# Frequently Asked Questions

## NACH E-Mandate registration process

**What is NACH?**

NACH (National Automated Clearing House) is a funds clearing platform set up by NPCI (National Payments Corporation of India) similar to the existing ECS of RBI. NACH (Debit) & NACH (Credit) aims at facilitating interbank high volume, low/high value debit/credit bulk transactions, which are repetitive/recurring in nature, electronically using the NPCI service.

**What are the variants of NACH?**

Primarily there are two variants of NACH – NACH Debit & NACH Credit.

**What is NACH Credit?**

NACH Credit is an electronic payment service used by an institution for affording credits to a large number of beneficiaries in their bank accounts for the payment of loan instalment, dividend, interest, salary, pension etc. by raising a single debit to the bank account of the User Institution (Corporate registered for NACH Services).

**What is NACH Debit?**

NACH (Debit) facilitates the Corporate for collection of, loan instalment repayments / telephone / electricity / water bills, cess / tax collections, periodic investments in mutual funds, insurance premium etc., that are periodic or repetitive in nature and payable to the User Institution (Corporate registered for NACH Services) by large number of customers etc.

**What is a mandate?**

Mandate is a one-time registration process. It is just an authorization to your bankers to debit your account with a fixed amount or up to a certain limit as per the frequency given by you in mandate form.

**What is a e-mandate?**

E-Mandate is customer approving the Mandate digitally using Debit card / Net Banking / Aadhaar based authentication in online mode.

**What are the variants used for e-Mandate authentication?**

Debit card / Internet Banking / Aadhaar based authentication in online mode.

**What is UMRN?**

**UMRN - UMRN is a Unique Mandate Reference Number** allocated to each new mandate created in NACH Debit. It is auto generated by the NACH system during mandate creation. UMRN is mandatory for every transaction and even during mandate amendment and cancellation.

**What is the eligibility of NACH e-Mandate?**

An applicant needs to have an Debit Card / Net Banking / Aadhaar Card / PAN are eligible for e-Mandate for authorising the mandate online.

**Are ECS and NACH e-Mandate alike?**

ECS is offline mode of Mandate, whereas e-Mandate is online

**How to register NACH e-Mandate?**

**The process is entirely digital with no involvement of any physical forms or signatures at any point of time.**

- In Indian Bank Web Page → Click on Register eMandate here
  - Enter Registered Mobile Number
  - Enter Loan Account Number
  - Captcha
- Bank will send OTP to the registered mobile number
- OTP will be validated and customer Loan account will be validated
- Enter the necessary details such as Debit Account no. Bank , Branch, IFSC, Mandate Amount, Frequency, etc.,
- Page will be redirected to NPCI -ONMAGS Platform to enter the details required for authentication. Authorise the Mandate.
  - Debit card
  - NetBanking
  - Aadhaar based
  - Simplified Aadhaar (Mandate with limited value of Rs.15,000/- only)
  - PAN ( Mandate with limited value of Rs.15000/- only)
  - CIF ( Mandate with limited value of Rs.15000/- only)

**To whom I have to report for e-Mandate authorisation fails?**

Indian Bank with the details of Loan account no., Mobile no.

**Whether I have to do the process repeatedly every month for EMI?**

No. It is one time process

**What are all the operations I can perform in e-Mandate?**

- Create – Registering of new Mandate
- Amend – Amend a few details of the registered mandate
- Cancel – Permanently cancel the mandate
- Suspend / Revoke – Suspend a mandate on a temporary basis and allow the customers to revoke the suspension. No transactions shall be presented during the suspension period

**What is e-Mandate Amend ?**

- In Indian Bank Web Page → Click on Register eMandate here
  - Enter Registered Mobile Number
  - Enter Loan Account Number
  - Captcha
- Bank will send OTP to the registered mobile number
- OTP will be validated and customer Loan account will be validated
- If eMandate already exists, the details will be shown on the screen
- Screen will be enabled for e-Mandate action (Amend / Cancel / suspend)

- **Select – Amend and Submit**
- Enter necessary details (Amount, etc.)
- Page will be redirected to NPCI - ONMAGS Platform to enter the details required for authentication. Authorise the Mandate
  Debit card
  NetBanking
  Aadhaar based
  Simplified Aadhaar (Mandate with limited value of Rs.15,000/- only)
  PAN ( Mandate with limited value of Rs.15000/- only)
  CIF ( Mandate with limited value of Rs.15000/- only)
- Once authorised using any one of variant Debit card / NetBanking / Aadhaar card, eMandate will be amended

**How can I cancel e-Mandate?**

- In Indian Bank Web Page → Click on Register eMandate here
  Enter Registered Mobile Number
  Enter Loan Account  Number
  Captcha
- Bank will send OTP to the registered mobile number
- OTP will be validated and customer Loan account will be validated
- If eMandate already exists, the details will be shown on the screen
- Screen will be enabled for e-Mandate (Amend / Cancel /Suspend)
- **Select – Cancel and Submit**
  (Customer cannot change the details of e-Mandate only he / she can proceed for Cancel)
- Page will be redirected to NPCI - ONMAGS Platform to enter the details required for authentication. Authorise the Mandate
  Debit card
  NetBanking
  Aadhaar based
  Simplified Aadhaar (Mandate with limited value of Rs.15,000/- only)
  PAN ( Mandate with limited value of Rs.15000/- only)
  CIF ( Mandate with limited value of Rs.15000/- only)

- Once authorised using any one of variant Debit card / NetBanking / Aadhaar card, eMandate will be cancelled.

The Mandate will get cancelled once approved by customer using any one of the variant The mandate cancelled is permanently removed from the system

**How can I Suspend / Revoke E-Mandate?**

**Suspend Mandate for a short period of time.**

- In Indian Bank Web Page → Click on Register eMandate here
  Enter Registered Mobile Number
  Enter Loan Account  Number
  Captcha
- Bank will send OTP to the registered mobile number
- OTP will be validated and customer Loan account will be validated
- If eMandate already exists, the details will be shown on the screen
- Screen will be enabled for e-Mandate (Amend / Cancel /Suspend)
- **Select – Suspend and Submit**

(Customer cannot change the details of e-Mandate only he / she can proceed for suspend)

- Page will be redirected to NPCI - ONMAGS Platform to enter the details required for authentication. Authorise the Mandate

  Debit card
  NetBanking
  Aadhaar based
  Simplified Aadhaar (Mandate with limited value of Rs.15,000/- only)
  PAN ( Mandate with limited value of Rs.15000/- only)
  CIF ( Mandate with limited value of Rs.15000/- only)

The Mandate will get Suspend once approved using any one of the variant.

Revoke can be performed only for the mandate already in suspended status