

NPCI/ IMPS/OC No.130/2025–2026

November 03, 2025

To,

All Members of Immediate Payment service (IMPS)

Subject: Replacement of Mobile Number with Account Number in adjustment report

As per the current process, the adjustment report headers 'Ben_Mobile_No' and 'Rem_Mobile_No' contain mobile numbers and NBIN details. Based on requests from participant members, the changes are being made to replace the mobile number and NBIN with the account number. Refer to the Annexure-1, Table-A for a comparison of the existing and proposed changes.

The above functionality will be implemented in IRCS *with effect from December 05, 2025*.

Member banks are advised to take a note of the above and disseminate the information contained herein to the officials concerned.

Yours Faithfully,

SD/-

Giridhar GM

Chief – Customer Success

Annexure – 1

Table – A Replacement of Mobile Number with Account Number

Existing Header			Revised Header		
Column Name	Column Standard	Length	Column Name	Column Standard	Length
Ben_Mobile_No	Mobile No: 4144001009551457076 (NBIN 4144) 00 reserve fields 1Product code 00 reserve field)	19 Numeric	Bene_Account_No	Beneficiary Account Number	30 Alpha/Numeric
Rem_Mobile_No	Mobile No: 4144001009551457076 (NBIN 4144) 00 reserve fields 1Product code 00 reserve field)	19 Numeric	Remi_Account_No	Remitter Account Number	30 Alpha/Numeric

Adjustment report sample data

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
TxnId	UId	Adjdate	Adjtype	Remitter	Beneficiary	Response	TxnDate	TxnTime	RRN	TerminalId	Bene_Account_No	Remi_Account_No	ChbDate	ChbRef	TxnAmount	AdjAmount
20251010122701429972522	1428972522	10-10-2025	Chargback Raise	NBB	HBK	08	09-10-2025	17:23:36	528217941089	DNB50896	*119351457076	*122876543212	10-10-2025	NBB/HBK/100/1428972522	25000	25000
202510101237461505942902	1505942902	10-10-2025	Credit Adjustment	NBB	HBK	00	09-10-2025	18:24:05	528216530989	DNB50896	*9531457076	*122876543212			1000	1000