



To

All NACH Member Banks

**Addition of Reason codes for NACH DBTL transactions**

Usage of "Miscellaneous - Others" return reason is causing inconvenience to the customers. On review of the said return reason code and based on the feedback received from participating banks it is decided to add three new codes to the existing list of return reasons.

Sl. No.	Reason Description	Reason Code
1	Customer Insolvent / insane	69
2	Customer to refer to the Branch	70
3	Invalid Account (NRE/PPF/CC)	71

Revised return codes are provided in Annexure - I. Member banks are advised to review the mapping of the entire set of return reason in their Core Banking System and include the above reasons so that the "Miscellaneous - other" return reason is eliminated completely.

Further it is observed that member banks are returning the transactions with the following reasons

1. No such account (Reason code:2)
2. Account Description not tally (Reason code:3)

In the case of 1 if there is no such account then the member banks should deseed the Aadhaar number immediately and also review the process to find out how the Aadhaar has been updated in the NPCI mapper without account being in existence

In case of 2 the Aadhaar based transactions does not carry the name of the account holder, in such a case the possibility of transactions getting returned with the reason 'Account description does not tally' are nil.

The above indicates that the banks have wrongly mapped the above return reasons instead of "Aadhaar Number not mapped to Account Number (Reason code: 64)". Such inappropriate mapping of return reasons should strictly be avoided. All the banks should immediately review the mapping of all the return reasons and take corrective action.

With Warm Regards,

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VP & Head - CTS & NACH Operations

Annexure - A

Return Code	NACH Credit / APB Credit / NACH Debit
1	Account Closed or Transferred
2	No Such Account
3	Account Description Does not Tally
4	Miscellaneous - Others
51	Miscellaneous - KYC Documents Pending
52	Miscellaneous - Documents Pending for Account Holder turning Major
53	Miscellaneous - A/c Inactive (No Transactions for last 3 Months)
54	Miscellaneous - Dormant A/c (No Transactions for last 6 Months)
55	Miscellaneous - A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque
56	Miscellaneous - Simple Account, First Transaction to be from Base Branch
57	Miscellaneous - Amount Exceeds limit set on Account by Bank for Credit per Transaction
58	Miscellaneous - Account reached maximum Credit limit set on account by Bank
59	Miscellaneous - Network Failure (CBS)
60	Account Holder Expired
61	Mandate Cancelled
62	Account Under Litigation
63	Invalid Aadhaar Number
64	Aadhaar Number not Mapped to Account Number
65	Account Holder Name Invalid
66	UMRN Does not Exist
68	A/c Blocked or Frozen
69	Customer Insolvent / insane
70	Customer to refer to the Branch
71	Invalid Account (NRE/PPF/CC)

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