

NPCI/2019-20/NACH/Circular No.012

August 13, 2019

To

All NACH Member banks participating in APB product

**Capturing of beneficiary name and account number for returns under APB (Aadhaar Payment Bridge)**

Reference may be taken to circular no.212 dated February 02, 2017 on making the beneficiary account holder's name and account number mandatory for all successful records processed through APB. APB transactions are primarily related to Direct Benefit Transfers processed by various implementing agencies of Central/State Governments.

The departments/agencies initiating DBT transactions have been requesting for a provision to get the account number and name of the beneficiary for the transactions which are returned. This will facilitate the department to provide necessary information to the beneficiaries for taking necessary action to regularize the accounts to enable the seamless flow of DBT credits to such accounts.

The list of return reason for which banks have to provide the beneficiary account number and account holder's name is provided in Annexure I. Currently the capturing of account holder name and account number for return records is made optional however the same will be mandatory with effect from September 30, 2019.

Banks are advised to take immediate steps to implement necessary changes in the system to capture beneficiary details for return records also.

For any clarifications, please raise the query in CRM tracker.

With warm regards,



Giridhar G.M

(Chief – Offline product operations & run technology)

**Annexure I:**

Reason code	Reason description	Beneficiary name and account number to be captured	Current field type	Change with effect from September 30, 2019
00	Accepted	Yes	Mandatory	No change
01	Account closed	Yes	Optional	Mandatory
51	KYC Documents Pending	Yes	Optional	Mandatory
52	Documents Pending for Account Holder turning Major	Yes	Optional	Mandatory
53	Account inoperative	Yes	Optional	Mandatory
54	Dormant account	Yes	Optional	Mandatory
55	A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque	Yes	Optional	Mandatory
56	Small account, First Transaction to be from Base Branch	Yes	Optional	Mandatory
57	Amount Exceeds limit set on Account by Bank for Credit per Transaction	Yes	Optional	Mandatory
58	Account reached maximum Credit limit set on account by Bank	Yes	Optional	Mandatory
59	Network Failure (CBS)	No	NA	NA
60	Account Holder Expired	Yes	Optional	Mandatory
62	Account Under Litigation	Yes	Optional	Mandatory
64	Aadhaar Number not Mapped to Account Number	No	NA	NA
68	A/c Blocked or Frozen	Yes	Optional	Mandatory
71	Invalid account Type (NRE/PPF/CC/Loan/FD)	Yes	Optional	Mandatory
69	Customer Insolvent / Insane	Yes	Optional	Mandatory
70	Customer to refer to the branch	Yes	Optional	Mandatory