NPCI/2016-17/NACH/Circular No. 177   July 28, 2016

To

All NACH member banks

Removal of reason code "03" in APB

Refer to the Circular No. 172 on the "Changes in return reason for APB" dated July 15 2016. On further analysis it is observed that banks are incorrectly mapping the reason "Account description does not tally" (Reason code: 03). The beneficiary name is optional and the sponsor banks are not expected to incorporate the name in the input file. It is learnt that a few banks are mapping the returns on account of 'Aadhaar not mapped to the account number' to "Account description does not tally".

As this reason is not required for Aadhaar based transacstions it has been decided to remove the reason code "03 – Account description does not tally " from the list of return reasons of APB, w.e.f. September 01, 2016. Updated list of APB return reason codes enclosed in the Annexure I.

All member banks are advised to take note and do necessary modifications at their end for proper mapping of return reasons and reconcile the Aadhaar numbers in CBS with NPCI mapper on an ongoing basis.

W.e.f. September 01, 2016 APB return transactions uploaded with the above reason will be rejected by NACH.

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

With warm regards,

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

Annexure I

Return Code	Return Description
1	Account Closed or Transferred
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
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)

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