

To,  
All NACH Debit Participating Banks

**Removal of Return Reason Codes in NACH Debit**

Madam/Dear Sir,

We refer to our Circular No. NPCI/2014-15/NACH/Circular 86 dated 30<sup>th</sup> January 2015 on the subject of "Product based return reason". On review of the return reason codes and in consultation with the participant banks the return reason list for NACH Debit is further revised and few codes which are not relevant was removed from the list.

2. The updated NACH Debit return reason list is provided in Annexure I and the removed return reason code list is provided in Annexure II.

3. This will be implemented with effect from April 03, 2015. All NACH Debit participating banks are requested to take a note of the same and make the necessary changes.

Thanking you,

Yours faithfully,



(Giridhar G.M.)

VP & Head CTS and NACH Operations

**Annexure I: NACH Debit revised return reason codes**

Reason Code	Reason Description
1	Account Closed or Transferred
4	Balance Insufficient
5	Not Arranged For/Amount Exceeding Limit set by A/c Holder
6	Payment Stopped by Drawer
7	Payment Stopped Under Court Order/Account Under Litigation
9	Miscellaneous-Others
51	Miscellaneous-KYC Documents Pending
52	Miscellaneous-Documents pending for Account Holder turning Major
53	Miscellaneous - A/c Inactive (No transactions for last three months)
54	Miscellaneous - Dormant A/c (No transactions for last six 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 should be credit initiated 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	Account Blocked/Frozen - Accounts which are blocked by Police Department or IT Department or by Court
69	Customer Insolvent/Insane
70	Customer to refer to the branch

**Annexure II: NACH Debit Removed Return Reason Codes**

NACH Debit	
Reason code	Reason Description
02	No Such Account
03	Account Description does not tally
08	Mandate not received/ UMRN does not exist
71	Invalid Account (NRE/PPF/CC)

