

NPCI/2016-17/NACH/Circular No.183

September 14, 2016

To

All NACH Member Banks

**NACH Mandate Re-initialization**

NPCI is providing a functionality to allow mandate initiating banks to reinitiate the cancelled and rejected mandates with the same UMRN. By allowing to change the fields that caused the destination banks to reject the first request and resend using the same UMRN.

Re-initiation of mandates can be done either by GUI or by uploading files to SFG. The specification for creating the mandate re-initiation is enclosed as an Annexure I. Mandates which are getting rejected on account of TAT Expiry and reject reasons specified in the Annexure II can only be re-initiated by the Sponsor banks. The bulk re-initiation request file is possible and the total number of records for each file is restricted to 100 UMRNs.

Life cycle of the re-initiation mandates is restricted to 2 times i.e. beyond if an UMRN is rejected more than 2 times cannot be sent one more time. If those mandates (rejected more than twice) are valid enough for reprocessing then the same need to re-scanned and send in a different UMRN, after undertaking necessary corrections by the sponsor bank/corporate. All destination banks should have appropriate controls and process in place while handling the re-initiation of mandates.

When the mandates are reinitiated by the sponsor bank the mandate will be presented again to the destination bank with the same UMRN. This effectively means that the destination bank has to do necessary modifications in their internal systems including core banking as the case may be to handle the representation of UMRN which was already recorded as rejected in their system.

All the member banks are advised to take up this change internally and make themselves to be ready by November 15, 2016.

In case of any further clarification, please write to [ach@npci.org.in](mailto:ach@npci.org.in).

Thanks & Regards,

  
Giridhar G M

VP & Head Operations - CTS & NACH

**Annexure II**

Mandates rejected with below reason code only will be available for re-initialization.

Reason Code	Reason
NCEX	TAT Expired

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