

Error Description	Reason for Error	Action Point
Account blocked	Customer initiate NACH E-Mandate request and Customer account is Inoperative/Inactive/Blocked	Customer to visit the Destination Bank and cross check the account details with destination Bank and get the account activated. When account is activated, customer can initiate the NACH E-Mandate request anytime atleast after 5 hours of initial request.
Account frozen	Customer initiate NACH E-Mandate request and Customer account is freeze/Blocked.	Customer to visit the Destination Bank and cross check the account details with destination Bank and get the account activated. When account is activated, customer can initiate the NACH E-Mandate request anytime atleast after 5 hours of initial request.
Account Holder Name Mismatch with CBS	Customer initiate the NACH E-Mandate request but the loan borrower name (who is applying for NACH E-Mandate) and debit account holder name is not matching during authentication of the transaction through Net Banking/Debit card mode.	Customer to initiate the journey again after 5 hours of initial request and ensure to input correct account number in which main applicant is the primary holder in the debit account.
Account Inoperative or dormant	Customer initiate NACH E-Mandate request and Customer account is Inoperative/dormant.	Customer to visit the Destination Bank and cross check the account details with destination Bank and get the account activated. When account is activated, customer can initiate the NACH E-Mandate request anytime atleast after 5 hours of initial request.
Account not in regular status	Customer initiate subsequent request after error in 1st request and Customer account is Inoperative/dormant.	Customer to visit the Destination Bank and cross check the account details with destination Bank and get the account activated. When account is activated, customer can initiate the NACH E-Mandate request anytime atleast after 5 hours of initial request.
Account number not registered with net-banking facility	Customer initiate NACH E-Mandate request choosing Net Banking as Authentication mode but the Customer account is not registered/provided with Net Banking facility.	Customer to visit the Destination Bank and cross check the availability of Net banking facility in his account with destination Bank. After activation of Net Banking facility or with debit card details, customer can initiate the NACH E-Mandate request after 5 hours of initial request.
Account number registered for only view rights in net-banking facility	Customer initiate NACH E-Mandate request choosing Net Banking as Authentication mode but Customer account is only provided with view rights in Net Banking facility.	Customer to visit the Destination Bank and request for transaction rights in his Net banking facility with destination Bank. After activation of Transaction rights in Net Banking facility or with debit card details, customer can initiate the NACH E-Mandate request after 5 hours of initial request.
Amount of EMI more than limit allowed by the acct	EMI amount requested for monthly debit is higher than the debit limit of the customer account at Destination Bank.	Customer to contact Destination Bank for the same.
Authentication Failed	Customer enter the wrong details while authentication process of his account through debit card or net banking.	Request the customer to cross verify the internet banking details debit card details along with transaction password and OTP details.
Bank Restricts Duplicate request:Account frozen	Customer initiate subsequent request after error in 1st request and Customer account is freeze/inoperative.	Customer to visit the Destination Bank and cross check the account details with destination Bank. When account is activated, customer can initiate the NACH E-Mandate request after 5 hours of initial request.
Bank Restricts Duplicate request:Account Inoperative	Customer initiate subsequent request after error in 1st request and Customer account is Inoperative/dormant.	Customer to visit the Destination Bank and cross check the account details with destination Bank. When account is activated, customer can initiate the NACH E-Mandate request anytime atleast after 5 hours of initial request.
Bank Restricts Duplicate request:Account not in regular status	Customer initiate subsequent request after error in 1st request and Customer account is not in regular status or inactive.	Customer to visit the Destination Bank and cross check the account details with destination Bank. When account is activated, customer can initiate the NACH E-Mandate request after 5 hours of initial request.
Bank Restricts Duplicate request:Account Number not registered with Net Banking facility	Customer initiate subsequent request after error in 1st request choosing Net Banking as Authentication mode and Customer account is not registered/provided with Net Banking facility.	Customer to visit the Destination Bank and cross check the availability of Net banking facility with destination Bank. After activation of Net Banking facility or with debit card details, customer can initiate the NACH E-Mandate request after 5 hours of initial request.
Bank Restricts Duplicate request:Authentication Failed	Customer initiate subsequent request after error in 1st request and Authentication through Net Banking or Debit Card is failed at Destination Bank.	Customer to initiate the NACH E-Mandate request after 5 hours of initial request.
Bank Restricts Duplicate request:Browser blocked by customer in mid transaction	Customer initiate subsequent request after error in 1st request and Customer does not complete the account authentication process through Net banking or Debit card mode and close the browser.	Customer can initiate the NACH E-Mandate request after 5 hours and complete the journey.
Bank Restricts Duplicate request:Debit card Blocked	Customer initiate subsequent request after error in 1st request and Customer Debit card/Debit account is not active.	Customer to visit the Destination Bank and cross check the debit card/account details with destination Bank.
Bank Restricts Duplicate request:Debit card Expired	Customer initiate subsequent request after error in 1st request and Customer Debit card/Debit account is not active/expired.	Customer to visit the Destination Bank and cross check the debit card/account details with destination Bank. After activation of Debit card customer can initiate the journey again after 5 hours.
Bank Restricts Duplicate request:Debit card not activated	Customer initiate subsequent request after error in 1st request and Customer Debit card is not activated/registered.	Customer to visit the Destination Bank and cross check the debit card with destination Bank and get the debit card activated. After activation of Debit card customer can initiate the journey again after 5 hours.
Bank Restricts Duplicate request:Invalid User Credentials	Customer initiate subsequent request after error in 1st request but input wrong credentials in account authentication process through Net banking or Debit card mode.	Customer to visit the Destination Bank and cross verify the user credentials of Net banking/Debit card from his destination Bank. Customer can initiate the NACH E-Mandate request after 5 hours and input only correct credentials in Net Banking or Debit Card mode.
Bank Restricts Duplicate request:Mandate Registration Failed_Please contact your home branch	Customer initiate subsequent request after error in 1st request but the customer request is not verified/failed by the destination Bank due to Restriction in Customer's Bank Account, KYC issue, Internet Banking Issue or any other technical issue.	Customer to contact the Destination Bank and cross check the reason for failure of Mandate registration. Once the destination Bank resolves the issue the customer can initiate the request after 5 hours of initial request.
Bank Restricts Duplicate request:Maximum time exceeded for OTP	Customer initiate subsequent request after error in 1st request and Customer entered wrong OTP multiple times in account authentication process through Net banking or Debit card mode and OTP exceeds the number of OTP tries fixed by the Destination Bank.	Customer to visit the Destination Bank and check the maximum number of tries fixed by the Bank and initiate the NACH E-Mandate request again after 5 hours and ensure input correct OTP within specified time.
Bank Restricts Duplicate request:No response received from customer while performing mandate registration	Customer initiate subsequent request after error in 1st request and Customer does not complete or delay the account authentication process through net banking or Debit card mode within the stipulated time defined by the destination Bank for Net banking.	Customer can initiate the NACH E-Mandate request after 5 hours and complete the journey as stipulated time.
Bank Restricts Duplicate request:No such account	Customer initiate 2nd request after error in 1st request and inputting the wrong debit account details in the NACH Form at the Bank's web page.	Once the journey is initiated the account details will be verified by the destination Bank and if the account details does not match with the account maintained with bank, it shows this error. Customer to cross verify his account details with destination Bank and try after 5 hours.
Bank Restricts Duplicate request:Refer to the branch_KYC not completed	Customer initiate subsequent request after error in 1st request and Customer account is not KYC completed at destination Bank upon the authentication of Net Banking/Debit card to Due KYC non Compliance.	Customer to visit the Destination Bank and update the KYC in his account with destination Bank.
Bank Restricts Duplicate request:Transaction rejected or cancelled by the merchant	Customer initiate subsequent request after error in 1st request and Customer rejected or cancelled the account authentication process through net banking or Debit card mode.	Customer can initiate the NACH E-Mandate request after 5 hours and complete the journey.
Debit card Blocked	Customer Debit card/Debit account is not active.	Customer to cross check the debit card/account details with destination Bank.
Debit card Expired	Customer initiate NACH E-Mandate request and Customer Debit card is not active/expired.	Customer to visit the Destination Bank and cross check the debit card with destination Bank and get the debit card activated. After activation of Debit card customer can initiate the journey again after 5 hours.
Debit card not activated	Customer initiate NACH E-Mandate request and Customer Debit card is not active/registered.	Customer to visit the Destination Bank and cross check the debit card with destination Bank and get the debit card activated. After activation of Debit card customer can initiate the journey again after 5 hours.
Debit Card validation failed due to invalid card number	Customer initiate the NACH E-Mandate request but input the wrong debit card number while authentication of the transaction and try to proceed further.	Customer to initiate the journey again after 5 hours of initial request and ensure to input with correct credentials/Card Number.
Debit card validation failed due to invalid PIN	Customer initiate the NACH E-Mandate request but input the wrong debit card PIN while authentication of the transaction.	Customer to initiate the journey again after 5 hours of initial request and ensure to input with correct credentials/PIN.
Debit card validation failed due to invalid card number	Customer initiate the NACH E-Mandate request but input the wrong debit card number while authentication of the transaction and try to proceed further.	Customer to initiate the journey again after 5 hours of initial request and ensure to input with correct credentials/Card Number.
Debit card validation failed due to invalid cardno	Customer initiate the NACH E-Mandate request but input the wrong debit card number while authentication of the transaction and try to proceed further.	Customer to initiate the journey again after 5 hours of initial request and ensure to input with correct credentials/Card Number.
Debit card validation failed due to invalid expiry date	Customer initiate the NACH E-Mandate request but input the wrong debit card expiry date while authentication of the transaction and try to proceed further.	Customer to initiate the journey again after 5 hours of initial request and ensure to input with correct credentials/Card expiry date.
Debit card validation failed due to invalid PIN	Customer initiate the NACH E-Mandate request but input the wrong debit card PIN while authentication of the transaction.	Customer to initiate the journey again after 5 hours of initial request and ensure to input with correct credentials/PIN.
Default Account Holder name	Customer initiate the NACH E-Mandate request but the loan borrower name (who is applying for NACH E-Mandate) and debit account holder name is not matching during authentication of the transaction through Net Banking/Debit card mode.	Customer to initiate the journey again after 5 hours of initial request and ensure to input correct account number in which main applicant is the primary holder in the debit account.
Invalid CVV	Customer initiate the NACH E-Mandate request but input the debit card with wrong CVV while authentication of the transaction and try to proceed further.	Customer to initiate the journey again after 5 hours of initial request and ensure to input with correct credentials/CVV.
Invalid Email ID	Customer initiate the NACH E-Mandate request but there is Invalid Email ID or No email ID is given in customer ID of the loan borrower.	Customer to visit the branch and get his correct email ID mandatorily updated in his loan account. Once email id is updated customer can initiate the NACH E-Mandate again after 5 hours of initial request.
Invalid user credentials	Customer initiate NACH E-Mandate request but input wrong credentials in account authentication process through Net banking or Debit card mode.	Customer to visit the Destination Bank and cross verify the user credentials of Net banking/Debit card from his destination Bank. Customer can initiate the NACH E-Mandate request after 5 hours and input only correct credentials in Net Banking or Debit Card mode.
Mandate Not Registered, not maintaining req balance.	Customer initiate NACH E-Mandate request but Customer has not maintained proper balance in his account.	Customer to visit the Destination Bank and check the balance in his account maintained with destination Bank. In case of low balance Customer to credit sufficient funds in his account and initiate the NACH E-Mandate request after 5 hours of initial request.
Mandate Registration Failed	Customer initiate NACH E-Mandate request but the customer request is not verified/failed by the destination Bank due to Restriction in Customer's Bank Account, KYC issue, Internet Banking Issue or any other technical issue.	Customer to contact the Destination Bank and cross check the reason for failure of Mandate registration. Once the destination Bank resolves the issue the customer can initiate the request after 5 hours of initial request.
Mandate registration Failed:Please contact your home branch	Customer initiate NACH E-Mandate request but the customer request is not verified/failed by the destination Bank due to Restriction in Customer's Bank Account, KYC issue, Internet Banking Issue or any other technical issue.	Customer to contact the Destination Bank and cross check the reason for failure of Mandate registration. Once the destination Bank resolves the issue the customer can initiate the request after 5 hours of initial request.
Mandate Registration Failed: Please contact your home branch	Customer initiate NACH E-Mandate request but the customer request is not verified/failed by the destination Bank due to Restriction in Customer's Bank Account, KYC issue, Internet Banking Issue or any other technical issue.	Customer to contact the Destination Bank and cross check the reason for failure of Mandate registration. Once the destination Bank resolves the issue the customer can initiate the request after 5 hours of initial request.
Mandate Registration Failed:Please contact your home branch	Customer initiate NACH E-Mandate request but the customer request is not verified/failed by the destination Bank due to Restriction in Customer's Bank Account, KYC issue, Internet Banking Issue or any other technical issue.	Customer to contact the Destination Bank and cross check the reason for failure of Mandate registration. Once the destination Bank resolves the issue the customer can initiate the request after 5 hours of initial request.
Mandate Registration Failed:card not found	This error occurs due to Technical glitch while processing the NACH request at Bill desk and NPCC.	Customer can initiate the request after 5 hours.
Mandate Registration Failed:card_not_found_for_commerce	Customer initiate the NACH E-Mandate request and input the Debit card details but the card was not active for e-commerce/online transactions.	Customer to visit the Destination Bank and get the debit card activated for e-commerce/online transactions. After activation customer to initiate the journey again after 5 hours of initial request.
Mandate Registration Failed:do_not_honor	Customer initiate NACH E-Mandate request but the customer request is not verified/failed by the destination Bank due to Restriction in Customer's Bank Account, KYC issue, Internet Banking Issue or any other technical issue.	Customer to contact the Destination Bank and cross check the reason for failure of Mandate registration. Once the destination Bank resolves the issue the customer can initiate the request after 5 hours of initial request.
Mandate Registration Failed:format_error	This error occurs due to Technical glitch while processing the NACH request at Bill desk and NPCC.	Customer can initiate the request after 5 hours.
Mandate registration Failed:Please contact your home branch	Customer initiate NACH E-Mandate request but the customer request is not verified/failed by the destination Bank due to Restriction in Customer's Bank Account, KYC issue, Internet Banking Issue or any other technical issue.	Customer to contact the Destination Bank and cross check the reason for failure of Mandate registration. Once the destination Bank resolves the issue the customer can initiate the request after 5 hours of initial request.
Mandate Registration Failed:unable_to_authenticate	Customer initiate NACH E-Mandate request but the customer request is not verified/failed by the destination Bank due to Restriction in Customer's Bank Account, KYC issue, Internet Banking Issue or any other technical issue.	Customer to contact the Destination Bank and cross check the reason for failure of Mandate registration. Once the destination Bank resolves the issue the customer can initiate the request after 5 hours of initial request.
Maximum time exceeded for OTP	Customer input wrong OTP and the number of OTP tries exceed the number fixed by the Destination Bank.	Customer to visit the destination Bank and check the maximum number of tries fixed by the Bank and initiate the NACH E-Mandate request again after 5 hours and ensure input correct OTP within specified limit.
Merchant signature validation failed	This error occurs due to Technical glitch while processing the NACH request at Bill desk and NPCC.	Customer can initiate the request after 5 hours.
No response received from customer while performing mandate registration	Customer initiate NACH E-Mandate request but he does not complete or delay the account authentication process through Net banking or Debit card mode within the stipulated time defined by the destination Bank for Net banking and Debit Card verification.	Customer can initiate the NACH E-Mandate request after 5 hours and complete the journey as stipulated time.
No response received from customer while performing transaction	Customer initiate NACH E-Mandate request but he does not complete or delay the account authentication process through Net banking or Debit card mode within the stipulated time defined by the destination Bank for Net banking and Debit Card verification.	Customer can initiate the NACH E-Mandate request after 5 hours and complete the journey as stipulated time.
No Such Account	Customer initiate NACH E-Mandate request but account given for debit of EMI is old/inactive/invalid account number.	Customer to visit the Destination Bank and cross check the account details with destination Bank. Customer can initiate the NACH E-Mandate request after 5 hours of initial request and input the correct account number.
Not a CBS set no old set no represent with CBS no	Customer initiate NACH E-Mandate request but account given for debit of EMI is old/inactive/invalid account number.	Customer to visit the Destination Bank and cross check the account details with destination Bank. Customer can initiate the NACH E-Mandate request after 5 hours of initial request and input the correct account number.
Not having IB Account	Customer initiate NACH E-Mandate request choosing Net Banking as Authentication mode but the Customer account is not registered/provided with Net Banking facility.	Customer to visit the Destination Bank and cross check the availability of Net banking facility in his account with destination Bank. After activation of Net Banking facility or with debit card details, customer can initiate the NACH E-Mandate request after 5 hours of initial request.
OTP Verified/Failure	Customer initiate NACH E-Mandate request and Customer entered wrong OTP in account authentication process through Net banking or Debit card mode.	Customer to initiate the NACH E-Mandate request again after 5 hours and ensure input correct OTP.
Previous Request in Progress	Customer initiate NACH E-Mandate request and Customer entered OTP in account authentication process through Net banking or Debit card mode and failure occurred in OTP verification.	Customer to initiate the NACH E-Mandate request again after 5 hours and ensure input correct OTP.
Refer to the branch_KYC not completed	User has already initiated the first request and now trying second request for same account. Since the 1st request is under process and pending from NPCC.	Branch should request the customer to wait for minimum 3 hours in case of failure of first request for initiation of second request same account.
Rejected as per customer confirmation	Customer initiate NACH E-Mandate request but Customer account is not KYC completed and Destination Bank rejects the authentication of Net Banking/Debit card to Due KYC non Compliance.	Customer to visit the Destination Bank and update the KYC in his account with destination Bank. When account is activated, customer can initiate the NACH E-Mandate request after 5 hours of initial request.
Response not received within the TAT from NPCC	Customer initiate NACH E-Mandate request but he cancel/rejects the account authentication process through Net banking or Debit card mode instead of verifying the authentication process.	Customer can initiate the NACH E-Mandate request after 5 hours and complete the journey through successful authentication.
Sorry we are unable to process your request right now, please try after some time	Customer initiate NACH E-Mandate request but there is a delay from NPCC in processing the file.	Customer to initiate the NACH E-Mandate request after 5 hours and complete the journey.
Sorry, some system error has occurred, please contact system administrator	This error occurs due to Technical glitch while processing the NACH request at Bill desk and NPCC.	Customer can initiate the request after 5 hours.
Technical errors or connectivity issues at bank end	This error occurs due to Technical glitch while processing the NACH request at Bill desk and NPCC.	Customer can initiate the request after 5 hours.
Time expired for OTP	Customer initiate NACH E-Mandate request and Customer enter OTP after the expiry of OTP in account authentication process through Net banking or Debit card mode.	Customer to initiate the NACH E-Mandate request again after 5 hours and ensure input correct OTP within specified time to ensure verification of OTP before expiry.
Transaction rejected or cancelled by the customer	Customer initiate NACH E-Mandate request but he cancel/rejects the account authentication process through Net banking or Debit card mode instead of verifying the authentication process.	Customer can initiate the NACH E-Mandate request after 5 hours and complete the journey through successful authentication.
User rejected the transaction on pre-bill page	Customer initiate NACH E-Mandate request but he cancel/rejects the journey in between without completing the NACH E-Mandate journey.	Customer can initiate the NACH E-Mandate request after 5 hours and complete the journey through successful authentication.