

NPCI /2019-20/NACH/Circular No 013

October 17, 2019

To

All NACH member banks.

Rationalization of APB & ACH Credit return reasons.

Reference may be taken from our earlier DBT review meeting dated 18th July-2019 & 4th Sept-2019. One of the action points on NPCI was to review the APB/ACH return reasons for the DBT transactions. These return reasons have been reviewed, after taking input from stakeholders it has been decided to rationalise the codes. The details are provided below.

- Existing list of returns - **Annexure – I**
- Details of the returns reasons to be added/continued/removed in **Annexure-II**
- Revised list of returns - **Annexure- III**

Though a few return reason codes that are not attributable to the customers are retained, the member banks are advised to ensure that transactions are not returned for these reasons. The details of such reasons are provided in **Annexure – II - B**. Member banks may please note that NPCI may, in future, levy penalty on transactions returned for the reasons that are not attributable to the customers.

Member banks are advised to map these revised list in their core banking solution and use only the revised list effective November 15, 2019.

Thanks and regards


Giridhar G M

Chief - Offline product operations & technology.

Annexure - I

Original List

Sl.no	Code	Return Reason	Type	Remarks
1	10	Unclaimed/ DEAF accounts.	APBS ACH Credit	To be added
2	01	Account Closed	APBS	To be continued
3	51	KYC Documents Pending	APBS	To be continued
4	60	Account Holder Expired	APBS ACH Credit	To be continued
5	62	Account Under Litigation	APBS ACH Credit	To be continued
6	68	A/c Blocked or Frozen	APBS ACH Credit	To be continued
7	58	Account reached maximum Credit limit set on account by Bank	APBS ACH Credit	To be continued
8	64	Aadhaar Number not Mapped to Account Number	APBS	To be continued
9	52	Documents Pending for Account Holder turning Major	APBS	To be continued
10	53	Account Inoperative	APBS ACH Credit	To be continued
11	54	Dormant A/c	APBS ACH Credit	To be continued
12	57	Amount Exceeds limit set on Account by Bank for Credit per Transaction	APBS ACH Credit	To be continued
13	69	Customer Insolvent / Insane	APBS	To be continued
14	71	Invalid Account (NRE/PPF/CC)	APBS	To be continued
15	55	A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque	APBS ACH Credit	To be removed
16	56	Small Account, First Transaction to be from Base Branch	APBS ACH Credit	To be removed
17	59	Network Failure (CBS)	APBS ACH Credit	To be removed
18	11	Invalid IFSC/MICR	ACH Credit	To be removed
19	70	Customer to refer to the branch	APBS ACH Credit	To be removed



Annexure- II

Details of the return reasons to be added / continued / removed.

A) Return reason to be added.

Sl. no	Code	Return Reason	Product
1	10	Unclaimed/ DEAF accounts.	APBS ACH Credit

B) Return reason to be continued

Sl.no	Code	Return Reason	Product
1	1	Account Closed	APBS
2	51	KYC Documents Pending	APBS
3	60	Account Holder Expired	APBS ACH Credit
4	62	Account Under Litigation	APBS ACH Credit
5	68	A/c Blocked or Frozen	APBS ACH Credit
6	58	Account reached maximum Credit limit set on account by Bank	APBS ACH Credit
7	64	Aadhaar Number not Mapped to Account Number	APBS
8	52	Documents Pending for Account Holder turning Major	APBS
9	53	Account Inoperative	APBS ACH Credit
10	54	Dormant A/c	APBS ACH Credit
11	57	Amount Exceeds limit set on Account by Bank for Credit per Transaction	APBS ACH Credit
12	69	Customer Insolvent / Insane	APBS
13	71	Invalid Account (NRE/PPF/CC)	APBS

Note: - Banks need to ensure that they use these reasons on exceptional basis as it will attract the penalty if banks continues to use them.

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C) Reasons to be removed.

Sl.no	Code	Return Reason	Product	Transaction Type
1	55	A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque	APBS ACH Credit	DBT
2	56	Small Account, First Transaction to be from Base Branch.	APBS ACH Credit	DBT
3	59	Network Failure (CBS)	APBS ACH Credit	DBT
4	11	Invalid IFSC/MICR	ACH Credit	All
5	70	Customer to refer to the branch	APBS ACH Credit	All

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Annexure - III

A) Revised List - ACH CR sub product wise return reasons

ACH Credit			Sub-products												
Sl.no	Return Code	Reason Description	SYM	10	ECS	TRE	DBT	DBL	GEN	KSN	LON	PEN	PFM	SAL	WAL
1	01	Account Closed	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
2	02	No Such Account	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3	03	Account Description Does not Tally	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4	04	Miscellaneous - Others	NA	Yes	Yes	Yes	NA	NA	Yes	NA	Yes	Yes	NA	Yes	Yes
5	10	Unclaimed/DEAF accounts	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
6	51	KYC Documents Pending	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
7	52	Documents Pending for Account Holder turning Major	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
8	53	Account inoperative	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
9	54	Dormant account	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
10	55	A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque	NA	Yes	Yes	Yes	NA	NA	Yes	NA	Yes	Yes	NA	Yes	Yes
11	56	Small account, First Transaction to be from Base Branch	NA	Yes	Yes	Yes	NA	NA	Yes	NA	Yes	Yes	NA	Yes	Yes
12	57	Amount Exceeds limit set on Account by Bank for Credit per Transaction	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
13	58	Account reached maximum Credit limit set on account by Bank	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	59	Network Failure (CBS)	NA	Yes	Yes	Yes	NA	NA	Yes	NA	Yes	Yes	NA	Yes	Yes
15	60	Account Holder Expired	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
16	62	Account Under Litigation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
17	68	A/c Blocked or Frozen	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
18	69	Customer Insolvent / Insane	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
19	71	Invalid Account Type (NRE/PPF/CC/Loan/FD)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes



B) Revised List - APB CR sub product wise return reasons

APB Credit			Sub-products (Transaction Code)					
Sl.no	Return Code	Reason Description	77	78	79	80	81	82
1	01	Account closed	Yes	Yes	Yes	Yes	Yes	Yes
2	10	Unclaimed/DEAF accounts	Yes	Yes	Yes	Yes	Yes	Yes
3	51	KYC Documents Pending	Yes	Yes	Yes	Yes	Yes	Yes
4	52	Documents Pending for Account Holder turning Major	Yes	Yes	Yes	Yes	Yes	Yes
5	53	Account inoperative	Yes	Yes	Yes	Yes	Yes	Yes
6	54	Dormant account	Yes	Yes	Yes	Yes	Yes	Yes
7	55	A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque	NA	NA	NA	Yes	NA	NA
8	56	Small account, First Transaction to be from Base Branch	NA	NA	NA	Yes	NA	NA
9	57	Amount Exceeds limit set on Account by Bank for Credit per Transaction	Yes	Yes	Yes	Yes	Yes	Yes
10	58	Account reached maximum Credit limit set on account by Bank	Yes	Yes	Yes	Yes	Yes	Yes
11	59	Network Failure	NA	NA	NA	Yes	NA	NA
12	60	Account Holder Expired	Yes	Yes	Yes	Yes	Yes	Yes
13	62	Account Under Litigation	Yes	Yes	Yes	Yes	Yes	Yes
14	64	Aadhaar Number not Mapped to Account Number	Yes	Yes	Yes	Yes	Yes	Yes
15	68	A/c Blocked or Frozen	Yes	Yes	Yes	Yes	Yes	Yes
16	69	Customer Insolvent / Insane	Yes	Yes	Yes	Yes	Yes	Yes
17	71	Invalid account Type (NRE/PPF/CC/Loan/FD)	Yes	Yes	Yes	Yes	Yes	Yes

