



To

All NACH Member Banks

Products based return reasons

Refer to our circular No: NPCI/2012-13/ACH/2475 dated February 22, 2013 listing the reasons NACH all the NACH products.

1. The earlier list was common for all the products of NACH thereby leaving scope for an unrelated reason for the return of different products of NACH. As the processing capability of the banks has matured over a period of time it has been decided to implement product wise return reasons.

2. With the implementation of product wise return reasons banks will be allowed to use only specific set of reasons related to a specific product. For example the return reason "Mandate cancelled" will be allowed only for NACH debit product whereas the same will not be allowed for any of the credit products. To facilitate ease of implementation for the banks we have maintained same codes for the returns that are applicable across the products. The product wise return reasons details are provided in Annexure I.

3. In the revised list of return reasons a few reasons that are not relevant to specific products are removed. Product wise listing of such reasons is provided in Annexure II.

4. Member banks should note that if a return reason which is not applicable for a specific product is assigned to any return transaction the same will be rejected by the system. Member banks should review the mapping of return reasons in their CBS and make necessary changes to comply with the new list.

5. At the time of reviewing the mapping, member banks are advised to review the usage of the following return reasons for APB product (DBT & DBTL)

1. No such account
2. Account description does not tally

The above reasons are irrelevant for APB as neither the account number nor the name is given in the inward file, the banks may be using the above return reasons instead of "Aadhaar number not mapped to account number" or "Account closed". Member banks are advised to review and correct this anomaly on priority.

6. The proposed product based return reasons will be applicable from February 15, 2015 and the member banks are advised to make necessary changes at their end to select only the appropriate reason codes for the products.

With Warm Regards,



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

Annexure I - Product wise Return reason codes

| Reason codes | ACH Credit Return reasons | ACH Debit Return reasons | APBS Credit Return reasons | ECS Credit Return reasons | ECS Debit Return reasons |
|--------------|---|---|---|---|--|
| 1 | Account Closed or Transferred | Account Closed or Transferred | Account Closed or Transferred | Account Closed or Transferred | Account Closed or Transferred |
| 2 | No Such Account | No Such Account | No Such Account | No Such Account | No Such Account |
| 3 | Account Description Does not Tally | Account Description Does not Tally | Account Description Does not Tally | Account Description Does not Tally | Account Description Does not Tally |
| 4 | Miscellaneous - Others | Balance Insufficient | Miscellaneous - Others | Miscellaneous - Others | Balance Insufficient |
| 5 | Not Applicable | Not Arranged For | Not Applicable | Not Applicable | Not Arranged For/Exceeds Arrangement |
| 6 | Not Applicable | Payment Stopped by Drawer | Not Applicable | Not Applicable | Payment Stopped by Drawer |
| 7 | Not Applicable | Payment Stopped under Court Order/Account Under Litigation | Not Applicable | Not Applicable | Payment Stopped under Court Order/Account Under Litigation |
| 8 | Not Applicable | Mandate Not Received/UMRN does not Exist | Not Applicable | Not Applicable | Mandate Not Received |
| 9 | Not Applicable | Miscellaneous - Others | Not Applicable | Not Applicable | Miscellaneous - Others |
| 51 | Miscellaneous - KYC Documents Pending | Miscellaneous - KYC Documents Pending | Miscellaneous - KYC Documents Pending | Miscellaneous - KYC Documents Pending | Not Applicable |
| 52 | Miscellaneous - Documents Pending for Account Holder turning Major | Miscellaneous - Documents Pending for Account Holder turning Major | Miscellaneous - Documents Pending for Account Holder turning Major | Miscellaneous - Documents Pending for Account Holder turning Major | Not Applicable |
| 53 | Miscellaneous - A/c Inactive (No Transactions for last 3 Months) | Miscellaneous - A/c Inactive (No Transactions for last 3 Months) | Miscellaneous - A/c Inactive (No Transactions for last 3 Months) | Miscellaneous - A/c Inactive (No Transactions for last 3 Months) | Not Applicable |
| 54 | Miscellaneous - Dormant A/c (No Transactions for last 6 Months) | Miscellaneous - Dormant A/c (No Transactions for last 6 Months) | Miscellaneous - Dormant A/c (No Transactions for last 6 Months) | Miscellaneous - Dormant A/c (No Transactions for last 6 Months) | Not Applicable |
| 55 | Miscellaneous - A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque | Miscellaneous - A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque | Miscellaneous - A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque | Miscellaneous - A/c in Zero Balance/No Transactions have Happened, First Transaction in Cash or Self Cheque | Not Applicable |
| 56 | Miscellaneous - Simple Account, First Transaction to be from Base Branch | Miscellaneous - Simple Account, First Transaction to be from Base Branch | Miscellaneous - Simple Account, First Transaction to be from Base Branch | Miscellaneous - Simple Account, First Transaction to be from Base Branch | Not Applicable |
| 57 | Miscellaneous - Amount Exceeds limit set on Account by Bank for Credit per Transaction | Miscellaneous - Amount Exceeds limit set on Account by Bank for Debit per Transaction | Miscellaneous - Amount Exceeds limit set on Account by Bank for Credit per Transaction | Miscellaneous - Amount Exceeds limit set on Account by Bank for Credit per Transaction | Not Applicable |
| 58 | Miscellaneous - Account reached maximum Credit limit set on account by Bank | Miscellaneous - Account reached maximum Debit limit set on account by Bank | Miscellaneous - Account reached maximum Credit limit set on account by Bank | Miscellaneous - Account reached maximum Credit limit set on account by Bank | Not Applicable |
| 59 | Miscellaneous - Network Failure (CBS) | Miscellaneous - Network Failure (CBS) | Miscellaneous - Network Failure (CBS) | Miscellaneous - Network Failure (CBS) | Not Applicable |
| 60 | Account Holder Expired | Account Holder Expired | Account Holder Expired | Account Holder Expired | Not Applicable |
| 61 | Not Applicable | Mandate Cancelled | Not Applicable | Not Applicable | Not Applicable |
| 62 | Account Under Litigation | Not Applicable | Account Under Litigation | Account Under Litigation | Not Applicable |
| 63 | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 64 | Not Applicable | Not Applicable | Aadhaar Number not Mapped to Account Number | Not Applicable | Not Applicable |
| 65 | Account Holder Name Invalid | Not Applicable | Account Holder Name Invalid | Account Holder Name Invalid | Not Applicable |
| 66 | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 68 | A/c Blocked or Frozen | A/c Blocked or Frozen | A/c Blocked or Frozen | A/c Blocked or Frozen | Not Applicable |
| 69 | Customer Insolvent / Insane | Customer Insolvent / Insane | Customer Insolvent / Insane | Customer Insolvent / Insane | Not Applicable |
| 70 | Customer to refer to the branch | Customer to refer to the branch | Customer to refer to the branch | Customer to refer to the branch | Not Applicable |
| 71 | Invalid Account (NRE/PPF/CC) | Invalid Account (NRE/PPF/CC) | Invalid Account (NRE/PPF/CC) | Invalid Account (NRE/PPF/CC) | Not Applicable |



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Annexure 2 - Return reason codes to be removed

| Reason codes | ACH Credit Return reasons | APBS Credit Return reasons | ECS Credit Return reasons |
|--------------|---|----------------------------|---|
| 61 | Mandate Cancelled | Mandate Cancelled | Mandate Cancelled |
| 63 | Invalid Aadhaar Number | Invalid Aadhaar Number | Invalid Aadhaar Number |
| 64 | Aadhaar Number not Mapped to Account Number | NA | Aadhaar Number not Mapped to Account Number |
| 66 | UMRN Does not Exist | UMRN Does not Exist | UMRN Does not Exist |