Error Code	CBS Response code
1	TPIN expired
3	Virtual Address _____ is already Taken
4	Mobile Number is not registered with CBS(Beneficiary)
5	Account not available for the mobile number/ Customer Name Not Available in CBS for the CIF
7	Incorrect OTP entered for the mobile number
8	OTP time expired
9	OTP limit exceeded
10	Debit Card Expired
11	Invalid TPIN
12	Max TPIN tries exceeded. TPIN locked
12	TPIN already locked
13	Invalid Virtual address
15	Insufficient Funds
15	CLEARED BAL/FUNDS/DP NOT AVAILABLE/IF ASBA HOLD DONT AUTHORISE
15	TOD NOT AVAILABLE
16	PER TXN LIMIT EXCEEDED AS SET BY REMITTING MEMBER
17	Transaction Limit Frequency Exceeded
18	Invalid Amount
19	NO SUCH ACCOUNT/INVALID CHECK DIGIT
21	Unknown Response from CBS
22	ACCOUNT STOPPED
22	RESTRICTED -
22	CUSTOMER BLOCKED
22	DIRECT CREDIT BLOCKED
23	Amount can't be lesser than min period balance
24	Status for the account is INOP
25	REMITTER ACCOUNT CLOSED ALREADY OR BGL BLOCKED
27	OTP not generated for the mobile number
29	Virtual Address is not available for the mobile number
30	Transfer Amount exceeds Max Limit for the day
31	Old and New TPIN are same
32	TPIN not set for the account
33	MORE THAN ONE CIF AVAIALBLE
35	INVALID MOBILE NUMBER(REMITTER)
36	INVALID MODE OF OPERATION
37	ACCOUNT IS FREEZED
38	INOP ACCT PLS MAKE ACCT OPERATIVE
39	HSM Decryption Error
40	Card details does not match for the account
46	Credit not allowed to RD/MMD Account
47	A/C VALIDITY EXPIRY
48	PAN NO/FORM 60 NOT AVAILABLE
49	TRANSACTION NOT ALLOWED - SSA ACCT
50	EXCEEDS MAX WITHDRAWAL IN CURRENT MONTH
51	CREDIT TO LOAN ACCOUNT NOT PERMITTED
52	ACCOUNT IS LOCKED - PLS. TRY AGAIN
53	INITIAL CR ALLOWED THUE IMPS AND NEFT
56	ABOVE MAX BALANCE
65	INVALID PAN
66	PAN IS NOT PERSONNEL
67	INVALID CHECK DIGIT

71	MINOR A/C- DEBIT NOT PERMITTED
90	Insuffient Request
99	Unknown status for the account / JDBC to DB all 2500 connections are utilized
91	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (REMITTER)
61	Adequate Funds Not Available/Amount Blocked For Mandate
62	REQD STOP/HOLD DOES NOT EXIST
909	Unable to connect CBS port/// Queue in CBS or CBS restarting
73	Debit req received from NPCI but account not debited
0	SUCCESSFUL
74	Original Debit req not found in CBS
98	Blank Response
97	INTERNAL EXCEPTION AT SERVER/CBS/ETC ON REMITTER SIDE
72	Debit & Credit Account Should Not Be Same
RI	Invalid CBS Response
Z0	APPLICATION BUSY. PLS TRY LATER.
X5	CANNOT UPDATE FIELDS FOR REQUESTED ACTION
Y9	Read Time Out from CBS/Application Time-out, Please Enq.
X7	CBS teller not logged in
M07	DEBIT FREEZED ACCOUNT
T1	Exceeds Recurring Mandate Limit - TPIN Required
XY	No response from CBS