

NPCI/2016-17/NACH/Circular No. 198

November 17, 2016

To

All NACH member banks

ACH Credit - Miscellaneous Other (code-04) - DBT, PFM & LPG

Refer to NPCI Circular No.170 on "Miscellaneous others return reason (code-04)", the reason has been disallowed for APB product. Now it has been decided to extend this to the following ACH credit products

1. DBT
2. PFM
3. LPG

At the time of submitting the response files, if the 04-miscellaneous return reason code is used for any of the products listed above then the entire return file of the bank will be rejected by the file gateway. This change will be made effective from December 01, 2016. Member banks are advised to take immediate measure to remove code 04 from their internal system for the specific ACH credit products listed above.

04 (miscellaneous others) will continue to be available for all other product variants. NPCI will issue a separate circular in case this restriction is extended to other account number based debit/credit products of NACH.

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

With warm regards,



(Giridhar G M)

VP & Head - NACH & CTS Operations