

NPCI/2017-18/NACH/Circular No. 256

November 15, 2017

To  
All the NACH member banks

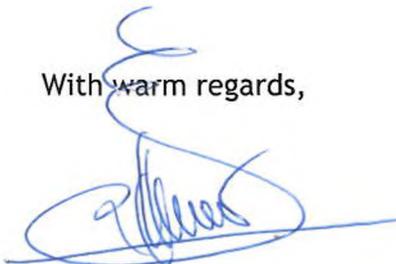
**Rationalization of MMS reason codes**

The reject reasons for Mandate Management System (MMS) have been reviewed and after taking inputs from various stakeholders it has been decided to rationalise the codes. The revised list is provided in Annexure I. The details of the reasons added/modified/removed are provided in Annexure II.

Member banks are advised to map these updated MMS reason codes in their core banking solution (CBS). This change will be effective from December 01, 2017.

The information may be disseminated to all the concerned. For clarifications, please write to [ach@npci.org.in](mailto:ach@npci.org.in)

With warm regards,



(Giridhar G M)

VP & Head - NACH & CTS Operations

**Annexure I**

Sl. No	Code	Description	Type	Remarks
1	C004	Account frozen	Cancel Reason	Added
2	C005	Account inoperative	Cancel Reason	Added
3	M049	Drawers signature not updated in Bank's CBS	NACK Accept Reason	Added
4	M050	Drawers signature illegible in mandate form	NACK Accept Reason	Added
5	M051	Mandate Not Registered_NRE Account	NACK Accept Reason	Added
6	M052	Mandate Not Registered_Minor Account	NACK Accept Reason	Added
7	M053	Mandate registration not allowed for PF account	NACK Accept Reason	Added
8	M054	Mandate registration not allowed for PPF account	NACK Accept Reason	Added
9	M055	Account Inoperative	NACK Accept Reason	Added
10	M066	Joint signature required	NACK Accept Reason	Added
11	M067	Thumb print in CBS but customer signed in mandate(vice versa)	NACK Accept Reason	Added
12	M068	Account type in mandate is different from CBS	NACK Accept Reason	Added
13	M074	Data mismatch with image - account number	NACK Accept Reason	Added
14	M075	Data mismatch with image - account type	NACK Accept Reason	Added
15	M080	Data mismatch with image - amount	NACK Accept Reason	Added
16	M081	Data mismatch with image - start date	NACK Accept Reason	Added
17	M082	Data mismatch with image - end date	NACK Accept Reason	Added
18	M083	Data mismatch with image - payer name	NACK Accept Reason	Added
19	M084	Data mismatch with image - debtor bank name	NACK Accept Reason	Added
20	M085	Data mismatch with image - more than one field	NACK Accept Reason	Added
21	A001	On customer request	Amendment Reason	Existing
22	ac01	ACK Default Accept Reason	ACK Accept Reason	Existing
23	C001	Cancellation on customer request	Cancel Reason	Existing
24	C002	Cancellation on corporate request	Cancel Reason	Existing
25	M003	Drawers signature differs	NACK Accept Reason	Existing



Sl. No	Code	Description	Type	Remarks
26	M004	Drawers signature required	NACK Accept Reason	Existing
27	M005	Drawers signature to operate account not received	NACK Accept Reason	Existing
28	M006	Drawers authority to operate account not received	NACK Accept Reason	Existing
29	M007	Alterations require drawers authentication	NACK Accept Reason	Existing
30	M009	Mandate in old format	NACK Accept Reason	Existing
31	M011	Payment stopped by attachment order	NACK Accept Reason	Existing
32	M012	Payment stopped by court order	NACK Accept Reason	Existing
33	M013	Withdrawal stopped owing to death of account holde	NACK Accept Reason	Existing
34	M014	Withdrawal stopped owing to lunacy of account hold	NACK Accept Reason	Existing
35	M015	Withdrawal stopped owing to insolvency of account	NACK Accept Reason	Existing
36	M021	Duplicate mandate_first presented mandate already	NACK Accept Reason	Existing
37	M022	Mandate presented in ACH as well as ECS	NACK Accept Reason	Existing
38	M023	Refer to the branch_KYC not completed	NACK Accept Reason	Existing
39	M024	Amount in words and figures differ	NACK Accept Reason	Existing
40	M025	Present under proper mandate category	NACK Accept Reason	Existing
41	M027	Image not clear	NACK Accept Reason	Existing
42	M031	Not CBS act no.or old act no.represent with CBS no	Amendment Reason	Existing
43	M031	Not a CBS act no.or old act no.representwithCBS no	NACK Accept Reason	Existing
44	M032	Rejected as per customer confirmation	NACK Accept Reason	Existing
45	M033	Invalid monthly EMI amount.Full loan amt mentioned	NACK Accept Reason	Existing
46	M034	Amount of EMI more than limit allowed for the acct	NACK Accept Reason	Existing
47	M035	Corporate name mismatch	NACK Accept Reason	Existing
48	M037	Account closed	NACK Accept Reason	Existing
49	M038	No such account	NACK Accept Reason	Existing
50	M041	Account blocked	NACK Accept Reason	Existing
51	M056	Mandate Not Registered_ not maintaining req balanc	NACK Accept Reason	Existing



Sl. No	Code	Description	Type	Remarks
52	M060	Invalid frequency	NACK Accept Reason	Existing
53	M088	API Data mismatch with cust info and data mandate	NACK Accept Reason	Existing
54	M089	Aadhaar Number mismatch in X509certfic and mandate	NACK Accept Reason	Existing
55	M090	Aadhaar Number mismatch in X509cert and bank CBS	NACK Accept Reason	Existing
56	M091	eSign Signature is tampered or corrupt	NACK Accept Reason	Existing
57	M092	signed Content doesnot tally with data mandate	NACK Accept Reason	Existing
58	M093	Aadhaar not mapped to account number	NACK Accept Reason	Existing
59	C003	Account closed	Cancel Reason	Modified
60	M008	Company for stamp required/wrong	NACK Accept Reason	Modified
61	M026	Account frozen	NACK Accept Reason	Modified
62	M030	Mandate registration not allowed for CC account	NACK Accept Reason	Modified
63	M057	Account holder name mismatch with CBS	NACK Accept Reason	Modified
64	M077	Data mismatch with image - frequency	NACK Accept Reason	Modified
65	M078	Data mismatch with image - period	NACK Accept Reason	Modified
66	M079	Data mismatch with image - debit type	NACK Accept Reason	Modified

**Annexure II**

**Newly added reject reasons:**

Sl. No	Code	Description
1	M049	Drawers signature not updated in Bank's CBS
2	M050	Drawers signature illegible in mandate form
3	M051	Mandate Not Registered_NRE Account
4	M052	Mandate Not Registered_Minor Account
5	M053	Mandate registration not allowed for PF account
6	M054	Mandate registration not allowed for PPF account
7	M055	Account Inoperative
8	M066	Joint signature required
9	M067	Thumb print in CBS but customer signed in mandate(vice versa)
10	M068	Account type in mandate is different from CBS
11	M074	Data mismatch with image - account number
12	M075	Data mismatch with image - account type
13	M080	Data mismatch with image - amount
14	M081	Data mismatch with image - start date
15	M082	Data mismatch with image - end date
16	M083	Data mismatch with image - payer name
17	M084	Data mismatch with image - debtor bank name
18	M085	Data mismatch with image - more than one field

**List of reject reasons modified:**

Sl. No	Code	Current Description	New/Modified Description
1	M008	Company for stamp required	Company for stamp required/wrong
2	M026	Account frozen & inoperative	Account frozen
3	M057	Payer name mismatch	Account holder name mismatch with CBS
4	M077	Data mismatch frequency and signature	Data mismatch with image - frequency
5	M078	Data mismatch period and signature	Data mismatch with image - period
6	M079	Data mismatch debit type and signature	Data mismatch with image - debit type
7	M030	Mandate registration not allowed for CC PF PPF act	Mandate registration not allowed for CC account
8	C003	Account closed or frozen or inoperative	Account closed



**Removed reject reasons:**

Sl. No	Code	Description
1	M001	X_DELETED Drawers signature incomplete
2	M002	X_DELETED Drawers signature illegible
3	M010	Start date is mandatory
4	M020	Rejected due to duplicate UMRN
5	M028	X_DELETED Present with document
6	M029	X_DELETED Item listed twice
7	M036	X_DELETED Invalid Payer Account No
8	M039	X_DELETED Title of account required
9	M040	X_DELETED Title of account wrong incomplete
10	M042	Account description does not tally
11	M043	Nature of debit not allowed in account type
12	M046	X_DELETED Payees endorsement required
13	M047	X_DELETED Payees endorsement irregular
14	M048	X_DELETED Endorsement by mark thumb impression
15	M058	Name of beneficiary not provided or not legible
16	M059	X_DELETED Invalid Amount or Amount in figure and w
17	M061	Frequency of payment not mentioned on mandate
18	M062	Period of validity not mentioned or invalid end da
19	M063	Invalid bank name
20	M064	X_DELETED ZZZ DO NOT USE
21	M065	Fixed or maximum option not specified on mandate
22	M071	X_DELETED Property Seal required
23	M072	Data mismatch with Mandate
24	M073	Mandate incomplete
25	M076	Data mismatch frequency and period
26	M086	Customer identifier mismatch
27	M087	Incorrect amount

**Newly added cancel reasons:**

Sl. No	Code	Description
1	C004	Account frozen
2	C005	Account inoperative

**List of cancel reasons modified:**

Sl. No	Code	Current Description	New/Modified Description
1	C003	Account closed or frozen or inoperative	Account closed

