

NPCI/2015-16/NACH/Circular No. 126

August 31, 2015

To,

All NACH Debit Participating Banks

Removal of miscellaneous reasons for ACH Debit.

This is with reference to our circular NPCI.2015-16/NACH/Circular No.118 dated August 19, 2015. The return reason "Miscellaneous (reason code: 09)" will not be available for the ACH debit transactions with effect from September 01, 2015. Any return uploaded with the said reason will be rejected by the system.

The revised list of ACH debit reason codes are enclosed (annexure I).

Member banks are advised to take note of the same take necessary action.

For National Payments Corporation of India


Giridhar G M
(VP & Head Operations - CTS and NACH)

Annexure I

Code	Name
1	Account Closed or Transferred
4	Balance Insufficient
5	Not Arranged For
6	Payment Stopped by Drawer
7	Payment Stopped under Court Order/Account Under Litigation
51	Miscellaneous - KYC Documents Pending
52	Miscellaneous - Documents Pending for Account Holder turning Major
53	Miscellaneous - A/c Inactive (No Transactions for last 3 Months)
54	Miscellaneous - Dormant A/c (No Transactions for last 6 Months)
55	Miscellaneous - A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque
56	Miscellaneous - Simple Account, First Transaction to be from Base Branch
57	Miscellaneous - Amount Exceeds limit set on Account by Bank for Debit per Transaction
58	Miscellaneous - Account reached maximum Debit limit set on account by Bank
59	Miscellaneous - Network Failure (CBS)
60	Account Holder Expired
61	Mandate Cancelled
68	A/c Blocked or Frozen
70	Customer to refer to the branch
69	Customer Insolvent / Insane

