

NPCI/2016-17/NACH/Circular No. 170

To

All NACH member banks

**Miscellaneous others return reason (code - 04)**

It has been observed that banks are using miscellaneous others (reason code:04 ) return reason leading to lot of inconvenience to the sponsor banks and the government departments in case of direct benefit transfer transactions. It has been decided to do away with this reason with effect from September 01, 2016 for Aadhaar based transactions (APBS). Member banks are advised to review their return mapping and come up with additional reasons to be included even for other products of NACH as well. The list may be provided separately for the following products.

1. APB
2. ACH credit
3. ACH debit

Note that the reason will be removed only for APB transactions however for other products as of now this will be continued. Member banks are advised to take immediate measures to review the mapping and take corrective action and also provide the list of additional reasons before July 31, 2016.

With effect from September 01, 2016 APB returns with the reason code: 04 (miscellaneous others) will be rejected at NACH.

With warm regards,



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