



## Process Note for Cancellation of NACH Mandates wherein DB is the Destination Bank (Only for Corporate Bank Customers)

### Introduction

This document outlines the process to be followed by corporate customers for submission of cancellation/stop request for a pre-registered NACH Mandate wherein debtor account is maintained with Deutsche Bank.

### Overview

NPCI has issued circulars NPCI/2020-21/NACH/Circular no. 13 dated September 11, 2020 and NPCI/2020-21/NACH/Circular no. 25 dated February 08, 2021 and NPCI/2020-21/NACH/Circular no. 28 dated March 08, 2021 wherein all the participating entities have been mandated to provide facility for online cancellation of mandates. All the participating entities are expected to provide option to the customers to submit their stop/cancel request through their website or any other electronic channels.

### Cancellation of Loan Mandates:

NPCI vide email dated November 17, 2023 has advised destination banks to not accept cancellation requests for loan mandates directly from customers. Therefore, this process shall not be applicable for mandates registered under loan category.

### TAT:

Mandate Cancellation requests (duly approved by authorized signatories) received before 3PM IST on business days will be actioned on the same day. Requests received after 3PM IST or on non-business days will be actioned on the following working day.

Any incoming direct debit transactions received from NPCI prior to this timeline will be auto-processed for payment.

### FFI Guide using DBDI:

Please find the detailed process note for initiating instructions to place deposits using DBDI

- Login into dbdi
- Transaction Services
- Free Format Instruction

The screenshot shows the DBDI interface with the following structure:

- Information Services
- Transaction Services
  - Create
    - Local Payments Bulk
    - Local Payments Single
    - International Payments Bulk
      - Corporate and institutional treasurers are giving cash management new focus to optimize their treasury and payment business and improve cash flow.
    - International Payments Single
      - Deutsche Bank, as a recognized global leader in cash management, caters to the needs of a diverse client base. Our comprehensive range of innovative and reliable solutions enables us to assist our clients with all their global and regional cash management services, including:
        - Customer Access
        - Payment and Collection Services
        - Liquidity Management
        - Information and Account Services
        - Electronic Bill Presentation and Payment Solutions
    - Quick Payments Single
    - Asian Local Collections
    - Asian Cheque Collections
    - Free Format Instructions (highlighted with a red box)
  - Authorise
    - Deutsche Bank can provide efficient and effective cash management processes that help clients gain a clear competitive advantage.



Account View			
[ALL COMPANIES (S)]			
Template	<input type="text"/>	<input type="text"/>	
To	DEUTSCHE BANK NEW DELHI BRANCH	Creation Date	04.09.2017
Department	BCO Banker's Guarantee	Schedule Date	04.09.2017
Attn	<input type="text"/>	Currency	INR
Company	mask company 5 IN	Amount	<input type="text"/>
Customer Reference	<input type="text"/>		
Subject	<input type="text"/>		
Attachments			
Message	<input type="text"/>		

Please note the important selections that needs to be done along with the screen shots as above:

- Department: Please select as 'BCO'
- Attn. : Please write here 'Service Manager'
- Customer Reference: Please write here the UMRN of the mandate (E.g. DEUT00000000001000)
- Subject: Please write the subject line as 'NACH Mandate Cancel/Stop Request'
- Currency: Please select the currency as INR
- Amount: Please mention the amount of the mandate

The following text message needs to be written in the 'message' dialogue box for cancellation:

Message: Dear Sir/Madam

Request you to permanently cancel the mandate with UMRN: DEUTXXXXXXXXXXXXXXXXX registered against account number XXXXXXXX

We hereby confirm that this mandate with UMRN: DEUTXXXXXXXXXXXXXXXXX hasn't been registered for Loan Repayment/Loan Security purposes.

The following text message needs to be written in the 'message' dialogue box for temporary stop request:

Message: Dear Sir/Madam

Request you to temporarily stop/suspend the mandate with UMRN: DEUTXXXXXXXXXXXXXXXXX registered against account number XXXXXXXX

We hereby confirm that this mandate with UMRN: DEUTXXXXXXXXXXXXXXXXX hasn't been registered for Loan Repayment/Loan Security purposes.



The following text message needs to be written in the 'message' dialogue box for revoking a previously submitted stop request:

Message: Dear Sir/Madam

Request you to revoke the stop/suspend request submitted for the mandate with UMRN: DEUTXXXXXXXXXXXXXXXXX registered against account number XXXXXXXX. We authorize DB to accept/process incoming NACH transactions against UMRN DEUTXXXXXXXXXXXXXXXXX.

We hereby confirm that this mandate with UMRN: DEUTXXXXXXXXXXXXXXXXX hasn't been registered for Loan Repayment/Loan Security purposes.

#### FAQ:

1. Can all NACH mandates be cancelled?  
No, NACH mandates which was previously registered under Loan/Loan Security categories will not be permitted for cancellation in-line with guidelines from NPCI. Corporates may approach the entity to which they had previously issued such mandates for initiating the cancellation.
2. We do not have the UMRN of the mandate which is to be cancelled. Can we raise a request for cancellation without providing the UMRN?  
No, please reach out to your service manager with the account number against which the mandate was registered.
3. Will I receive an intimation once the cancel/suspend/revoke instruction has been actioned?  
Yes, an intimation will be sent to registered email addresses post the request is actioned by Deutsche Bank.
4. Can a cancelled mandate be re-instated?  
Mandates once cancelled cannot be re-instated. Please approach the counterparty to register a fresh NACH mandate.