

User Guide on managing e-mandate by the customers of Karnataka Gramin Bank (As a destination Bank)

Introduction

This document outlines the process to be followed by customers for managing NACH Mandate wherein customer account is maintained with Karnataka Gramin Bank.

Overview

E-Mandate is a payment service initiated by RBI and the National Payments Corporation of India (NPCI). It provides the underlying infrastructure for businesses to collect recurring payments in India. With E-Mandate / NACH mandate, one can easily authorize recurring payments by using their Netbanking or Debit card credentials.

NPCI has issued circulars NPCI/2020-21/NACH/Circular no. 13 dated September 11, 2020 and NPCI/2020-21/NACH/Circular no. 25 dated February 08, 2021 and NPCI/2020-21/NACH/Circular no. 28 dated March 08, 2021 wherein all the participating entities have been mandated to provide facility for online cancellation of mandates. All the participating entities are expected to provide option to the customers to submit their stop/cancel request through their website or any other electronic channels who have onboarded as Sponsor bank.

As per the guidelines of the NPCI bank has enabled registration of e-mandate facility to customers of Karnataka Gramin Bank as destination Bank using Aadhaar Mode of authentication. Now, customers can create, amend, cancel, and suspend/revoke e-mandate linked to the accounts maintained at Karnataka Gramin Bank by visiting the website of registering entities by furnishing basic details like name, mobile number, email ID, Bank Account number, debit type and frequency type etc.

Further, customer has to authenticate the actions by Aadhaar number in online mode. Following are the workflow for conducting various actions related to e-mandate.

Workflow

1. Customer has to access the web page of the merchants/corporates/Sponsor bank.
2. Input Mandate request Details.
3. Select the option for Creation/Amend/cancellation/suspension or revocation.
4. Enter the details on the web page and submit the request.
5. The details will be validated in the central system. If the request is not found to be valid, the request will be rejected with suitable message.
6. If the request is valid then the same will be routed to the destination Bank.(PGBX)
7. The destination bank (PGBX) will send OTP to registered mobile number for customer authentication.
8. Customer enters the OTP and authenticate the mandate.
9. On successful authentication the mandate will get created/cancelled/suspended or suspension revoked.
10. Details will be sent to sponsor bank by destination Bank (PGBX) for necessary update in their internal systems.
11. Confirmation provided to the customer online by the sponsor bank.