To,

All NACH Member banks

MMS – Mandates variant wise reason code

Refer to circular no. 256 dated August 21, 2017 on "Reject reason codes for E-Mandate variants. The validation of MMS variant wise return reasons will be implemented with effect from July 16, 2018. If any of the member banks use incorrect return reason, NACH system will reject such records. This is applicable to all variants of Mandate.

The list of variant wise reasons is provided in **Annexure I**.

Member banks are advised to take note and make necessary arrangements to capture proper reason codes. The information herein may be disseminated to all the concerned.

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

With warm regards,

(Giridhar G.M)
SVP – NACH & CTS Operations

Annexure-I: Variant wise Reason Codes:

A. NACK Accept Reason

Sl. No.	Code	Name	Normal Mandate	eSign	API
1	M003	Drawers signature differs	Yes	NA	NA
2	M004	Drawers signature required	Yes	NA	NA
3	M005	Drawers signature to operate account not received	Yes	NA	NA
4	M006	Drawers authority to operate account not received	Yes	NA	NA
5	M007	Alterations require drawers authentication	Yes	NA	NA
6	M008	Company for stamp required or Wrong	Yes	NA	Yes
7	M009	Mandate in old format	Yes	NA	NA
8	M011	Payment stopped by attachment order	Yes	Yes	NA
9	M012	Payment stopped by court order	Yes	Yes	NA
10	M013	Withdrawal stopped owing to death of account holde	Yes	Yes	NA
11	M014	Withdrawal stopped owing to lunacy of account hold	Yes	Yes	NA
12	M015	Withdrawal stopped owing to insolvency of account	Yes	Yes	NA
13	M021	Duplicate mandate_first presented mandate already	Yes	Yes	Yes
14	M022	Mandate presented in ACH as well as ECS	Yes	NA	NA
15	M023	Refer to the branch_KYC not completed	Yes	Yes	NA
16	M024	Amount in words and figures differ	Yes	NA	NA
17	M025	Present under proper mandate category	Yes	Yes	NA
18	M026	Account frozen	Yes	Yes	NA
19	M027	Image not clear	Yes	NA	NA
20	M030	Mandate registration not allowed for CC account	Yes	Yes	NA
21	M031	Not a CBS act no.or old act no.representwithCBS no	Yes	Yes	NA
22	M032	Rejected as per customer confirmation	Yes	Yes	Yes
23	M033	Invalid monthly EMI amount.Full loan amt mentioned	Yes	NA	NA
24	M034	Amount of EMI more than limit allowed for the acct	Yes	Yes	NA
25	M035	Corporate name mismatch	Yes	Yes	NA
26	M037	Account closed	Yes	Yes	NA
27	M038	No such account	Yes	Yes	NA
28	M041	Account blocked	Yes	Yes	NA

1001A, The Capital, B Wing, 10th Floor, Bandra Kurla Complex, Bandra (E), Mumbai 400 051. T: +91 22 40009100 F: +91 22 40009101 www.npci.org.in

CIN : U74990MH2008NPL189067

Sl. No.	Code	Name	Normal Mandate	eSign	API
29	M049	Drawers signature not updated in Bank CBS	Yes	NA	NA
30	M050	Drawers signature illegible in mandate form	Yes	NA	NA
31	M051	Mandate Not Registered_NRE Account	Yes	Yes	NA
32	M052	Mandate Not Registered_Minor Account	Yes	Yes	NA
33	M053	Mandate registration not allowed for PF account	Yes	Yes	NA
34	M054	Mandate registration not allowed for PPF account	Yes	Yes	NA
35	M055	Account Inoperative	Yes	Yes	NA
36	M056	Mandate Not Registered_ not maintaining req balanc	Yes	Yes	NA
37	M057	Account Holder Name Mismatch with CBS	Yes	Yes	NA
38	M060	Invalid frequency	Yes	Yes	NA
39	M066	Joint signature required	Yes	NA	NA
40	M067	Thumb print in CBS but cust sign in mand viceversa	Yes	NA	NA
41	M068	Account type in mandate is different from CBS	Yes	NA	Yes
42	M074	Data mismatch with image_account number	Yes	NA	NA
43	M075	Data mismatch with image_account type	Yes	NA	NA
44	M077	Data mismatch with image_frequency	Yes	NA	NA
45	M078	Data mismatch with image_period	Yes	NA	NA
46	M079	Data mismatch with image_debit type	Yes	NA	NA
47	M080	Data mismatch with image_amount	Yes	NA	NA
48	M081	Data mismatch with image_start date	Yes	NA	NA
49	M082	Data mismatch with image_end date	Yes	NA	NA
50	M083	Data mismatch with image_payer name	Yes	NA	NA
51	M084	Data mismatch with image_debtor bank name	Yes	NA	NA
52	M085	Data mismatch with image_more than one field	Yes	NA	NA
53	M088	API Data mismatch with cust info and data mandate	NA	NA	Yes
54	M089	Aadhaar Number mismatch in X509certfic and mandate	NA	Yes	NA
55	M090	Aadhaar Number mismatch in X509cert and bank CBS	NA	Yes	NA
56	M091	eSign Signature is tampered or corrupt	NA	Yes	NA
57	M092	signed Content doesnot tally with data mandate	NA	Yes	NA
58	M093	Aadhaar not mapped to account number	NA	Yes	NA

B. ACK Accept Reason

Sl. No.	Code	Name	Normal Mandate	eSign	API
1	ac01	ACK Default Accept Reason	Yes	Yes	Yes

C. Amendment Reason

Sl. No.	Code	Name	Normal Mandate	eSign	API
1	M036	Not a CBS act no.or old act no.representwithCBS no	Yes	NA	NA
2	M036	Not a CBS act no.or old act no.representwithCBS no	Yes	NA	NA
3	A001	On customer request	Yes	Yes	Yes

D. Mandate Cancel Reasons

Sl. No.	Code	Name	Normal Mandate	eSign	API
1	C003	Account closed	Yes	Yes	Yes
2	C004	Account frozen	Yes	Yes	Yes
3	C005	Account inoperative	Yes	Yes	Yes
4	C002	Cancellation on corporate request	Yes	Yes	Yes
5	C001	Cancellation on customer request	Yes	Yes	Yes