

Reasons for Aadhaar Based Payments Rejections and Action to be Taken

Sno.	Error Message	Action to be Taken
1	Aadhar mapping doesn't exist / Aadhar number not mapped to IIN	<p>1. Beneficiary has to submit the NPCI Consent form to the Bank for mapping of Aadhaar number to the Bank account. (or)</p> <p>2. If the Beneficiary is not having an account, a new account should be opened in Public Sector Banks and Aadhaar number has to be mapped to his account number along with the NPCI Consent form.</p>
2	Account Closed	As the account has been closed, the Beneficiary has to open a new account in Public Sector Banks or if he has already having an account with some other bank then NPCI consent form to be obtained from him and seeded into the bank records
3	Inactive Aadhar	<p style="text-align: center;">Aadhaar can be inactive due to:</p> <p style="text-align: center;">1. Duplicate Aadhaar number (or) 2. No updation of mandatory biometrics (or) 3. Profile updation</p> <p style="text-align: center;">Action to be taken:</p> <p>1. Beneficiary should reach bank and ask branch manager to de-link and link again, as there may have been Aadhaar profile updation after linking (or)</p> <p>2. Beneficiary should update his/her/their biometrics and submit the NPCI Consent form to the Bank for mapping of Aadhaar number to the Bank account. (or)</p> <p>3. Beneficiary can open a new savings account in Public Sector banks</p>
4	Account Holder Expired	If the customer expired, no further credits will be allowed into the account.
5	Aadhaar Number not mapped to Account Number	<p>1. The Aadhaar Number particulars together with the Bank consent form is to be submitted to the concerned Bank branch for seeding and mapping with NPCI. (or)</p> <p>2. Beneficiary can open a new savings account in Public Sector banks</p>
6	KYC Document Pending	<p>1. The account might have been opened initially as a Zero balance account as the threshold limit for maximum balance or credits have been crossed, the account requires all the relevant documents for address proof and identity proof for continuing the account as a normal account with minimum balance etc. (or)</p>

		2. Beneficiary can open a new savings account in Public Sector banks
7	Account reach maximum Credit Limit set on account by Bank	1. The account was opened as a Zero balance Simple account. In such accounts the maximum amount of total credits in a year are Rs.50,000/- If it exceeds either of the conditions it will not allow further credits. The account has to be converted as a normal (regular) Savings Bank account by submitting the relevant KYC documents and maintaining the minimum balance (or) 2. Beneficiary can open a new savings account in Public Sector banks
8	Amount Exceeds Limit set on Account by Bank for Credit per Transaction	1. The account was opened as a Zero balance Simple account. In such accounts the maximum that can be credited on a day is Rs.10,000/- and amount of total credits in a year are Rs.50,000/- If it exceeds either of the conditions it will not allow further credits. The account has to be converted as a normal (regular) Savings Bank account by submitting the relevant KYC documents and maintaining the minimum balance (or) 2. Beneficiary can open a new savings account in Public Sector banks
9	"Invalid Account Type	1. The amounts can be credited to only Savings Bank accounts. If the particulars of other accounts are seeded, they should be reseeded and particulars of a Savings bank account to be provided for seeding. If there is any problem with the existing bank branch for opening a separate account a new account can be opened in Public Sector Banks with another bank and the account number seeded. (or) 2. Beneficiary can open a new savings account in Public Sector banks
10	A/C Blocked or Frozen	1. The reasons for blocking the account have to be obtained from the bank branch concerned and arrangements to be made get the blocked flag removed. (or) 2. Beneficiary can open a new savings account in Public Sector banks
11	Invalid Bank Identifier	Beneficiary need to open a new savings account in Public Sector banks
12	Participant not mapped to the product	Beneficiary need to open a new savings account in Public Sector banks
13	Unclaimed / DEAF accounts	Beneficiary need to open a new savings account in Public Sector banks