NPCI/2014-15/NACH/Circular No.86

January 30, 2015

To

All NACH Member Banks

Products based return reasons

Refer to our circular No: NPCI/2012-13/ACH/2475 dated February 22, 2013 listing the reasons NACH all the NACH products.

- 1. The earlier list was common for all the products of NACH thereby leaving scope for an unrelated reason for the return of different products of NACH. As the processing capability of the banks has matured over a period of time it has been decided to implement product wise return reasons.
- 2. With the implementation of product wise return reasons banks will be allowed to use only specific set of reasons related to a specific product. For example the return reason "Mandate cancelled" will be allowed only for NACH debit product whereas the same will not be allowed for any of the credit products. To facilitate ease of implementation for the banks we have maintained same codes for the returns that are applicable across the products. The product wise return reasons details are provided in Annexure I.
- 3. In the revised list of return reasons a few reasons that are not relevant to specific products are removed. Product wise listing of such reasons is provided in Annexure II.
- 4. Member banks should note that if a return reason which is not applicable for a specific product is assigned to any return transaction the same will be rejected by the system. Member banks should review the mapping of return reasons in their CBS and make necessary changes to comply with the new list.
- 5. At the time of reviewing the mapping, member banks are advised to review the usage of the following return reasons for APB product (DBT & DBTL)
 - 1. No such account
 - 2. Account description does not tally

The above reasons are irrelevant for APB as neither the account number nor the name is given in the inward file, the banks may be using the above return reasons instead of "Aadhaar number not mapped to account number" or "Account closed". Member banks are advised to review and correct this anomaly on priority.

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6. The proposed product based return reasons will be applicable form February 15, 2015 and the member banks are advised to make necessary changes at their end to select only the appropriate reason codes for the products.

With Warm Regards,

(Giridhar G M)

VP & Head - CTS & NACH Operations



Annexure I - Product wise Return reason codes

		ACH Debit Return reasons	AND THE PERSON OF THE PERSON O	ECS Credit Return reasons	ECS Debit Return reasons
odes					Account Closed or
				Transferred	Transferred
2	Procedure and a contract of the contract of th	. ,		U. P. STONE DE LA COLONIA	No Such Account
-	A Control of the Cont				Account Description
3		not Tally			Does not Tally
4		Balance Insufficient			Balance Insufficient
4	Miscellarieous - Ochers	batance madrinerene			Not Arranged
5	Not Applicable	Not Arranged For	Not Applicable		For/Exceeds Arrangement
-		Payment Stopped by			Payment Stopped by
6	A CONTRACTOR OF THE CONTRACTOR	Drawer	Not Applicable	Not Applicable	Drawer
0					Payment Stopped
		Payment Stopped under Court Order/Account			under Court Order/Account
7	Not Applicable	Under Litigation	Not Applicable	Not Applicable	Under Litigation
		Mandate Not Received/UMRN does not	74-11		Mandate Not
	Not Applicable	Exist	Not Applicable	Not Applicable	Received
8	Not Applicable	EXIST	нос Аррисаок	itor reparentes	Miscellaneous -
9	Not Applicable	Miscellaneous - Others	Not Applicable	Not Applicable	Others
9	Not Applicable Miscellaneous - KYC Documents	Miscellaneous - KYC	Miscellaneous - KYC	Miscellaneous - KYC	
F 2		Documents Pending	Documents Pending	Documents Pending	Not Applicable
51	Pending	Miscellaneous -	Documents Fending	Miscellaneous -	in said phase see
	Miscellaneous - Documents	Documents Pending for	Miscellaneous - Documents		
		Account Holder turning	Pending for Account	for Account Holder	
	Pending for Account Holder	[[[[[] [[] [] [] [] [] [] [] [] [] [] []	Holder turning Major	turning Major	Not Applicable
52	turning Major	Major	Holder turning major	Miscellaneous - A/c	Tiot ripplicable
			11/2 A / 5	Inactive (No	
	I consider the second s	Miscellaneous - A/c	Miscellaneous - A/c		
	Miscellaneous - A/c Inactive (No	Inactive (No Transactions	Inactive (No Transactions	Transactions for last 3	Not Applicable
53	Transactions for last 3 Months)	for last 3 Months)	for last 3 Months)	Months)	Not Applicable
	Market CA Committee Commit			Miscellaneous -	
	Miscellaneous - Dormant A/c	Miscellaneous - Dormant	Miscellaneous - Dormant	Dormant A/c (No	
	(No Transactions for last 6	A/c (No Transactions for	A/c (No Transactions for	Transactions for last 6	AND THE PROPERTY OF THE PROPER
54	Months)	last 6 Months)	last 6 Months)	Months)	Not Applicable
		Miscellaneous - A/c in	Miscellaneous - A/c in	Miscellaneous - A/c in	
		Zero Balance/No	Zero Balance/No	Zero Balance/No	
	Miscellaneous - A/c in Zero	Transactions have	Transactions have	Transactions have	
	Balance/No Transactions have	Happened, First	Happened, First	Happened, First	
	Happened, First Transaction in	Transaction in Cash or	Transaction in Cash or	Transaction in Cash or	
55	Cash or Self Cheque	Self Cheque	Self Cheque	Self Cheque	Not Applicable
		Miscellaneous - Simple		Miscellaneous - Simple	
	Miscellaneous - Simple Account,	Account, First	Miscellaneous - Simple	Account, First	
	First Transaction to be from	Transaction to be from	Account, First Transaction	Transaction to be	
56	Base Branch	Base Branch	to be from Base Branch	from Base Branch	Not Applicable
30	base branch	Date practice		Miscellaneous -	
		Miscellaneous - Amount	Miscellaneous - Amount	Amount Exceeds limit	
	Miscellaneous - Amount Exceeds	Exceeds limit set on	Exceeds limit set on	set on Account by	
		Account by Bank for Debit		Bank for Credit per	
200	limit set on Account by Bank for	[10] 10 [10] [20] [20] [10] [10] [10] [10] [10] [10] [10] [1			
57					Not Applicable
2.1	Credit per Transaction	per Transaction	Credit per Transaction	Transaction Miscellaneous -	Not Applicable
51	Credit per Transaction			Miscellaneous -	Not Applicable
51		Miscellaneous - Account	Miscellaneous - Account	Miscellaneous - Account reached	Not Applicable
37	Miscellaneous - Account reached	Miscellaneous - Account reached maximum Debit	Miscellaneous - Account reached maximum Credit	Miscellaneous - Account reached maximum Credit limit	Not Applicable
5476	Miscellaneous - Account reached maximum Credit limit set on	Miscellaneous - Account reached maximum Debit limit set on account by	Miscellaneous - Account reached maximum Credit limit set on account by	Miscellaneous - Account reached maximum Credit limit set on account by	
58	Miscellaneous - Account reached maximum Credit limit set on account by Bank	Miscellaneous - Account reached maximum Debit limit set on account by Bank	Miscellaneous - Account reached maximum Credit limit set on account by Bank	Miscellaneous - Account reached maximum Credit limit set on account by Bank	Not Applicable Not Applicable
58	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous -	Not Applicable
22.20	Miscellaneous - Account reached maximum Credit limit set on account by Bank	Miscellaneous - Account reached maximum Debit limit set on account by Bank	Miscellaneous - Account reached maximum Credit limit set on account by Bank	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS)	
58	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder	Not Applicable Not Applicable
58 59 60	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Debit timit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired	Not Applicable Not Applicable Not Applicable
58	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable	Not Applicable Not Applicable
58 59 60	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under	Not Applicable Not Applicable Not Applicable Not Applicable
58 59	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS)	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation	Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable
58 59 60 61	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under	Not Applicable Not Applicable Not Applicable Not Applicable
58 59 60 61	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation	Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable
58 59 60 61	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable	Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable
58 59 60 61	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable	Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable
58 59 60 61 62 63	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder	Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable
58 59 60 61 62 63	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable	Not Applicable
58 59 60 61 62 63	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid	Miscellaneous - Account reached maximum Debit timit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable Not Applicable Not Applicable Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number Account Holder Name	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder	Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable
58 59 60 61 62 63 64 65 66	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number Account Holder Name Invalid Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid	Not Applicable
58 59 60 61 62 63	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number Account Holder Name Invalid	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable	Not Applicable
58 59 60 61 62 63 64 65 66 68	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable Account Folder Name Invalid Not Applicable A/c Blocked or Frozen	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Customer Insolvent /	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number Account Holder Name Invalid Not Applicable A/c Blocked or Frozen Customer Insolvent /	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable Account Holder Name Invalid Not Applicable A/c Blocked or Frozen	Not Applicable
58 59 60 61 62 63 64 65 66	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable Account Foren Customer Insolvent / Insane	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Costomer Insolvent / Insane	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number Account Holder Name Invalid Not Applicable A/c Blocked or Frozen Customer Insolvent / Insane	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable A/c Blocked or Frozen Customer Insolvent / Insane	Not Applicable
58 59 60 61 62 63 64 65 66 68 69	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable Account Foreren Customer Insolvent / Insane Customer to refer to the	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable Not Applicable Not Applicable Not Applicable Customer Insolvent / Insane Customer to refer to the	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number Account Holder Name Invalid Not Applicable A/C Blocked or Frozen Customer Insolvent / Insane Customer to refer to the	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable Account Folder Name Customer Insolvent / Insane Customer to refer to	Not Applicable
58 59 60 61 62 63 64 65 66 68	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable Account Foren Customer Insolvent / Insane	Miscellaneous - Account reached maximum Debit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Mandate Cancelled Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Costomer Insolvent / Insane	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Aadhaar Number not Mapped to Account Number Account Holder Name Invalid Not Applicable A/c Blocked or Frozen Customer Insolvent / Insane	Miscellaneous - Account reached maximum Credit limit set on account by Bank Miscellaneous - Network Failure (CBS) Account Holder Expired Not Applicable Account Under Litigation Not Applicable Not Applicable Account Holder Name Invalid Not Applicable A/c Blocked or Frozen Customer Insolvent / Insane	Not Applicable



Annexure 2 - Return reason codes to be removed

codes	ACH Credit Return reasons	APBS Credit Return		
61	Mandate Cancelled Invalid Aadhaar Number	reasons	FCS Cradit D	
63		Mandate Cancelled	ECS Credit Return reasons Mandate Cancelled	
	Aadhaar Number not Manned to	Invalid Aadhaar Number	Invalid Aadhaar Number	
04	Account Number		Aadhaar Number not Mapped to	
66	UMRN Does not Exist		Account Number	
			UMRN Does not Exist	