

NPCI/2015-16/CTS/ Circular No.24

February 22, 2016

To

Member banks participating in CTS

18th CTS steering committee meeting met on January 19, 2016 at Mumbai. The following decisions are taken by the steering committee.

DR setup

Please refer various communications/Circulars of RBI on BCP/DR arrangements for Payment Systems. All the member banks should make necessary arrangements to ensure that the infrastructure and trained resources are in place to handle DR scenario. Banks should also have capability to process the inward from alternate locations in the event of primary location not in a position to handle inward due to local holiday, bandh or any other technical issues.

Quality

With more than 95% the instruments presented are in line with the CTS 2010 standards the P2F %age on account of IQA failure should be miniscule however the current grid wise IQA percentage for the month of January, 2016 is as follows.

S.No.	Grid	IQA % (Percentage to total Presentation Volume)
1	Southern Grid	0.67%
2	Western Grid	0.58%
3	Northern Grid	0.57%


It has been decided that all member banks should work to reduce the IQA % at the earliest. The benchmark has been set as 0.5% and all member banks should work towards achieving the same by March 31, 2016. Please refer to Annexure -I on the precautions to be taken for reducing IQA %age.

National Archival Services (NAS)

NAS provides facility to member banks particularly those are participating on sub-member or indirect member model the access to reports and images. This will completely eliminate the dependency on the sponsor banks for such reports and images. As on date only 58 Indirect member banks out of 510 indirect/sub-member banks are live in NAS. The member banks may refer to NPCI circular/letter no. - NPCI/2015-16/CTS/CIRCULAR NO.13, 14, 15&16 dated May 29, 2015 & June 10, 2015 & June 11, 2015 & July 16, 2015 detailing the process to be followed for getting the access to NAS. It has been decided by the steering committee that all the direct member banks should work with their indirect/sub-member banks for on-boarding them to National Archival services (NAS).

With warm regards


Giridhar G M

 (VP & Head Operations - CTS and NACH)

Annexure I:

Guidelines for Better Quality of Images

1. Daily cleaning and maintenance of the lens.
2. Regular maintenance and up keep of the Scanners.
3. Removing pins before scanning to reduce damage in the Scanner path.
4. Rescanning the instruments based on the reasons for IQA failure.
5. Advise your customers to not to fold the instruments.
6. Ensure for CTS 2010 cheques issued to customers.

