

Process flow for Mandate Management as Sponsor Bank:

1. 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.

Initiate NACH Mandate

Mandate

Show

Mandate Details

Utility Code *

Choose

Category Code *

Choose

Scheme Name *

Consumer Reference Number *

Mandate Type *

Recurring Mandate

Frequency

Monthly Collection

First Collection Date *

dd-mm-yyyy

Final Collection Date

dd-mm-yyyy

Amount Type *

Choose

Amount *

Customer Details

Name *

Mobile Number

Amount Type *

Choose

Amount *

Customer Details

Name *

Mobile Number

Phone Number

Email

PAN

Customer Account Details

Bank *

Choose

Account Type *

Choose

Account Number *

Confirm Account Number *

Save


Cancel

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.
2. 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.

The screenshot displays the 'Search Mandate' page of the Utkarsh Small Finance Bank NACH portal. The left sidebar contains a 'MANDATE REQUEST' section with links for 'New', 'Search', 'Collection Search', and 'Manage', and a 'FILES' section with 'Downloads' and 'Upload File'. The main content area features input fields for 'Mobile Number' and 'Account Number', followed by 'Search' and 'Cancel' buttons. Below these is a table with columns: 'Reference Number', 'Mobile', 'Creation date', 'Status', 'Mandate Action', and 'Action'. On the right side, a dropdown menu is visible with options 'Cancel', 'Suspend', and 'Revoke', highlighted by a red arrow.

- 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.



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

Utkarsh Small Finance Bank

Please review the details of the deduction instruction.

You are registering NACH mandate electronically towards Loan amount security. Please review the mandate information. Please complete the registration by selecting the option; you will be directed to your banks website where you can log in and authorize the mandate.

By clicking proceed you are authorizing the storage of the mandate information.

This link is valid till: Wed Aug 06 15:12:58 IST 2025

Authorize

Authorize using Credit Card

Authorize using Aadhar

Utilit

Category

Aadhaar card customer screen:

UTKARSH SMALL FINANCE BANK LTD

Session ends in 14 : 22


██████████

issuing mandate to **Utkarsh Small Finance Bank**

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

LTD

Please proceed with OTP Authentication process for Aadhaar Authorization. In case of any discrepancy found you may cancel the registration process else you may proceed with OTP Authentication

██████████

 issuing mandate to **Utkarsh Small Finance Bank**

OTP Verification

Amount : INR 10.00

Enter 6-digit OTP sent for Account Number XXXXXXXXXXXX1013

|

SUBMIT

CANCEL

Resend OTP in 52 seconds

ENACH

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Debit Card customer screen:

English

Debit Card Authentication

UTKARSH SMALL FINANCE BANK LTD

██████████

Session ends in 14 : 53

██████████

 issuing mandate to **Utkarsh Small Finance Bank**

Enter Debit Card Details

Amount : INR 12.00

Card Number

XXXX

XXXX

XXXX

XXXX

Expiry/Validity

MM / YY

CVV

SUBMIT

CANCEL

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