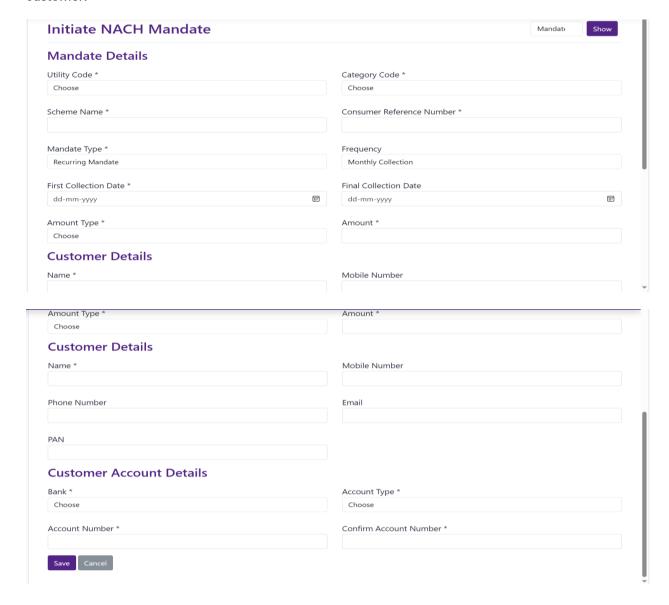
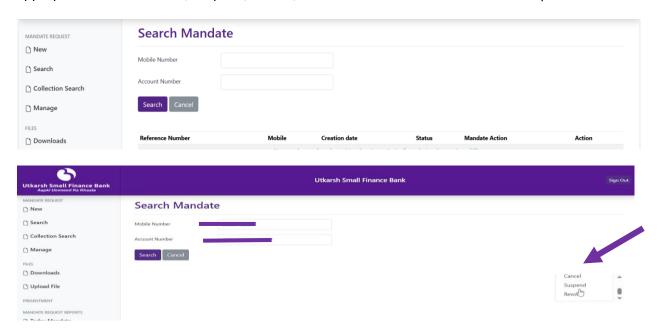
Process flow for Mandate Management as Sponsor Bank:

- The mandate management process begins when a customer approaches a corporate to authorize debit transactions from their account. These transactions may include loan instalments, SIPs, insurance premiums, credit card bills, and utility payments such as electricity, telecom, and water.
- 2. Corporates will access the NACH portal using the credentials provided by Utkarsh Small Finance Bank Limited.
- 3. To initiate a new mandate, the corporate will go in "**New Mandate Request**" section. Here, the corporate fills in all relevant details and saves the mandate to activate NACH services for the customer.

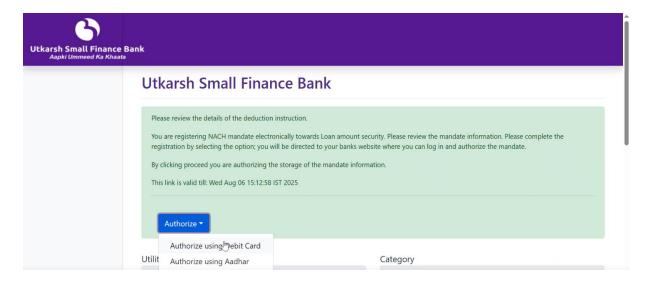


For Cancel/ Amend/Suspend/Revoke (Process to be followed by Corporate's client)

- 1. If a customer wishes to **Cancel/Amend/Suspend/Revoke** their registered mandate, they first submit the request to their corporate.
- Corporate then accesses the NACH portal and navigates to the "Search Mandate" section under "Mandate Request." By entering the customer's account number and mobile number, the corporate retrieves the mandate details. Once displayed, the corporate can choose the appropriate action—amend, suspend, revoke, or cancel—based on the customer's request.



- Each action has specific conditions and steps. For amendments, the Corporate can modify the EMI amount or change the start date of EMI deduction. The system allows any date within the current month to be selected for the new start date.
- Suspension and revocation are used to temporarily halt or reactivate a mandate. To suspend a mandate, the corporate must enter the loan account number and mobile number. The system then displays the mandate details, and the corporate can click on the "Suspend" option.
- For Cancellation, corporate must enter the loan account number and mobile number the same associate account will display and corporate can verify the displayed details before clicking the "Cancel" button.
- Once the desired action—such as amend, suspend, revoke, or cancel—is selected, the
 corporate customer receives an SMS prompting them to proceed. Upon clicking the link in the
 SMS, the customer is redirected to the NPCI Online Mandate Gateway Service (ONMAGS)
 page. Here, the customer completes the transaction by authenticating themselves using one of
 the available modes: Debit Card or Aadhaar.



Aadhaar card customer screen:



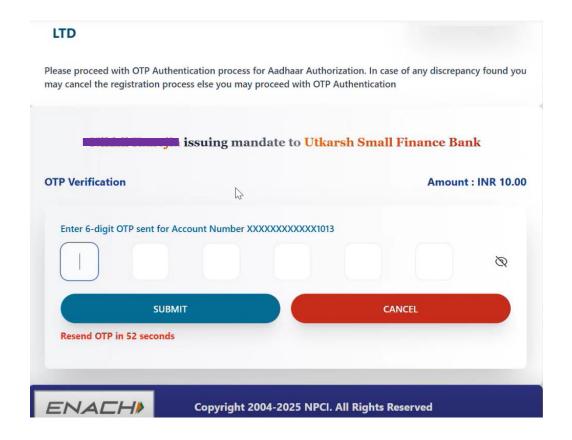
By submitting my Aadhar number on this Platform, I voluntarily and with my own free will, agree and give my consent for the use of my Aadhar number, for the purpose of authentication from UIDAI and for carrying out NACH mandate creation with the bank of my choosing UTKARSH SMALL FINANCE BANK LTD. I agree with and understand that, for the purpose of such authentication and NACH mandate creation, the Aadhaar number submitted by me shall be sent to UIDAI to confirm the authenticity of my Aadhaar number and after successful authentication the last four(4) digits of the Aadhaar number will be sent to the Bank for the purpose of mandate creation/registration by the Bank. I understand that NPCI does not store the Aadhaar number provided by me for such authentication/mandate creation. I agree with and acknowledge that I shall not hold NPCI responsible for any failure in Aadhaar based authentication attributable to me or to UIDAI or the Bank rejecting my request for mandate creation due any reason whatsoever, and I agree that NPCI shall not be held liable for any loss resulting therefrom.

To Continue, Kindly read the Disclaimer and Click agree to Proceed

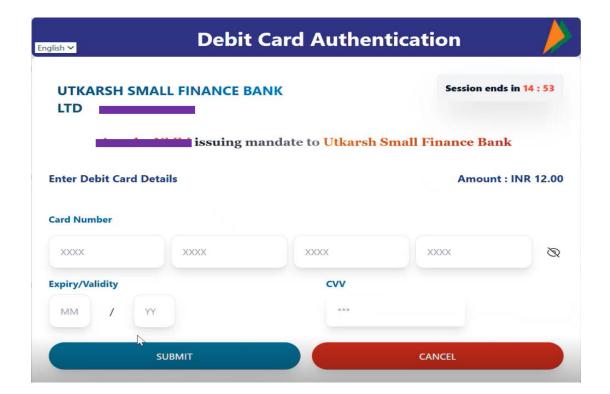
I agree to this disclaimer and provide my aadhaar details

PROCEED

CANCEL



Debit Card customer screen:



•	Once the authentication process is successfully completed, an SMS notification confirming the status of the mandate will be shared.