NPCI

भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

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To

All the member banks participating in CTS clearing

Updating Latest CH master in capture solution

CTS master file is maintained in Clearing House (CH) application in each grid separately, the masters comprises of MICR code of participating banks, blockage, cities, holidays, translation rules, transaction and return reason codes etc. Masters are updated on a need basis like branch addition and etc, whenever the master at the CH is updated, Clearing House (CH) application generates the CH master (CHT) file, CHT will be transmitted to all CHI servers immediately.

As per the technical specifications shared with the banks the clearing house master (CHT) file has to be uploaded in to capture system to maintain parity in masters between CHI and capture system. In the absence of updation of masters the capture system may reject the instruments drawn on new bank branches as the MICR code though updated in CH is not updated in capture system.

The following is the summary of the responsibilities of member banks

- Direct member banks to update the latest CHM received from CH.
- Mechanism to share the latest CHM to all their Indirect and sub member banks so that the capture system masters are up to date.
- Banks having decentralised capture system should ensure the latest CHM got updated in all cheque processing branches/hubs

The following details will be updated in capture system with the uploading of CHM

- Details of participating banks
- Bank/branch blockage
- Bank/branch merger
- Session details
- Acceptance of newly participating banks and accept cheques from customers

If the banks are not following the process detailed above then the cheques drawn on newly added bank branches will get rejected causing inconvenience to the customers. The service branch / CPC of the respective banks should ensure that the latest CHM received is updated immediately on receipt so that the customers will not be put to inconvenience.

With warm regards,

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