

NPCI/2025-26/NACH/001

April 08, 2025

To,

Dear member banks / Corporates,

**Subject: Enhancement in Mandate Cancellation Process**

Mandate cancellation is made available to any one of the sponsor banks i.e. the banks to whom the corporate is mapped. This enhancement removes the dependency on the registered sponsor bank for mandate cancellations, ensuring a more efficient and seamless experience.

While the facility has been provided to all the sponsor bank the following points should be taken care of:

1. All the corporates and sponsor banks should have their own mandate data maintained for identification of the mandates to be cancelled either due to dormancy or any other reason.
2. Even in case where NPCI provides the data the ultimate responsibility of verifying the data and deciding on action to be taken shall rest with the respective corporates and sponsor banks.
3. Considering that cancelled mandates cannot be restored, sponsor bank shall take the complete responsibility for cancellation of mandates and the consequences there of, accordingly sponsor bank shall have a clear process to take confirmation of the corporate before proceeding with cancellation of mandates.
4. Under no circumstances mandates shall be cancelled at the request of aggregator/service provider or at the discretion of sponsor bank without taking the confirmation of the corporate in whose favour the mandate is registered.

This functionality is effective from **April 04, 2025**. All members are advised to take note of the change and advise the respective officials to use the facility with utmost care and responsibility.

The information herein may please be disseminated to all the concerned.

With warm regards,

SD/-  
Giridhar G.M.  
Chief – Customer Success