

### Interoperable Cash Deposit (ICD):

The service enables cardholders of participating member banks to use NFS networked Cash Recyclers/Cash Deposit Machines of participating member banks for depositing cash in their own account or third party account. The service is beneficial for banks as well as its customers as it will help banks to optimize cash handling cost and at the same time provide convenience to customers by allowing them to use any participating Bank's Cash Recycler/Cash Deposit Machine at any time to deposit cash into their own account or any third party account.

Some of the key features of the service are as follows:

- a) Real time credit to beneficiary account
- b) Instant verification of notes by cash recycler/cash deposit machine
- c) Optimize cash handling cost and reduce idle cash in machines
- d) Limit per transaction is restricted to less than Rs. 50,000/-
- e) Paperless transaction

List of Member Banks/WLAOs live for ICD

Sr. no.	NFS Members - Live on ICD
1	Union Bank Of India
2	Canara Bank (ISS)
3	The South Indian Bank
4	Indian Bank
5	Equitas Small Finance Bank Ltd.(ISS)
6	The Pochampally Co-operative Urban bank Ltd.
7	The Kranthi Co-Operative Urban Bank Ltd.
8	The Kalupur Commercial Co-Op Bank Ltd
9	The Ahmedabad Mercantile Co-op Bank Ltd.
10	The A.P. Rajarajeswari Mahila Co-Op. Urban Bank Ltd.
11	Sri Vasavamba Co-Op. Bank Ltd.
12	Kurla Nagarik Sahakari Bank
13	WLAO- Hitachi Payment Services Pvt Ltd (ACQ)
14	TJSB Sahakari Bank Ltd (ISS)
15	The Varachha Co-Operative Bank Ltd.