registered with the NCC through their accredited bank for using ECS/NEFT following the prescribed procedures. The application form for this purpose will be furnished in the prescribed proforma (Annexure-II) by PAO to their accredited bank, who will forward it to NCC for registration and allotment of USER NUMBER. The same will be communicated by the accredited bank to the PAO. User number already allotted to/existing with PAO would suffice, i.e., there is no need for a separate user number for making payments to the third party.
- v. (a) Action to be taken by PAO: The officer concerned will pass the bills after exercising necessary checks as per Telecom Accounts Manual, Financial Hand Book, GFRs and other instructions issued from time to time. If any error is noticed, that should be got rectified by the PAO concerned.
- (b) At the end of the day, the PAO will consolidate the credit information (on the basis of floppies/CD furnished with the bills by DDOs and to the extent admitted by the Pay and Accounts Officer. For the payments to be made through Electronic Clearing Service, and the record layout of the input file would be in a standard Format as specified by Reserve Bank of India from time to time (Annexure II). After working out the total amount payable through ECS/NEFT he will generate an advice (as in Annexure III) for the total amount of the bills that are required to be paid through ECS/NEFT/RTGS . Separate advice will be prepared for salary and non-salary payments and for each DDO under the payment control of the PAO.
- (c) The advice will be accompanied by the documents in standard format as prescribed by Reserve Bank of India for different schemes from time to time. The floppy/CD containing the credit information will be forwarded to the sponsoring bank. The advice should clearly indicate the total amount of credits advised and also the number of accounts to be credited (both in words and figures). The settlement date, if any, should be clearly indicated in the data provided to the sponsor bank in addition to the usual superscription "Payable on or after-----"recorded on the salary bills.

(k) The bank will follow the existing procedure in preparing and forwarding the scroll to the concerned PAO on day-to-day basis except that there will not be paid instruments in so far as e-payments are concerned (In such payments advices duly stamped by Bank will be returned to the PAO).

(l) At the end of the cycle of ECS/NEFT, a few credits may remain un-credited due to reasons like furnishing of wrong bank account no., code no., and account closed /transferred etc. The destination banks will pass on immediately the amounts and also the details of those credits to the NCC. RBI will credit the amount representing the un-credited items to the account of the accredited bank. On receipt of the Final report R-8 indicating items finally credited /un-credited, the accredited bank will send a copy thereof to PAO. This report will be treated as the evidence of payment against the bills presented. This should be compared with the advice issued earlier and discrepancy if any should be taken up with the accredited bank. A consolidated report of un-credited items R-7 will also be received by the PAO through the accredited bank. The amount received by the bank on account of un-credited items will be included in the scroll. PAO would take two photocopies of this report for taking action as mentioned in the following paras. The total amount in respect of such un-credited items will be compared with the credit that appears in the Receipt scroll on account of such items and discrepancy, if any, got rectified with the accredited bank.

(m) The un-credited items should be credited to Government account without any challan and it will be clearly indicated in the scroll to be sent to PAO. The PAO will account for these credits under the head "MH 8662-Suspense Accounts-114- Other miscellaneous Suspense Items – 10-Un-credited items under e-payments". Details of un-credited amounts will be entered in the Register of Electronic Advices. In respect of such items the PAO will initiate action to settle the same through cheques in the names of the parties or otherwise.

(n) The Pay and accounts officer will make payment by issue of cheque by drawing a bill in the form of a simple note and by classifying the amount of cheque as minus credit to the sub-head mentioned in the previous para.

(o) Credit to Government account for the un-credited amounts should be received promptly i.e. within 48 hours excluding holidays/ according to RBI guidelines. Any un-credited amount not refunded to Government Account within the permissible time by the bank would attract penal interest, which should be charged from the accredited bank as in the case of belated remittance of Government receipts.

(p) After entering the voucher number in respect of the bill a photocopy of each of the reports/ i.e. Final Settlement Report and the Report of Un-credited Items, PAO will intimate the party with regard to the payment credited to their bank account. In case of DDO then the same information may be sent to the DDO also.

(q) A photocopy of the Report of Un-credited Items will be kept in a Guard File by the PAO and preserved for 15 years or until the Audit is over, whichever is later. The Register of Electronic Advices will be reviewed on 10<sup>th</sup> of every month and the non-receipt of scroll of any advice will be taken up with the bank. Any missing scroll not received for more than one month should be reported by PAO both to his Head of office and to higher authorities of the bank for remedial action.

(r) Although the amounts remaining un-credited will be rare, if such amounts are claimed later, the payee shall be asked to get a certificate from his bank to the effect that the details of the bank account furnished is correct and the bank account is operative, to avoid any re-occurrence of the non-crediting of the amounts.

(s) DOT will not pay any commission/fee/service charges to the bank for the above purpose and the Government in no way concerned with the additional facilities offered by the bank,

(t) It is the responsibility of the bank to ensure that the amounts are correctly and promptly credited to the accounts of the payees as per the credit information provided by the Pay and Accounts Officers. Pay and Accounts Officers would not be responsible for any amount wrongly paid to another account holder and he would not accept the debit for such sums. Bank would have to recover the amount wrongly paid as per their existing procedure / system.

(u) The software package to be developed / already developed for implementing the revised procedure should provide for built-in authentication and authorization, fire wall protection, PKI encryption, digital signature, electronic evidence generation, backup and recovery procedures, proper log and audit trail.

4. These are only guidelines for the implementation of the scheme. Pay and Accounts Officers are requested to refer to the website of Reserve Bank of India or approach their accredited bank to have a firsthand knowledge about the schemes and follow the instructions issued by them from time to time.

This issues with the approval of the competent authority

  
(D.Sai Amutha Devi) 12/6/12  
Director(Accounts-I)  
Tele:23036511

To,  
1.All Pr/Controller of Communication Accounts Offices/ DG,NICF /Sr.DDG, TEC/Director A/cs-II)  
/Director, TDSAT

2. Director(IT), DOT(HQ), New Delhi with a request to host on the DOT's web site

3. The ADG (IA), DOT(HQ), New Delhi

if ease upload.

  
13/6/12

ADG(IT)

353 (Dir/IT)  
12/6/12

## Electronic Clearing Service (Credit Clearing)

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

Input Media : Electronic Media

## File Preparation :

The input file would have two types of data records - A large number of credit records (transaction code 22) and one balancing debit record called Credit Contra (transaction code 11). The Credit Contra would be the first record in the file and contain the details of the User such as User No., User name, Sponsor Bank sort code, the upper limit of the individual credit entry, the total value of all the credit items, etc., which would act as control information while processing the credit records. Certain key information in the Credit Contra record would be repeated in the credit records as well so as to make each credit 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 -

Sr. No.	Field Description	Length	Field Type	Remarks
(i) Header Credit Contra Record.				
1	ECS Transaction Code	2	NUM	ECS transaction code 11
2	User Number	7	NUM	User number allotted by NCC / CH
3	User Name	40	ALP	Alpha Numeric description
4	User Credit Reference	14	ALP	User defined reference number for the entire NUM 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	Account number of the User to be debited by Sponsor NUM Bank (Alpha Numeric)
8	Ledger Folio Number	3	ALP	Alpha Numeric Ledger Folio particulars
9	User defined limit for individual credit items	13	NUM	User defined limit 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	Reserved (to be kept blank by the User)	10	NUM	ECS Item sequence number to be allotted by NCC / CH
13	Reserved (to be kept blank by the User)	10	NUM	Checksum Total generated by NCC / CH
14	Filler	3		
	Total	156		

(The Credit Contra, thus would have the record length of 156 ASCII characters of which last three fields of 23 characters would be left blank)

## Credit Records

1	ECS Transaction Code	2	NUM	ECS transaction code 22
2	Destination Sort Code	9	NUM	MICR city-bank-branch code
3	Destination Account Type (S.B. account or Current account)	2	NUM	Code (10 / 11 / 12 / 29 / 30 / 31)
4	Ledger Folio Number	3	ALP	Alpha Numeric Ledger Folio particulars
5	Destination Account number	15	ALP	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 Credit Reference	13	ALP	User defined Reference Number such as Ledger Folio number, or Share / Debenture Certificate Number or any other unique identification number given by the User for the 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)	1	NUM	Flag for items credited (1) and returned uncredited (0)
15	Reserved (to be kept blank by User)	2	NUM	Reason for not crediting the item
	Total	156		

The CREDIT records would have the record 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 NCC / Destination Bank.

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Electronic Clearing Service (Credit Clearing)

Record Layout of Inward Data 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 11 for Header and 99 for Trailer
2	Control Character	7	NUM	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	Filler	27	ALP	Filler and ends with a dot (.)
	Total	160		

Credit Records

1	ECS Transaction Code	2	NUM	ECS transaction code 22
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 / 20 / 30 / 40)
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	10	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 Credit Reference	15	ALP NUM	User defined Reference Number such as Ledger Folio Number or Share / Debenture Certificate Number or any other unique identification number given by the User for the individual beneficiaries
11	Amount	12	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		

**Electronic Clearing Service (Credit Clearing)****Record Layout of Return File  
(Destination Banks → NCC / Clearing House)**

This is the file generated by the destination banks for returning the uncredited 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	9(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	Miscellaneous (to be specified)

**Electronic Clearing Service (Credit Clearing)  
Record Layout of Final Output File to User Institution  
(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 on day T+1. 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 11
2	User Number	7	NUM	User number allotted by NCC / CH
3	User Name	40	ALP	Alpha Numeric description
4	User Credit Reference	14	ALP	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	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 Credit Items	13	NUM	User defined limit 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 was effected
12	Item Sequence Number	10	NUM	Item Sequence number generated by NCC / CH
13	Checksum	10	NUM	Checksum generated by NCC / CH
14	Filler	3		Filler
	Total			156

**Credit Records**

1	ECS Transaction Code	2	NUM	Successful transactions will have 22 and uncredited transactions will have 44 as transaction code
2	Destination Sort Code	9	NUM	MICR city-bank-branch code
3	Destination Account Type	2	NUM	Code 10 / 11 / 12 / 29 / 30 / 31
4	Ledger Folio Number	3	ALP	Alpha Numeric Ledger Folio particulars
5	Destination Account Number	15	ALP	Alpha Numeric description
			NUM	
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 Credit Reference	13	ALP	User defined Reference Number such as Share / Debenture Certificate Number or any other unique identification number given by User for individual beneficiaries
			NUM	
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 credited and 2 for returned uncredited in case of credit
15	Filler	1	ALP	Used for internal purposes
16	Reason Code	1	NUM	Reason for not crediting items
	Total			156



Form No. E-1

**Electronic Clearing Service (Credit Clearing)**  
**Application for Registration with the Sponsor Bank to Avail of ECS Facility**

**Part A - To be filled 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	Interest payment	Monthly		
2	Interest payment	Quarterly		
3	Interest payment	Half-yearly		
4	Dividend payment	Yearly		
5	Salary payment	Monthly		
6	Commission payment			
7	Refund / 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 funds are eligible to be credited to Non Resident (External) (NRE) accounts in India under the existing Foreign Exchange Management Act (FEMA) provisions and the Regulations framed thereunder, as also under the Wire Transfer Guidelines.
6. Complaints from beneficiaries, if any, relating to non-credit / delayed credit / non-reporting of uncredited items will be pursued by

us with the respective banks / branches in co-ordination with the Sponsor Bank.

Date :

Authorised Signatory of the User

**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 responsibility of ensuring 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 funds are eligible to be credited to Non Resident (External) (NRE) accounts in India under the existing Foreign Exchange Management Act (FEMA) provisions and the Regulations framed thereunder, as also under the Wire Transfer Guidelines.
- 3 All complaints relating to non-credit / delayed credit / non-reporting of uncredited 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 files to be provided 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 be allowed to participate in the ECS credit clearing scheme as a User.
- 6 A registration number may be allotted to the User.

Date :

Authorised Signatory of the Sponsor Bank

**Part C - For use at NCC / CH**

User No. Allotted:

Remarks:

Authorised Signatory of the NCC / CH

Form No. E-2

**Electronic Clearing Service (Credit Clearing)  
Mandate by the Sponsor Bank**

From: \_\_\_\_\_ To: \_\_\_\_\_  
(Address) \_\_\_\_\_ (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 debit our account maintained at Deposit Accounts Department of RBI / Settlement Bank for the total value of Credit Contra of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) as given in the Credit Contra record of the input files which are being forwarded herewith. The User had already carried out a preliminary validation check. The upper limit for individual credit item is Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_). We are fully aware of our role and responsibility in the ECS operations as stipulated in the Procedural Guidelines and also ensure that adequate balance would be available in our account with RBI / Settlement Bank for settlement. The settlement date (\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_) indicated by the User in the Input File may be amended by NCC / CH, if required, as per their convenience and our confirmation thereon.

(Authorised signatory of the Sponsor Bank)

Place : \_\_\_\_\_ Name : \_\_\_\_\_  
Date : \_\_\_\_\_ Designation : \_\_\_\_\_  
Telephone No.: \_\_\_\_\_

Annexure-VI

Form No. E-3

**Electronic Clearing Service (Credit Clearing)  
Return Memo**

Bank : \_\_\_\_\_  
Branch : \_\_\_\_\_  
Sort Code of the Destination Bank Branch (XXX XXX XXX) \_\_\_\_\_  
Settlement Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

Details of uncredited ECS items are as under :

ECS Item Sequence Number	User Number	User Credit Reference No.	Amount	Beneficiary's Name	A/c No.	Reason Code
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Total number of transactions: \_\_\_\_\_ Amount Rs. \_\_\_\_\_

(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	Miscellaneous (to be specified)

**Note :** In case there no uncredited items, a 'nil' report has to be sent in the above format.

Annexure-VII

Form No. E-4

**Electronic Clearing Service (Credit Clearing)  
Model Letter from a User to a Prospective Destination Account Holder**

Date:

Dear Customer / Investor,

A payment product is offered by Reserve Bank of India which provides you an option to collect your monthly / quarterly / half-yearly / yearly interest / dividend / salary / pension, etc., directly through your bank account. Your bank account would be credited through this payment product right on the due date. No payment instrument would need to be issued as at present. Payment instruction would be issued by us electronically through our banker to the Clearing House and the Clearing House would supply credit reports to the bank with which you maintain the specified account. The branch will credit your account and indicate the credit entry as 'ECS' in your pass book / statement of account and also provide you more details of the transaction, if required. We would be issuing an advice to you directly after the transaction is effected.

2. Individual transactions without any monetary ceiling would be covered under the Scheme. If you maintain more than one bank account, payment can be received at any of these accounts. You do not have to open any new bank account for the purpose.

3. This is an additional mode for receipt of payment and its use is 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 the new payment mechanism, you are requested to fill in the Mandate Form attached herewith. The information to be supplied should be 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 utilised only for the purpose of effecting the payments meant for you.

( \_\_\_\_\_ )  
Authorised Signatory



Report No.R-2

**Electronic Clearing Service (Credit Clearing)  
ECS Control Report (ECR)**

Bank Code : .....

Bank name : .....

- 1 Settlement Date ...../...../.....
- 2 Date of Submission of the file ...../...../.....
- 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 credited
- 5 Total amount credited for all branches of your bank ..... Rs.
- 6 A file, duly encrypted is forwarded herewith and Destination Bank Report, Destination Branch Reports and Item-wise Destination Ledger Reports may be generated 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

Report No. R-3

**Electronic Clearing Service (Credit Clearing)  
Destination Bank Report**

(To be retained by the Service / Main branch)

Bank Code :  
\*Settlement Date : ...../...../.....  
User Details

Bank Name :

Sl. No.	User Name	Sponsor Bank's name
1		
2		
3		
4		

## Branches of the Destination Bank having credit items

Branch Code	Name of the Branch	No. of Credit Items	Amount of Credit	
			Rs.	Ps
002				
003				
004				
----				
999				
Total				

\* Settlement date is the date on which Destination Bank's account would be credited at RBI / Settlement Bank. Destination Bank branch must credit the Destination Account Holder's account on this date and return the uncredited 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 / CH.

(Authorised Signatory of Service branch)

Report No.R-4

Electronic Clearing Service (Credit Clearing)

(To be sent to the concerned branch)

Bank Code :

Bank Name :

Branch Code :

Branch Name :

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

Ledger-wise Summary :

Sr. No.	Ledger No.	Number of Credit Items	Amount
<b>Savings Accounts</b>			
	001		
	002		
	003		
	Etc.		
	Miscellaneous		
<b>Sub-total</b>			
<b>Current Account</b>			
	001		
	002		
	003		
	Etc.		
	Miscellaneous		
<b>Sub-total</b>			
<b>Miscellaneous account type</b>			
<b>TOTAL</b>			

Date:

(Authorised signatory of the Service / Main branch)

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

Report No.R-5

Electronic Clearing Service (Credit Clearing)

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 : S.B. Account / Current Account

Ledger No. :

A/c No.	A/c Holder's Name	Amount	ECS Item Seq. No.	User Credit 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 credited to the respective accounts maintained with your branch.

No. of pages :

Date :

Authorised Signatory of the Service / Main Branch

Report No.R-6

**Electronic Clearing Service (Credit Clearing)**

**Initial Sponsor Bank Settlement Report**

(To be sent to the Sponsor Bank by NCC / CH)

Credit 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 debited on settlement date : Rs.

(Rupees .....)

**Credit Details**

Bank Code	Bank Name	No. of Credit Transactions	Amount
002			
003			
etc.			
Total			

Date :

Authorised signatory of the NCC / CH

Annexure-XV

Report No.R-7

**Electronic Clearing Service (Credit Clearing)**

**Combined List of User-wise Uncredited Items**

(To be given to the Sponsor Bank)

User Name :  
Sponsor Bank :  
Sponsor Branch :  
Settlement Date :

User Credit Ref. No.	ECS Item Seq. Number	Beneficiary's Name	Destination Bank Sort Code	Amount	Reason code for return
----------------------	----------------------	--------------------	----------------------------	--------	------------------------

Total Rs.

**Items Returned Uncredited**

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 (Miscellaneous)

Date :

(Authorised signatory of the NCC / CH)

Form No. E-5

**Electronic Clearing Service (Credit Clearing)  
Model Mandate Form**  
(Investor / Customer's option to receive payments through  
Electronic Clearing Service (Credit) Mechanism)

Name of the Scheme and the periodicity of payment

No.

1) Investor / Customer's Name :

2) Particulars of Bank Account

A Name of the Bank :

B Name of the Branch :

Address

Telephone No. :

C 9-Digit code number of the bank branch

--	--	--	--	--	--	--	--	--	--

D

Type of the Account (S.B., Current or Cash Credit) :  
with code (10/11/13/29/30/31)

E Ledger and Ledger Folio Number

F Account Number (new account number) :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

(In lieu of bank certificate to be obtained as under, please attach a blank cancelled cheque or photocopy of a cheque or front page of your savings bank passbook issued by your bank for verification of the above particulars)

3) Date of Effect :

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the User Institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme

Date

Signature of the Investor / Customer

Certified that the particulars furnished above are correct as per our records.

Date

Bank's Stamp

Signature of the authorized official of the Bank



Report No.R-8

**Electronic Clearing Service (Credit Clearing)**

**Sponsor Bank Final Settlement Report**

(To be given to the Sponsor Bank in duplicate on Day-1)

**Debit Items :**

Bank Code : Bank Name :  
 Branch Code : Branch Name :  
 User No. : User Name :  
 Amount Originally Debited : Rs.

**Credit Details**

Branch Code	Initial Settlement		Items Uncredited		Items Finally Credited	
	Number	Amount	Number	Amount	Number	Amount

**Total:**

Amount now credited on account of uncredited returned items

Rs.....

Rupees.....

Date:

(Authorised signatory of NCC / CH)

Annexure-XVII

Report No. R-9

**Electronic Clearing Service (Credit Clearing)**

**Destination Bank Final Report**

(To be given to the Destination Bank on Day-1)

Destination Branch		Credit		Debit		Net Position	
Br. Code	Br. Name	On ...../...../.....		On ...../...../.....		Final Credit	
		Initial Credit Items	Amount	Subsequent Debit Items	Amount	Items	Amount

**Total :**

**Note :** Destination Bank should report discrepancy, if any, to NCC / CH immediately.

Date:

Authorised Signatory