

NPCI/2014-15/NACH/Circular No.72

December 18, 2014

To  
All ACH Credit Member Banks

**OMC Return reason codes & description for processing files under option II**

Further to our mail communication on Nov 26,2014 on account validation process, the list of return reason codes and description that will be used by OMC for processing files under option II is provided below. Member banks are advised to take note and update your systems accordingly.

VALID_FLAG	DESCRIPTION
00	Valid LPG ID
01	Invalid LPG ID
02	Existing Aadhaar NCTC
03	Existing Aadhaar CTC
04	Same Bank A/c already registered against same consumer
05	Limit on the Number of Bank A/c changes allowed exceeded for the consumer
06	Duplicate Record within the file
07	TV / TA taken and not active
08	Opted Out customer
09	Customer Blocked

With Warm Regards,



(Giridhar G M)  
VP & Head - NACH & CTS Operations