

NPCI/2012-13/ACH/2475

22<sup>nd</sup> February, 2103

To,

All members of National Automated Clearing House (NACH)

Respected Madam / Sir,

**SUB: - RETURN REASON CODES FOR NACH APPLICATION**

Banks participating on the NACH Application need to ensure adherence to the NACH Return reason codes. The list of the codes pertaining to NACH Credit and NACH Debit transactions has been provided hereunder for your reference as an Annexure- A.

Banks need to ensure that Return reason "Miscellaneous" is used only if the reasons for return is not implied vide the other return reason codes.

For any further help required from our side, you may please be in touch with your respective relationship manager.

With warm regards,



(M Balakrishnan)

Chief Operating Officer

## ANNEXURE- A

### **NACH/APBS Return Reason Master**

#### **NACH/APBS Credit Reason Codes - Reason Description**

- 01 - Account Closed or Transferred
- 02 - No such Account
- 03 - Account Description does not tally
- 04 - Miscellaneous
- 51 - Account Holder Expired
- 52 - Mandate Cancelled
- 53 - Account Under Litigation
- 54 - Invalid Aadhaar Number
- 55 - Aadhaar Number not mapped to Account Number
- 56 - Account Holder Name Invalid
- 57 - UMRN Does not Exist

#### **NACH Debit Reason Codes - Reason Description**

- 01 - Account Closed or Transferred
- 02 - No such Account
- 03 - Account Description does not tally
- 04 - Balance Insufficient
- 05 - Not Arranged For/Amount Exceeding Limit set by A/c Holder
- 06 - Payment Stopped by Drawer
- 07 - Payment Stopped Under Court Order/Account Under Litigation
- 08 - Mandate Not Received/UMRN does not Exist
- 09 - Miscellaneous
- 51 - Account Holder Expired
- 52 - Mandate Cancelled