

NPCI/2016-17/NACH/Circular No. 164A

June 17, 2016

To

All NACH member banks

Change in reject code & addition of return code

It has been decided to replace a few existing reject codes with new codes, further a few new return reasons are also added to the list. The details are provided below.

Change in reject Codes:

New reject codes have been assigned to the rejects that were overlapping with the return codes.

Existing Reject Code	New Reject Code	Reject Description
68	34	Invalid Amount
69	31	Duplicate Reference Number
70	32	Invalid Date
71	33	Item Unwound

Additional return codes:

New Return Code	Return Description
11	Invalid IFSC/MICR code
12	Mismatch in mandate frequency
13	Duplicate transaction - transaction already debited either under ACH or NACH debit (ECS)

Comprehensive lists of return and reject codes are provided in Annexure I & II respectively. All the member banks are advised to take note of the changes and make necessary changes in their system. The changes will be made effective from June 18, 2016.

This circular supersedes Circular No. 164

Thanks & Regards



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(AVP - CTS and NACH Operations)

Annexure I: Product wise Return Codes

Return Code	Return Description	ACH Credit	ACH Debit	APBS Credit	NACH Debit(156)
1	Account Closed or Transferred	Yes	Yes	Yes	Yes
2	No Such Account	Yes	NA	Yes	Yes
3	Account Description Does not Tally	Yes	NA	Yes	Yes
4	Balance Insufficient	NA	Yes	NA	Yes
4	Miscellaneous - Others	Yes	NA	Yes	NA
5	Not Arranged For	NA	Yes	NA	NA
5	Not Arranged For/Exceeds Arrangement	NA	NA	NA	Yes
6	Payment Stopped by Drawer	NA	Yes	NA	Yes
7	Payment Stopped under Court Order/Account Under Litigation	NA	Yes	NA	Yes
8	Mandate Not Received	NA	NA	NA	Yes
9	Miscellaneous - Others	NA	NA	NA	Yes
11	Invalid IFSC/MICR code	Yes	Yes	NA	Yes
12	Mismatch in mandate frequency	NA	Yes	NA	Yes
13	Duplicate transaction - transaction already debited either under ACH or NACH debit (ECS)	NA	Yes	NA	Yes
51	KYC Documents Pending	Yes	Yes	Yes	NA
52	Documents Pending for Account Holder turning Major	Yes	Yes	Yes	NA
53	A/c Inactive (No Transactions for last 3 Months)	Yes	Yes	Yes	NA
54	Dormant A/c (No Transactions for last 6 Months)	Yes	Yes	Yes	NA
55	A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque	Yes	Yes	Yes	NA
56	Simple Account, First Transaction to be from Base Branch	Yes	Yes	Yes	NA
57	Amount Exceeds limit set on Account by Bank for Credit per Transaction	Yes	NA	Yes	NA
57	Amount Exceeds limit set on Account by Bank for Debit per Transaction	NA	Yes	NA	NA
58	Account reached maximum Credit limit set on account by Bank	Yes	NA	Yes	NA
58	Account reached maximum Debit limit set on account by Bank	NA	Yes	NA	NA
59	Network Failure (CBS)	Yes	Yes	Yes	NA
60	Account Holder Expired	Yes	Yes	Yes	NA
61	Mandate Cancelled	NA	Yes	NA	NA
62	Account Under Litigation	Yes	NA	Yes	NA
64	Aadhaar Number not Mapped to Account Number	NA	NA	Yes	NA
65	Account Holder Name Invalid	Yes	NA	Yes	NA
68	A/c Blocked or Frozen	Yes	Yes	Yes	NA
69	Customer Insolvent / Insane	Yes	Yes	Yes	NA
70	Customer to refer to the branch	Yes	Yes	Yes	NA
71	Invalid Account (NRI/NRE/PPF/CC/Loan/FD)	Yes	NA	Yes	NA



Annexure II: Rejection Codes

Reject Code	Reject Description
21	Invalid UMRN or inactive mandate
22	Mandate not valid for Debit transaction
23	Mismatch in mandate debtor account number
24	Mismatch in mandate debtor bank
25	Mismatch in mandate currency
26	Amount exceeds mandate max amount
27	Mandate amount mismatch
28	Date is before mandate start date
29	Date is after mandate end date
31	Duplicate reference number
32	Invalid date
33	Item unwound
34	Invalid amount
72	Item cancelled
73	Settlement failed
74	Invalid file format
75	Transaction has been cancelled by user
76	Invalid Aadhaar format
77	Invalid currency
78	Invalid Bank Identifier
79	File sent after EOD and before SOD
80	Wrong IIN
81	Product is missing
82	Item marked pending
83	Unsupported field
84	Invalid data format
85	Participant not mapped to the product
86	Invalid transaction code
87	Missing original transaction
88	Invalid original transaction
89	Original date mismatch
90	Amount does not match with original
91	Information does not match with original
92	Core error
93	Wrong clearing house name in SFG
94	Amount is Zero
95	Inactive Aadhaar
96	Aadhaar mapping does not exist/Aadhaar number not mapped to IIN
97	Bad batch corporate user number/name
98	Bad item corporate user number/name
99	Too many mark pending returns

