

NPCI / 2026-27 / NACH / 003

To,
All NACH Member Banks

Subject - Simplified Mandates- Extension of Limits

Overview

Reference may be taken from circular- NPCI/2023-24/NACH/003 dated July 21, 2023 regarding E-mandate simplification and harmonization of limit for all variants of mandates. The limit for e-mandates registered through simplified authentication is now being revised.

Scope and Applicability

This circular shall be applicable to all NACH Members processing mandate registration via simplified authentication mechanism (Simplified Aadhaar, PAN and Customer ID)

Operational Directions

1. Extension of Limit

With effect from the mentioned effective date, the limit for mandates registration via simplified authentication mechanism (Simplified Aadhaar, PAN and Customer ID) shall be revised from ₹ 15,000/- to ₹ 50,000/-

2. Adoption

- All Members shall ensure that the revised limit is incorporated for simplified authentication mechanism.
- The limit is advised to be kept configurable to incorporate future changes.
- Member banks to ensure adoption by all their associated NACH participants (including merchants, corporates and payment aggregators).

Yours Sincerely

SD/-

Giridhar G. M.

Chief – Customer Success

Type-

Circular

Product / Brand

NACH

Category

E-Mandates

Member

All NACH Member Banks

Published Date

May 22, 2026

Effective Date

July 01, 2026