NPCI

भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

To

All NACH member banks

<u>Changes in return reason for APB</u>

NPCI is in the process of revising the return reason codes of APB, as under APB product the transactions are processed based on Aadhaar number and also beneficiary name is not provided in the file uploaded by the sponsor banks hence the reason "No such account (reason code: 02)" is found to be redundant

The above reason will be removed from the list of return reasons of APB, w.e.f August 16, 2016.

The banks might be using the above reason instead of using the reason 'Aadhaar not mapped to account number' (reason code: 64). Member banks are advised to review the return reason mapping in their core banking and take immediate measures to remove mapping of the above reason.

Further the banks are advised to keep the Aadhaar mapper in sync with NPCI mapper to ensure

1. Only the Aadhaar numbers properly mapped in the CBS are seeded in NPCI mapper
2. In case of account closure the Aadhaar number is deseeded on the same day.

The banks should ensure that there are 'nil' returns for the reasons "Aadhaar not mapped to account number" (reason code: 64) & "Account closed or transferred" (reason code: 01).

Banks are advised to take immediate action on the above sighted reasons and report compliance.

For any clarifications please write back to ach@npci.org.in

With warm regards,

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

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