

E-mandate facility on NSE NMF II

Background

NPCI has recently introduced E-mandates concept with the objective of shortening the mandate acceptance cycle by replacing paper based mandates with electronic mandates. The system will leverage on Core Banking Solution (CBS) of participating banks for initiation of mandates and posting transactions.

Currently, there are 28 banks participating for E-mandates service through NPCI, bank list can be obtained from below URL, it is also given at bottom of the page

https://npci.org.in/sites/default/files/Live_Banks_in_eSign_0.pdf

Key features of the Product

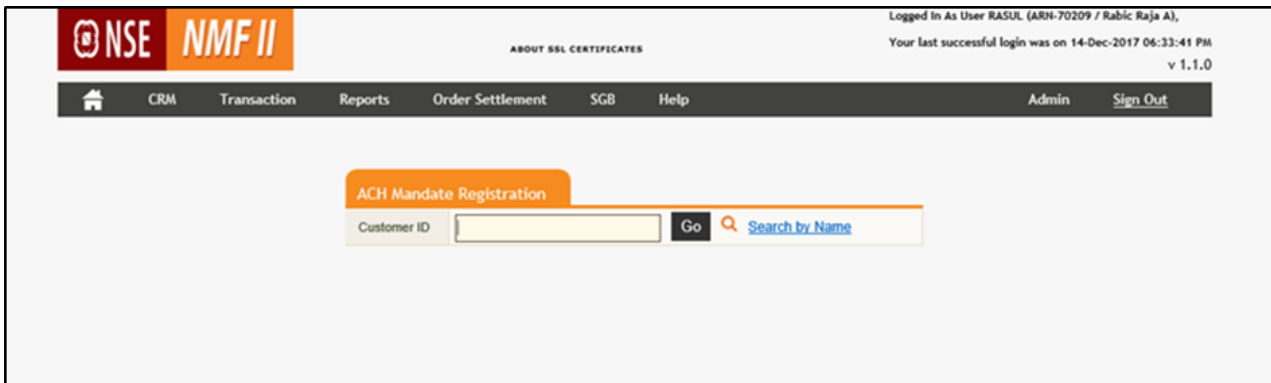
1. This functionality is available for individuals and/or survivor / Anyone or Survivor mode
2. Currently, maximum limit for a Mandate is ₹ 1 lakh
3. E-mandate is an Aadhar based functionality, accordingly, registration of mobile number with UIDAI is mandatory for e-signing of mandate
4. Updation of Aadhar number in bank account on which mandate is being registered is mandatory for registration of mandate
5. E-mandate can be registered on banks, enabled for the same by NPCI, currently there are 28 banks enabled for E-mandates
6. E-Mandate can be registered for bank accounts already registered at IIN level, hence Bank selection has to satisfy two conditions first – Bank should facilitate E-mandates (refer NPCI bank list) and second it should be one of the banks registered at IIN level. For Example, if SBI and ICICI are two banks registered at IIN level, the E-mandate can be registered for ICICI only as SBI is currently not registering E-mandates

Important points to note:

- **Browser supported IE v.9 or above, Chrome and Firefox latest version for a seamless experience**
- **Please disable the Pop Up Blocker and then continue**
- **SMS intimations will also be enabled from shortly, till then email intimations will go to member**
- **Currently, this facility is only in web application , we will extend it to APIs and Mobile application shortly**

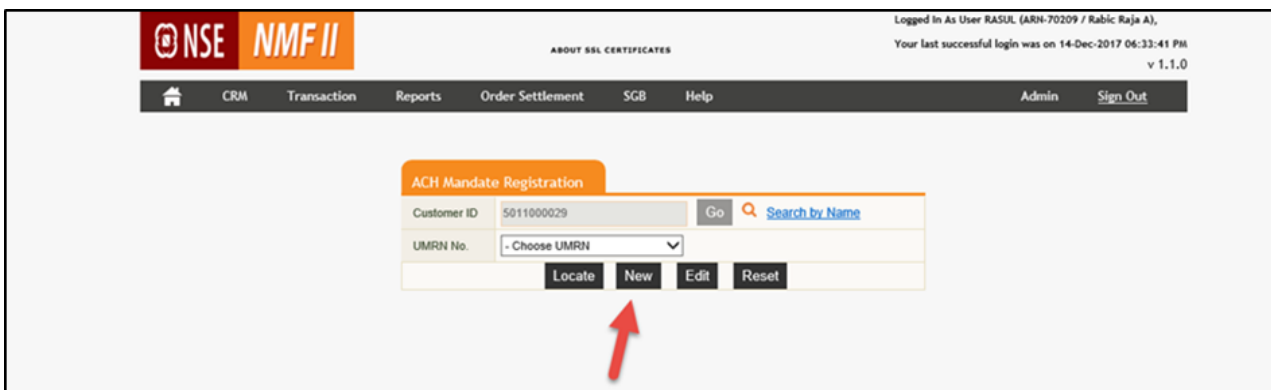
E-Mandate Registration process

1. Click on ACH Mandate Registration Option and Enter the IIN no.



The screenshot shows the NSE NMF II web application interface. At the top, there is a navigation bar with the NSE NMF II logo on the left and the text "ABOUT SSL CERTIFICATES" in the center. On the right side of the navigation bar, it says "Logged In As User RASUL (ARN-70209 / Rabic Raja A), Your last successful login was on 14-Dec-2017 06:33:41 PM v 1.1.0". Below the navigation bar, there is a menu with options: CRM, Transaction, Reports, Order Settlement, SGB, Help, Admin, and Sign Out. The main content area is titled "ACH Mandate Registration" and contains a form with a "Customer ID" input field, a "Go" button, and a "Search by Name" link.

2. Select Mandate type as new



The screenshot shows the NSE NMF II web application interface. At the top, there is a navigation bar with the NSE NMF II logo on the left and the text "ABOUT SSL CERTIFICATES" in the center. On the right side of the navigation bar, it says "Logged In As User RASUL (ARN-70209 / Rabic Raja A), Your last successful login was on 14-Dec-2017 06:33:41 PM v 1.1.0". Below the navigation bar, there is a menu with options: CRM, Transaction, Reports, Order Settlement, SGB, Help, Admin, and Sign Out. The main content area is titled "ACH Mandate Registration" and contains a form with a "Customer ID" input field containing the value "5011000029", a "Go" button, and a "Search by Name" link. Below the "Customer ID" field, there is a "UMRN No." dropdown menu with the value "- Choose UMRN". At the bottom of the form, there are four buttons: "Locate", "New", "Edit", and "Reset". A red arrow points to the "New" button.

3. Fill in Mandate details and select E-mandate as highlighted below. Further, in case investor is in front of distributor and distributor is only going to key in the Aadhar number then select mode as online. Alternatively, if the Aadhar is going to be entered by the investor select mode as email, wherein investor will receive the link to update Aadhar number and OTP (refer below screen shot)

ACH Mandate Registration

Physical
 eMandate

Investor Details

Customer ID	5011337222	Investor Name	YUVARAJ A	Investor PAN	BNTPA2895L
Mode Of Holding	SINGLE	Joint Name1		Joint Name2	
Guardian Name		Tax Status	Individual	DP ID	

Bank Details

Bank Name	ICICI Bank Ltd	Branch Name		Account Number	005401541342
Account Type	SB/Savings Account	MICR Number		IFSC Code	ICIC0000054
Bank Holder Name	YUVARAJ A	Bank Holder Name1		Bank Holder Name2	

ACH Mandate Details

ACH Amount	500000	ACH From Date	21-Dec-2017	ACH To Date	29-Nov-2018
Until Cancelled	<input type="checkbox"/>	Type	Online		

Note: To proceed, please disable the Pop-Blocker on your browser and then click on [Continue](#)
 This eMandate interface will work fine in Internet Browser version 9 and above, Chrome and Firefox latest versions are supported

Bank Details

Bank Name		Branch Name		Account Number	
Account Type	- Choose Account Type -	MICR Number		IFSC Code	
Bank Holder Name		Bank Holder Name1		Bank Holder Name2	

ACH Mandate Details

ACH Amount		ACH From Date		ACH To Date	
Until Cancelled	<input type="checkbox"/>	eMandate	<input checked="" type="checkbox"/>	Type	Online Email

4. E-Mandate can be registered for bank accounts already registered at IIN level, hence Bank selection has to satisfy two conditions first – Bank should facilitate E-mandates (refer NPCI bank list) and second it should be one of the banks registered at IIN level. For Example, if SBI and ICICI are two banks registered at IIN level, the E-mandate can be registered for ICICI only as SBI is currently not registering E-mandates

ACH Mandate Registration

Physical eMandate

Investor Details

Customer ID		Investor Name		Investor PAN	
Mode Of Holding	ANYONE / SURVIVOR	Joint Name1		Joint Name2	
Guardian Name		Tax Status	Individual	DP ID	

Bank Details

Bank Name	ICICI Bank Ltd	Branch Name		Account Number	
Account Type	SB/Savings Account	MICR Number		IFSC Code	
Bank Holder Name		Bank Holder Name1		Bank Holder Name2	

ACH Mandate Details

ACH Amount	29500	ACH From Date	30-Dec-2017	ACH To Date	
Until Cancelled	<input type="checkbox"/>	Type	Online		

Save Print Reset

Note: To proceed, please disable the Pop-Blocker on your browser and then click on [Continue](#)

This eMandate interface will work fine in Internet Browser version 9 and above, Chrome and Firefox latest versions are supported

5. After clicking on next, the below given screen will appear

eMandate Confirmation

Investor Details

Customer ID	5011000029	Investor Name	testing	Investor PAN	AQCPB0193R
Mode Of Holding	JOINT	Joint Name1	TEST1	Joint Name2	
Guardian Name		Tax Status	Individual	DP ID	1212342312345234

Bank Details

Bank Name	HDFC Bank Ltd	Account Number	501023232232	Account Type	Savings Account
Branch Name	chennai	IFSC Code	HFCC0223232	MICR No	332324444
Bank Holder Name	Rasul	Bank Holder Name1		Bank Holder Name2	

ACH Mandate Details

ACH From Date	01-JAN-2018	ACH To Date	31-DEC-2099	Until Cancelled	<input checked="" type="checkbox"/>
ACH Amount	800000	Type	ONLINE		

Submit Reset

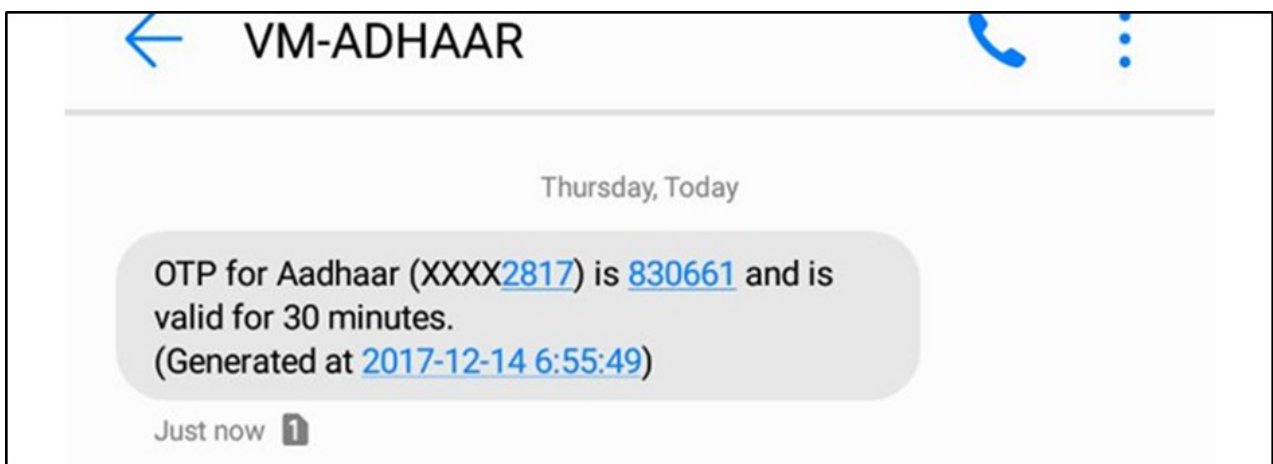
6. In case member opts for online option, on submission of the Mandate, below screen will appear in distributor login and in case the mode is selected as email, the link for this screen will go in email to investor. The Aadhar number is required to be entered in below highlighted portion.

The screenshot shows a web form titled 'Corporate Details' with the following sections:

- Corporate Details:** Utility Name* (NATIONALSECLRCORPLD), Utility Code* (NACH0000000002146), Sponsor Bank Name* (The Hongkong & Shanghai Corporat), Sponsor Bank Code* (HSBC02INDIA), Reference Number* (625037), Follo Number (5011000029).
- Bank Details:** Account Type* (Savings), Account Number* (50102323232), Bank Name* (HDF), IFSC/MICR Code* (HFCC0223232), Category* (Mutual Fund Payment).
- Occurrence Details:** Frequency* (Adhoc), Amount (Rs)* (80000), Debit Type* (Maximum), From Date* (01-01-2018), To Date* (31-12-2099).
- Contact Details:** Phone, Mobile (+919876543210), EmailID (divyakp@kgfst.com).
- Payer Details:** Payor name 1* (Rasul), Aadhaar Number* (highlighted with a red circle).
- Declaration:** A checkbox with a disclaimer: "This is to confirm that the declaration has been carefully read, understood and made by me / us. I am authorising the User entity / corporate to debit the account. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / corporate or the bank where I have authorized the debit."

Buttons for 'Continue' and 'Cancel' are at the bottom.

7. Investor will receive Aadhar OTP on his registered mobile number



8. Distributor (Online mode) / Investor (Email mode) will enter OTP in below given screen

This is to confirm that the declaration has been carefully read, understood and made by me / us. I am authorising the User entity / corporate to debit the account. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / corporate or the bank where I have authorized the debit.

eSign

Aadhaar number*

OTP*

I hereby give my Consent for Using Aadhaar

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For terms of service, privacy policy and disclaimer, please visit www.emudhra.com
<https://testmandate.emsigner.com/Secure/Gateway/InitiateOTP>

eMandate Confirmation

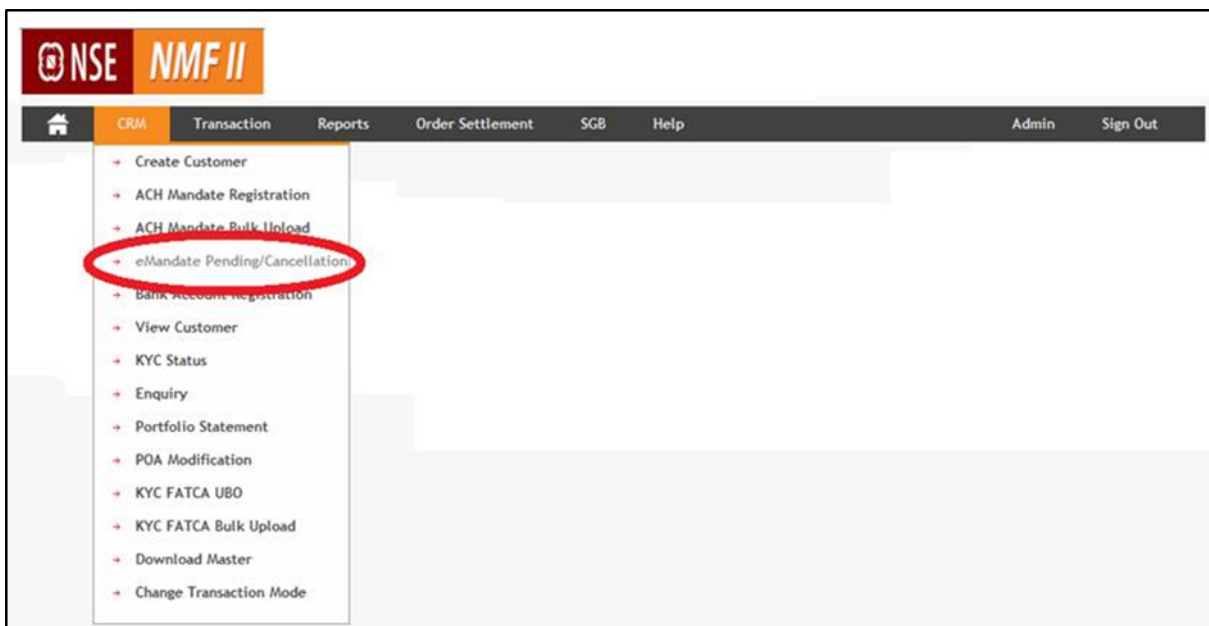
Investor Details					
Customer ID	5011000029	Investor Name	testing	Investor PAN	AQCP80193R
Mode Of Holding	JOINT	Joint Name1	TEST1	Joint Name2	
Guardian Name		Tax Status	Individual	DP ID	1212342312345234
Bank Details					
Bank Name	HDFC Bank Ltd	Account Number	501023232232	Account Type	Savings Account
Branch Name	chennai	IFSC Code	HFFC0223232	MICR No	332324444
Bank Holder Name	Rasul	Bank Holder Name1		Bank Holder Name2	
ACH Mandate Details					
ACH From Date	01-JAN-2018	ACH To Date	31-DEC-2099	Until Cancelled	<input type="checkbox"/>
ACH Amount	800000	Type			

ACH Mandate Registered Successfully

Process for handling Pending E-mandates

In case the E-mandate registration is pending due to Aadhar OTP validation, the member can re-trigger mail to investors for completion of Aadhar validation process by selecting email option in below screen or alternatively if the investor is with member and member wants to update the Aadhar and OTP details on investors behalf he can do so by selection online option.

- The member has to go to E-mandate pending / cancellation screen as highlighted below



- Subsequently, the member can select online or email option for a pending

The screenshot shows the 'eMandate Pending/Cancellation' screen. It includes search filters for 'From Date', 'To Date', and 'Customer ID'. Below the filters are 'View' and 'Reset' buttons. A table displays the list of pending mandates with columns for Customer ID, Bank Name, Account No, MICR No, IFSC Code, Account Type, ACH From Date, ACH End Date, ACH Amount, Debit Amount Type, Type, and Exclude Trxn.

Customer ID	Bank Name	Account No	MICR No	IFSC Code	Account Type	ACH From Date	ACH End Date	ACH Amount	Debit Amount Type	Type	Exclude Trxn
5011337222	ICICI Bank Ltd	00540154134		ICIC0000054	Savings Account	21-DEC-2017	31-DEC-2099	500000	Maximum	Online	Submit Cancel
5011337222	ICICI Bank Ltd	005401541342		ICIC0000054	Savings Account	21-DEC-2017	31-DEC-2099	5000000	Maximum	Online	Submit Cancel
5011337222	ICICI Bank Ltd	005401541342		ICIC0000054	Savings Account	21-DEC-2017	29-NOV-2018	500000	Maximum	Online	Submit Cancel
5011337222	ICICI Bank Ltd	111111111111		ICIC0000001	Savings Account	01-JAN-2018	31-DEC-2099	100000	Maximum	Online	Submit Cancel
5011337222	Dena Bank	18122017	123654789		Savings Account	19-DEC-2017	31-DEC-2099	50000	Maximum	Online	Submit Cancel
5011337222	HDFC Bank Ltd	181220178		HDFC0000147	Savings Account	19-DEC-2017	31-DEC-2099	50000	Maximum	Online	Submit Cancel
5011337222	ICICI Bank Ltd	192112077		ICIC0000124	Savings Account	23-DEC-2017	31-DEC-2099	100000	Maximum	Email	Submit Cancel
5011337222	ICICI Bank Ltd	20122017		ICIC0000147	Savings Account	22-DEC-2017	31-DEC-2099	50000	Maximum	Online	Submit Cancel
5011337222	ICICI Bank Ltd	211202017		ICIC0000147	Savings Account	22-DEC-2017	31-DEC-2099	50000	Maximum	Online	Submit Cancel

Bank List—E-Mandate

Sr. No.	Bank Name
1	Abhyudaya Co Op Bank
2	Axis Bank Ltd
3	Bank of India
4	Bank of Maharashtra
5	Bharat Cooperative bank
6	Canara Bank
7	Central Bank of India
8	CITI Bank
9	Dena Bank
10	Federal Bank
11	HDFC Bank Ltd
12	ICICI Bank Ltd
13	IDBI Bank
14	IDFC Bank
15	Indusind Bank
16	Kotak Mahindra Bank
17	Oriental Bank of Commerce
18	Punjab National Bank
19	RBL Bank
20	Saraswat Cooperative Bank Ltd
21	Standard Chartered Bank Ltd
22	SVC Cooperative Bank Ltd
23	Syndicate Bank
24	The Cosmos Co-Operative Bank Ltd
25	The Hongkong & Shanghai Banking Corporation Ltd
26	The Sutex Co-Op Bank Ltd
27	UCO Bank
28	Yes Bank Ltd

