

NPCI/2026-27/NACH/001

April 28, 2026

To  
All NACH Member Banks,

**Revision of NACH Mandate Form**

**Background:**

NPCI offers NACH as a payments product for purpose of making electronic funds transfer. Customers can utilise NACH by executing a mandate form either physically or digitally. The physical mandate form is now being revised.

**Purpose:**

This circular is being issued for alignment of NACH Mandate form execution practise and necessary regulatory additions.

**Effective Date: April 28, 2026**

**Operational Directions:**

- i. **Immediate Adoption:** All NACH Members shall immediately adopt the mandate form and XML format (annexed in Annexure A) themselves and ensure adoption by all their associated NACH participants (including merchants, corporates and payment aggregators).
- ii. **Technical aspects for adoption:**
  - a) All Members shall ensure that the frequency tag applicable to e-NACH mandates is to be used in the XML generation of physical mandates as well.
  - b) Previous NACH mandate formats shall continue to remain valid till September 30, 2026 and NACH Members shall not reject any NACH mandate forms solely on the ground of "Mandate not in standard format". After September 30, 2026 destination banks may choose to accept or reject mandates forms with the previous format.

Yours Sincerely  
SD/-

Giridhar G.M.  
Chief – Customer Success

## Annexure-A

### a) Revised Mandate Form

<b>NPCI</b> NATIONAL PAYMENT CORPORATION OF INDIA		UMRN											Date		
		Utility Code											<input type="radio"/> Create <input type="radio"/> Modify <input type="radio"/> Cancel		
Sponsor Bank Code												I/We authorize			
To debit (tick ✓)		SB / CA / CC / SB-NRE / SB-NRO / OTHER										Bank a/c number			
With Bank												IFSC/MICR			
an amount of Rupees												₹			
<b>Debit Type</b>		<input type="checkbox"/> Fixed Amount <input type="checkbox"/> Maximum Amount										<b>Frequency</b>		<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi - Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Annually <input type="checkbox"/> As and When presented	
Reference 1												Reference 2			
1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per the latest schedule of the charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit the account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit. 4. I/We understand and accept that in case transaction/s initiated against this mandate (within valid period of mandate) is/are rejected due to insufficient funds or such other reason as permitted under applicable law, action may be taken against me/us under applicable law (including Negotiable Instruments Act).															
Maximum period of validity of this mandate is 40 years only															
From				Signature of primary account holder			Signature of account holder			Signature of account holder					
To				1. Name as in bank records			2. Name as in bank records			3. Name as in bank records					

### b) XML Frequency Tags

Frequency	Tag
Daily	DAIL
Weekly	Week
Bi-Monthly	BIMN
Monthly	MNTH
Quarterly	QURT
Half-Yearly (Semi-Annually)	MIAN
Annually (Yearly)	YEAR
As and when presented (Adhoc)	ADHO