

## **USER GUIDE ON NACH MANDATE**

This user guide has been developed in accordance with NPCI Circulars No. 001 dated 01/07/2024 issued by the National Payments Corporation of India (NPCI) regarding NACH Mandates.

The user guide will address the following topics: -

- 1. How to Register for NACH Mandate**
- 2. How to Amend a registered NACH Mandate**
- 3. How to Cancel a registered NACH Mandate**
- 4. How to Suspend or Revoke a registered NACH Mandate**

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## **1. Introduction**

The National Automated Clearing House (NACH) is a payment service introduced by the National Payments Corporation of India (NPCI) to streamline the collection of recurring payments. This initiative, developed in collaboration with the Reserve Bank of India (RBI), includes the e-NACH or e-Mandate, an online solution that facilitates recurring payments for banks, financial institutions, and corporations. It supports interbank transactions, including the transfer of loans and deposits, as well as high-volume, repetitive, and periodic electronic transactions through the Nationwide Payments Corporation of India.

It is an automated payment system that allows auto-debit of payments. To activate NACH, one must fill out the mandate form with a bank and submit it. Once verified and accepted, the amount will be auto-debited according to the instructions.

Additionally, NACH Mandate enhances data security through robust user management and role-based access controls, ensuring that sensitive information is protected and only accessible to authorized personnel.

The NACH Mandate aims to boost productivity, improve decision making and ensure high standards of data integrity and security, making it an essential tool for modern Organization.

## **2. Key Features**

- ❖ **Automated Processing:** NACH Automates the collection and settlement of recurring payments.
- ❖ **High Efficiency:** Capable of handling large volumes of transactions with ease.
- ❖ **e-Mandate Facility:** Allows customers to authorize recurring payments electronically.
- ❖ **Interbank Capability:** Facilitates transactions across multiple banks and financial institutions.

### **3. Types of NACH Mandate**

NACH Mandate is an authorization provided by a customer to a bank or financial institution, permitting it to debit or credit a specified amount to the customer's account at regular intervals. This authorization is essential for managing recurring payments efficiently. There are two main types of NACH Mandates:

#### **a) Physical Mandate**

A paper-based form that the customer fills out and signs. This form is submitted to their bank or financial institution for manual processing and approval.

#### **b) Electronic Mandate (e-Mandate)**

A digital authorization provided online through a bank's internet banking platform or mobile app using net banking, debit card, or Aadhaar-based e-signing. This method leverages technology to streamline the authorization process.

Each type of mandate serves the same purpose but differs in the method of authorization and processing.

### **4. How to Register Physical Mandate**

Here's a step-by-step guide on how to register a mandate:

#### **Step 1: Obtain the Mandate Form:**

Visit the nearest branch of the company to get the physical NACH mandate form.

#### **Step 2: Fill the Mandate Form:**

Please fill below details in NACH mandate form: -

- **Bank Details:** Provide account holder name, bank account number, branch name, and IFSC code.
- **Payee Details:** Enter the details of the entity or company you are authorizing to debit your account.
- **Payment Instructions:** Specify the amount, frequency (e.g., monthly, quarterly), and start date of the payments.

### **Step 3: Attach Supporting Documents:**

- **Identity Proof:** Attach a government-issued ID such as Aadhar card, passport, or driver's license.
- **Bank Proof:** Include a cancelled cheque or a recent bank statement showing your account number and branch details.

### **Step 4: Submit the Form:**

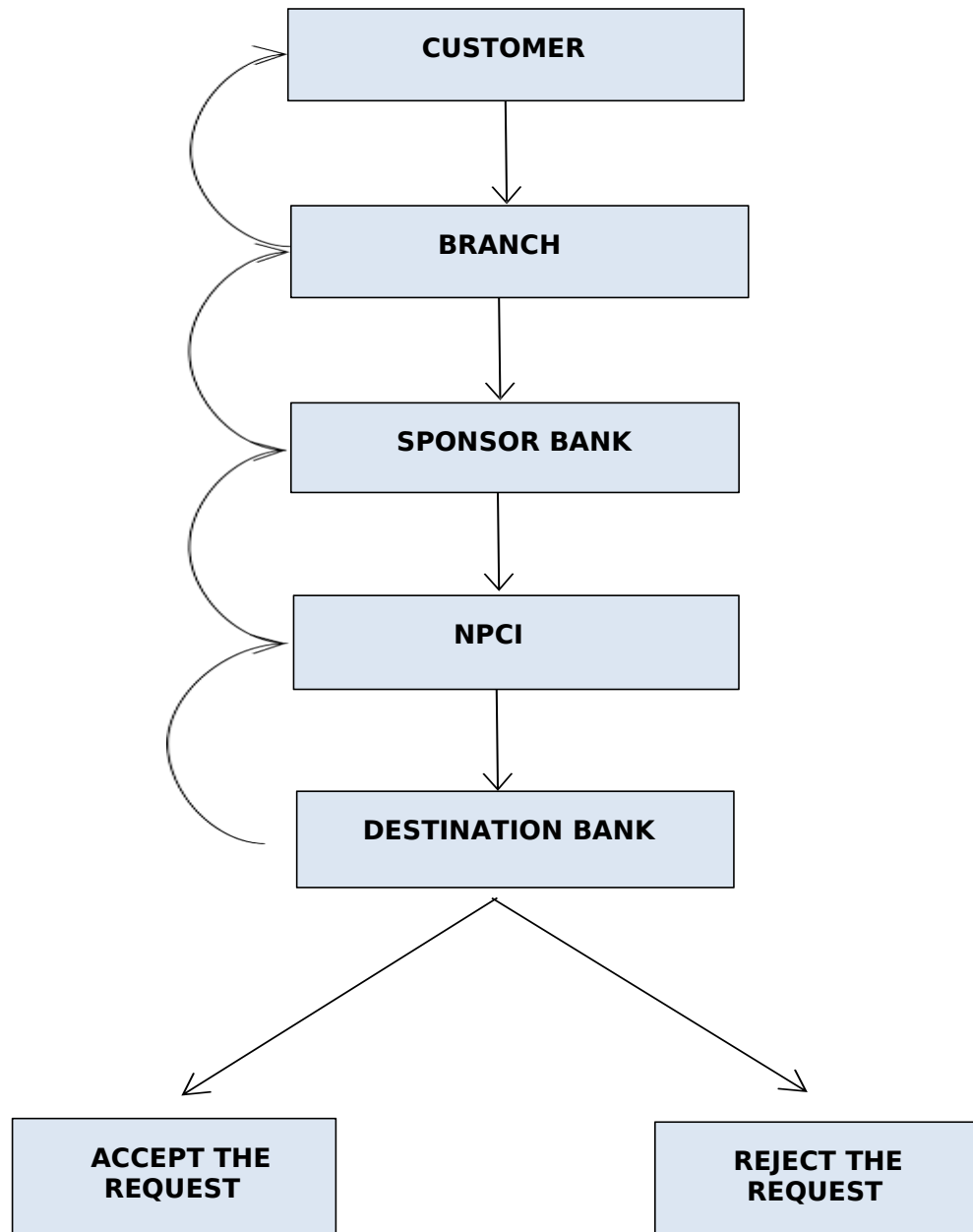
Submit the completed form and supporting documents at branch office.

### **Step 5: Confirmation:**

The company will process your NACH mandate request and you'll receive a confirmation once the mandate registration process is completed.

This process helps streamline recurring payments and provides a hassle-free way to manage financial transactions.

Here is the flowchart illustrating the process outlined above:



## 5. How to Register e NACH Mandate

Here's a step-by-step guide on how to register for an e-NACH Mandate:

### Step 1: Request Registration

- **Contact the Company:** Send an email on [nachcancellation@kogta.in](mailto:nachcancellation@kogta.in) or reach out to the nearest branch office or customer care department of the company.
- **Make a Written Request:** Submit a written request for the registration of an e-NACH Mandate.

### Step 2: Verification and Charges

- **Verification:** The branch office will verify your details and proceed with the registration process.
- **Processing Fees:** Charges for processing the transactions through the NACH system may vary based on transaction volume and type.

### Step 3: Choose Mandate Type

The Company will verify the customer's details and continue with the registration process. The NACH mandate will be registered based on the customer's preference from the following types, according to their choice or the initial mandate specified during the loan disbursement:

- a) **e-Mandate:** Via debit card or net banking.
- b) **e-Signing:** Via Aadhaar Card.

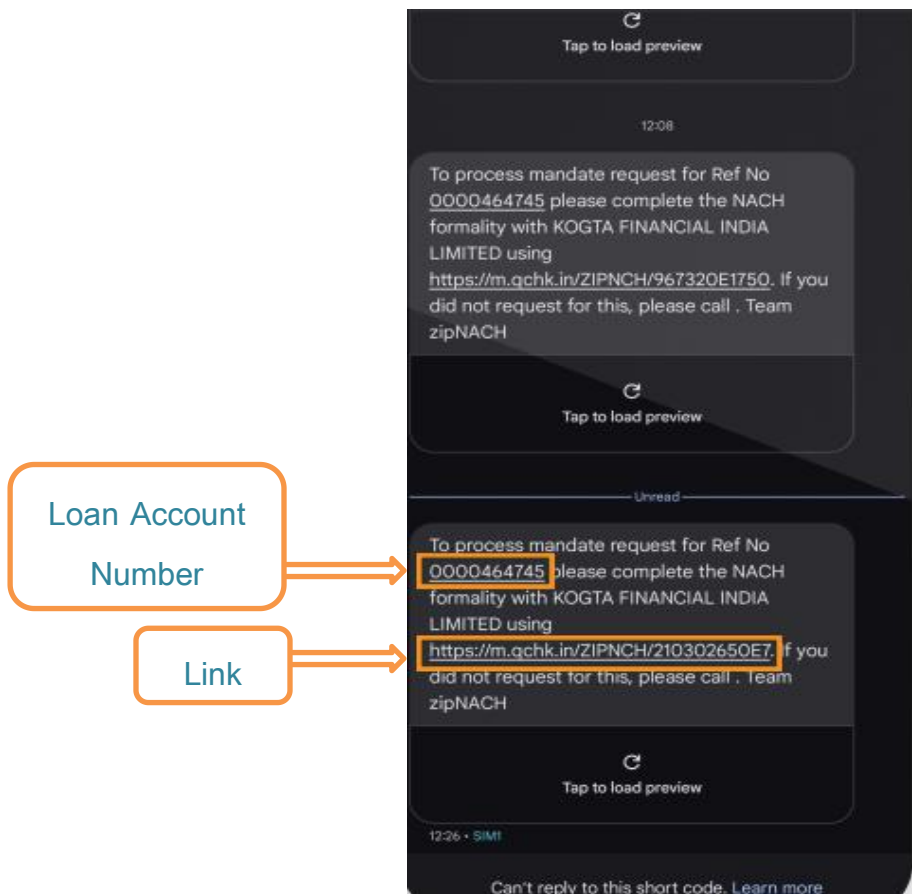
### Step 4: Confirmation and Link

**Completion Notification:** Once the branch office initiates the registration process, the customer will receive a message on his/her registered mobile number that the company has initiated the mandate registration for their loan account (e.g., account no. 00000XXXXX) along with a link to complete the mandate process.

## OPTION 1. Authentication via Net Banking

If you choose to register your e-NACH Mandate through Net Banking authentication, you will receive an SMS on your registered mobile number that the company has initiated the mandate registration for your loan account number (e.g., 00000XXXXX) and will include a secure link to complete the process.

- a) Click on the link to proceed with the mandate setup and you'll be redirected to ZipNACH site.



- b) View and verify your loan account and mandate details along with the opted authentication mode (i.e. Net Banking).
- c) Click on the proceed button (as shown in the image below):



**zipNACH**

\* Please note do not try to re-register mandate with this link if authenticated/registered through Net-Banking or Debit Card at bank's website.

02-18-2025 00:00:00

**End Date**  
2030-12-15 00:00:00

**Frequency**  
MNTH

**Purpose of Mandate**  
Loan instalment payment

**Authentication Mode**  
Net Banking

**Corporate Information**

**Corporate Name**  
KOGTA FINANCIAL INDIA LIMITED

**Utility Number**  
HDFC00055000003147

**Note:** You are in the process of E-Mandate registration. Please proceed to continue with the registration process. In case of any discrepancy found, please do not proceed and contact KOGTA FINANCIAL INDIA LIMITED.

**Proceed**

**NACH** E-Mandate Powered by **NPCI**

Click on 'Proceed' Button

- d) Click on the Yes button (as shown in the image below):

**zipNACH**

\* Please note do not try to re-register mandate with this link if authenticated/registered through Net-Banking or Debit Card at bank's website.

02-18-2025 00:00:00

**End Date**

**Are you sure you want to proceed?**

**Yes** **No**

Loan instalment payment

**Authentication Mode**  
Net Banking

**Corporate Information**

**Corporate Name**  
KOGTA FINANCIAL INDIA LIMITED

**Utility Number**  
HDFC00055000003147

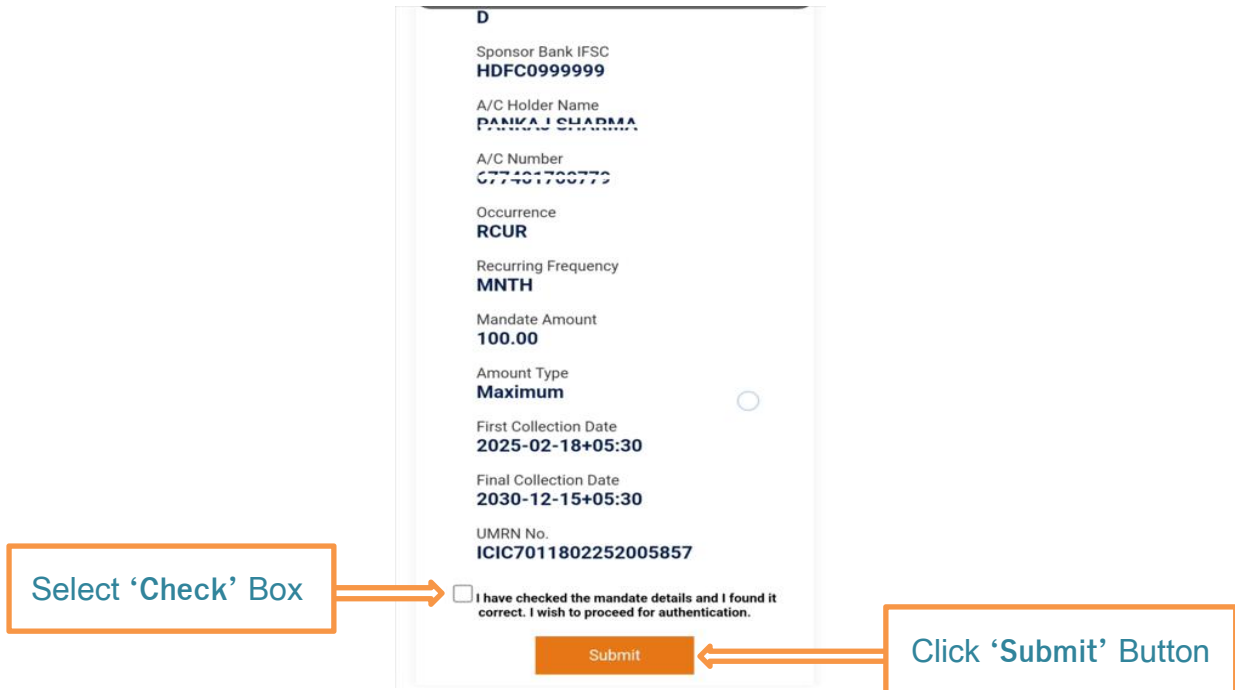
**Note:** You are in the process of E-Mandate registration. Please proceed to continue with the registration process. In case of any discrepancy found, please do not proceed and contact KOGTA FINANCIAL INDIA LIMITED.

**Proceed**

**NACH** E-Mandate Powered by **NPCI**

Click on 'Yes' Button

- e) Select the check box and click the submit button (as shown in the image below):



**D**

Sponsor Bank IFSC  
**HDFC0999999**

A/C Holder Name  
**PANKAJ SHARMA**

A/C Number  
**677401700772**

Occurrence  
**RCUR**

Recurring Frequency  
**MNTH**

Mandate Amount  
**100.00**

Amount Type  
**Maximum**

First Collection Date  
**2025-02-18+05:30**

Final Collection Date  
**2030-12-15+05:30**

UMRN No.  
**ICIC7011802252005857**

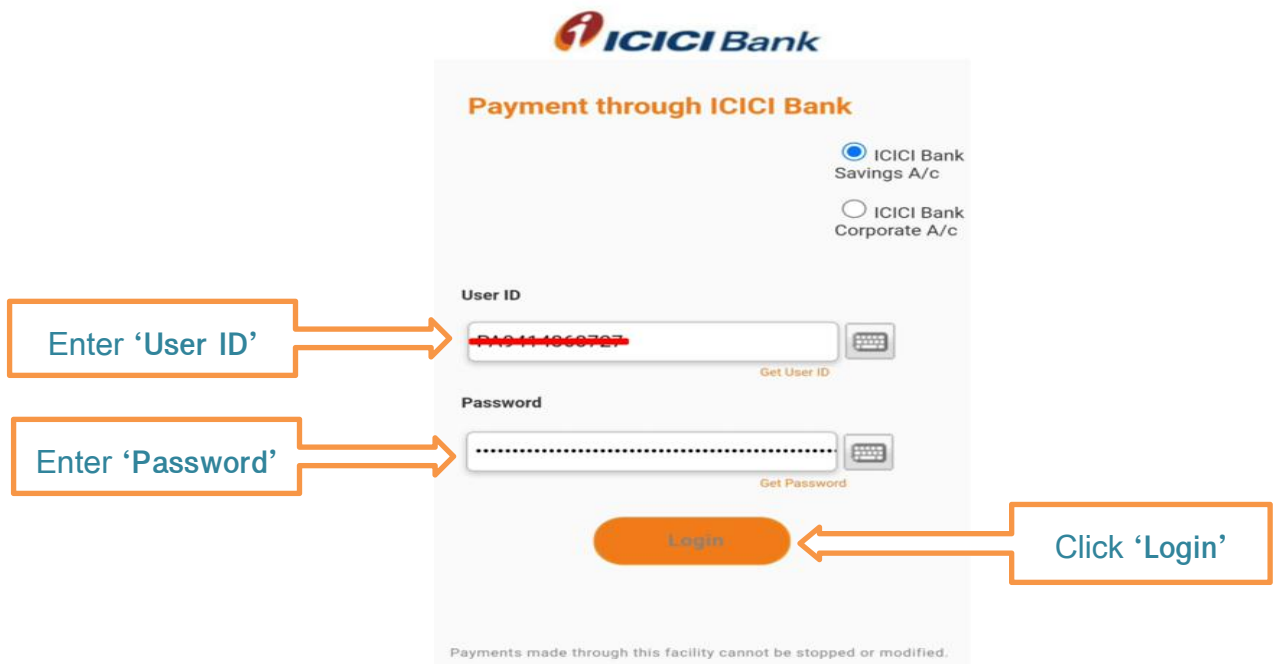
☐ I have checked the mandate details and I found it correct. I wish to proceed for authentication.

**Submit**

Select 'Check' Box

Click 'Submit' Button

- f) After clicking the "Submit" button, a new window will appear where you can log in using your Net Banking credentials via User ID and Password.



**ICICI Bank**

**Payment through ICICI Bank**

☒ ICICI Bank Savings A/c  
☐ ICICI Bank Corporate A/c

User ID

Get User ID

Password

Get Password

**Login**

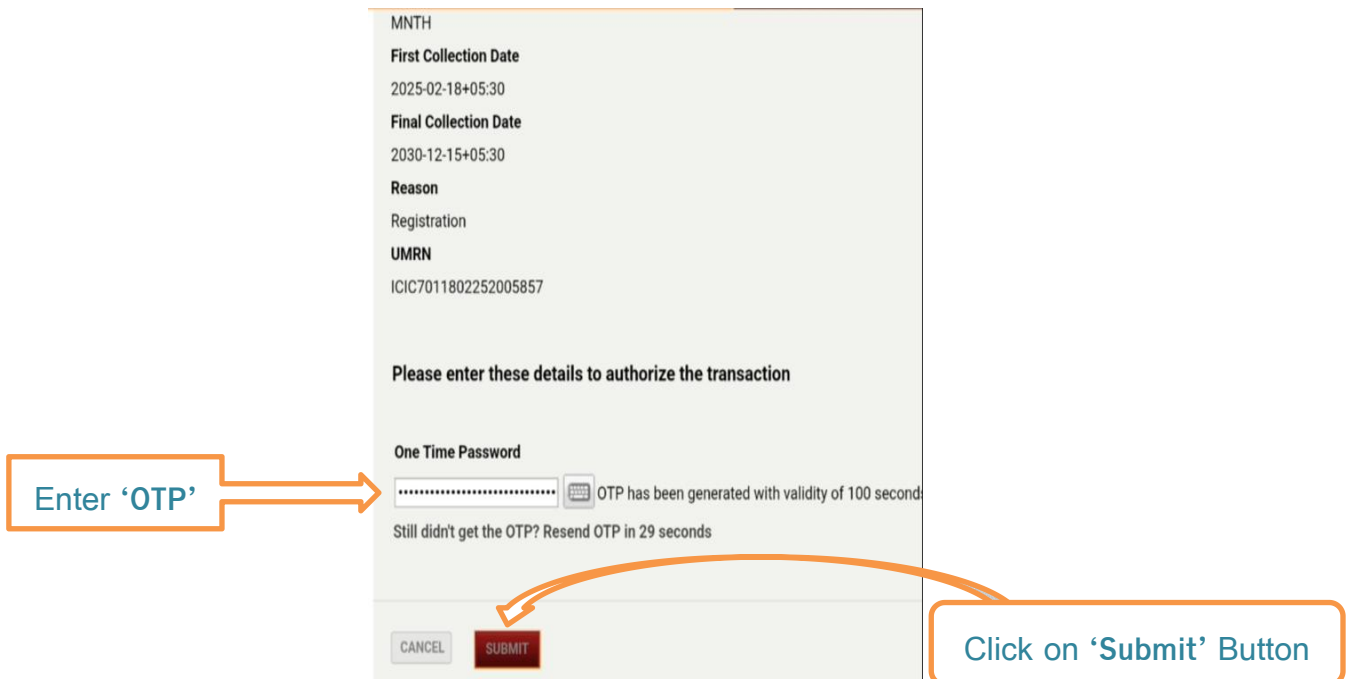
Payments made through this facility cannot be stopped or modified.

Enter 'User ID'

Enter 'Password'

Click 'Login'

- g) After successfully logging in, an OTP will be sent to your registered mobile number for verification. Enter the OTP and click on the Submit button.



MNTH


**First Collection Date**  
2025-02-18+05:30

**Final Collection Date**  
2030-12-15+05:30

**Reason**  
Registration

**UMRN**  
ICIC7011802252005857

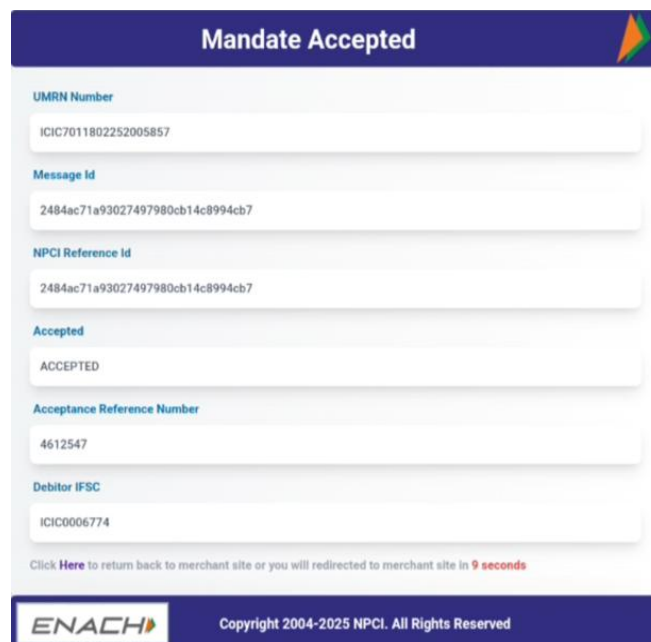
**Please enter these details to authorize the transaction**

**One Time Password**  
.....  OTP has been generated with validity of 100 seconds  
Still didn't get the OTP? Resend OTP in 29 seconds

Enter 'OTP'

Click on 'Submit' Button

- h) A mandate accepted page will appear, do not click on the back button or refresh the page, please wait for a few seconds.



**Mandate Accepted**

**UMRN Number**  
ICIC7011802252005857

**Message Id**  
2484ac71a93027497980cb14c8994cb7

**NPCI Reference Id**  
2484ac71a93027497980cb14c8994cb7

**Accepted**  
ACCEPTED

**Acceptance Reference Number**  
4612547

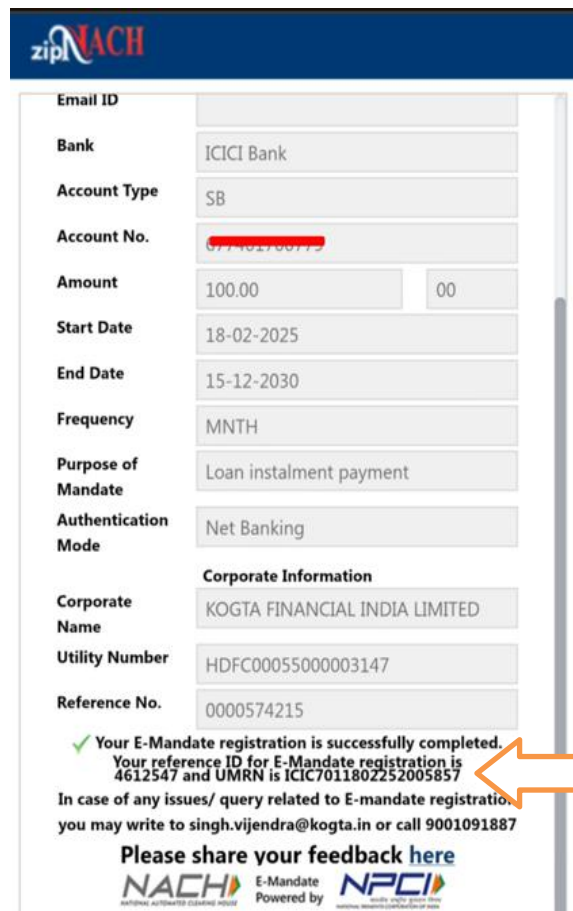
**Debitor IFSC**  
ICIC0006774

Click [Here](#) to return back to merchant site or you will redirected to merchant site in 9 seconds

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i) Upon completion of the process, you will receive an immediate confirmation via SMS that your NACH mandate registration request has been successfully submitted.

A quick check screen will appear indicating the reference id for e-mandate registration along with Unique Mandate Reference Number (UMRN) which can be used for future reference.



**zipNACH**

Email ID

Bank: ICICI Bank

Account Type: SB

Account No.: 677402700772

Amount: 100.00 00

Start Date: 18-02-2025

End Date: 15-12-2030

Frequency: MNTH

Purpose of Mandate: Loan instalment payment

Authentication Mode: Net Banking

Corporate Information

Corporate Name: KOGTA FINANCIAL INDIA LIMITED

Utility Number: HDFC00055000003147

Reference No.: 0000574215

✓ Your E-Mandate registration is successfully completed.  
Your reference ID for E-Mandate registration is 4612547 and UMRN is ICIC7011802252005857

In case of any issues/ query related to E-mandate registration, you may write to singh.vijendra@kogta.in or call 9001091887

Please share your feedback [here](#)

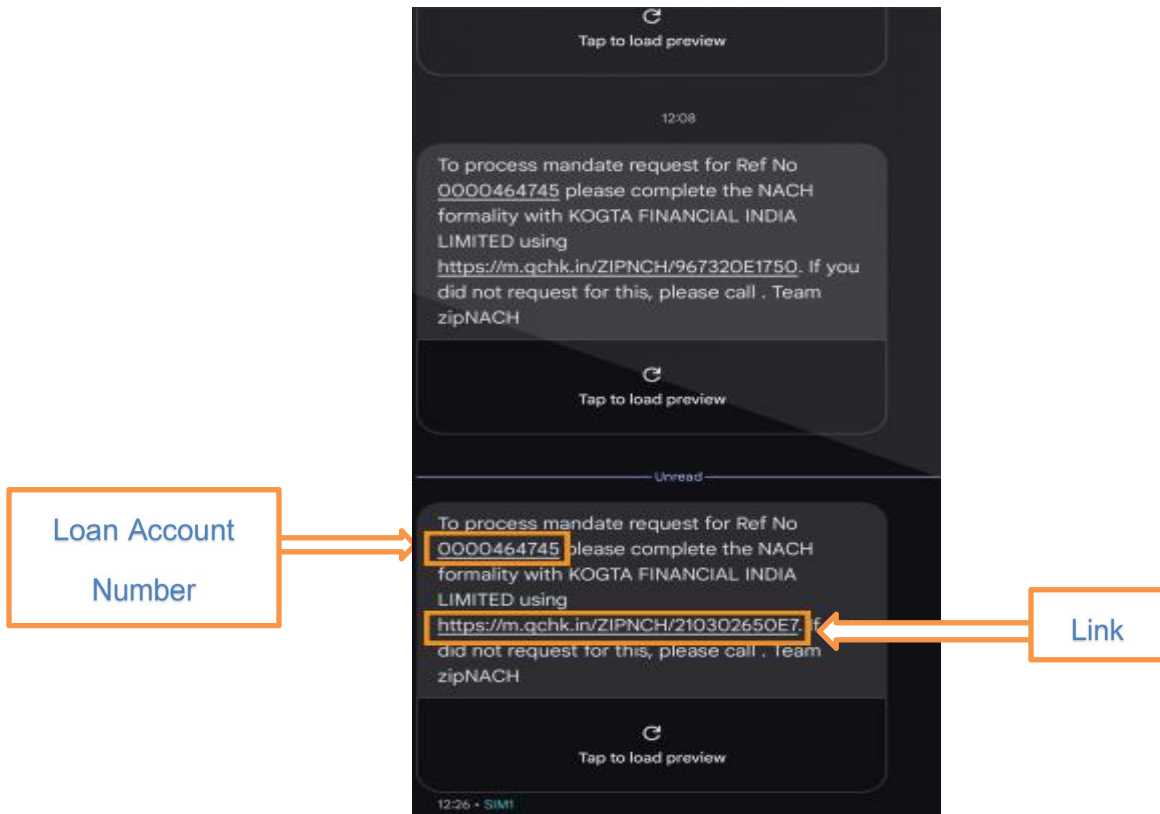
**NACH** E-Mandate **NPCI**  
Powered by

Find your 'UMRN' here

## OPTION 2. Authentication via Debit Card

If you choose to register your e-NACH Mandate through Debit Card authentication, you will receive an SMS on your registered mobile number that the company has initiated the mandate registration for your loan account number (e.g., 00000XXXXX) and will include a secure link to complete the process.

- a) Click on the link to proceed with the mandate setup and you'll be redirected to ZipNach site.



- b) View and verify your loan account and mandate details along with opted authentication mode (i.e. Debit Card).



**zipNACH**

\* Please note do not try to re-register mandate with this link if authenticated/registered through Net-Banking or Debit Card at bank's website.

02-18-2025 00:00:00

**End Date**  
2030-12-15 00:00:00

**Frequency**  
MNTH

**Purpose of Mandate**  
Loan instalment payment

**Authentication Mode**  
Debit Card

**Corporate Information**

**Corporate Name**  
KOGTA FINANCIAL INDIA LIMITED

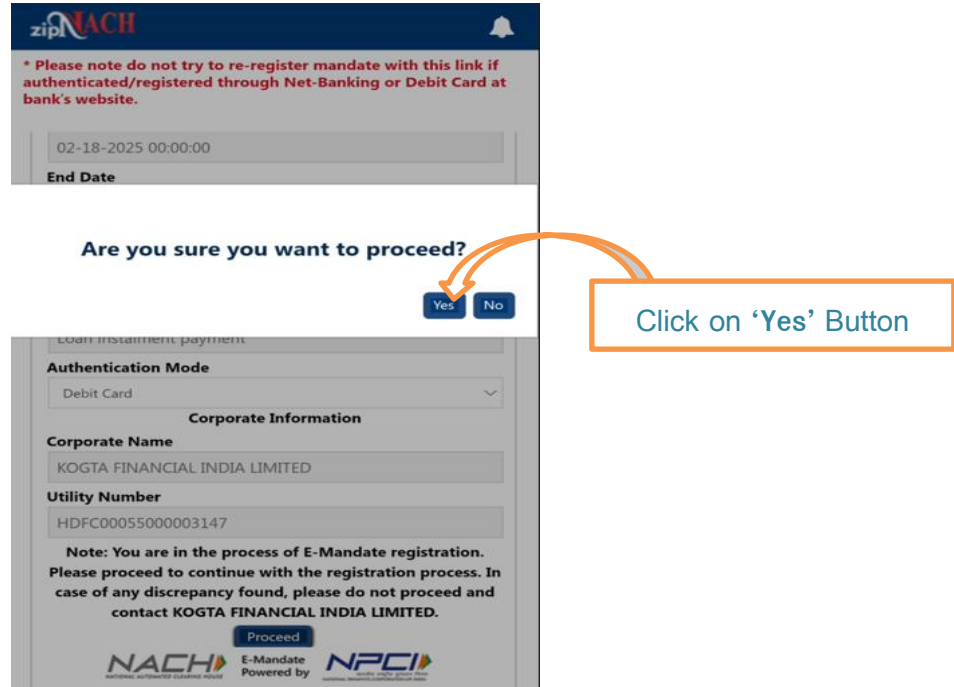
**Utility Number**  
HDFC00055000003147

Note: You are in the process of E-Mandate registration. Please proceed to continue with the registration process. In case of any discrepancy found, please do not proceed and contact KOGTA FINANCIAL INDIA LIMITED.

**Proceed**

**NACH** E-Mandate Powered by **NPCI**

c) Click on the Yes button (as shown in the image below):



**zipNACH**

\* Please note do not try to re-register mandate with this link if authenticated/registered through Net-Banking or Debit Card at bank's website.

02-18-2025 00:00:00

**End Date**

**Are you sure you want to proceed?**

Yes No

Click on 'Yes' Button

Loan instalment payment

**Authentication Mode**

Debit Card

**Corporate Information**

**Corporate Name**

KOGTA FINANCIAL INDIA LIMITED

**Utility Number**

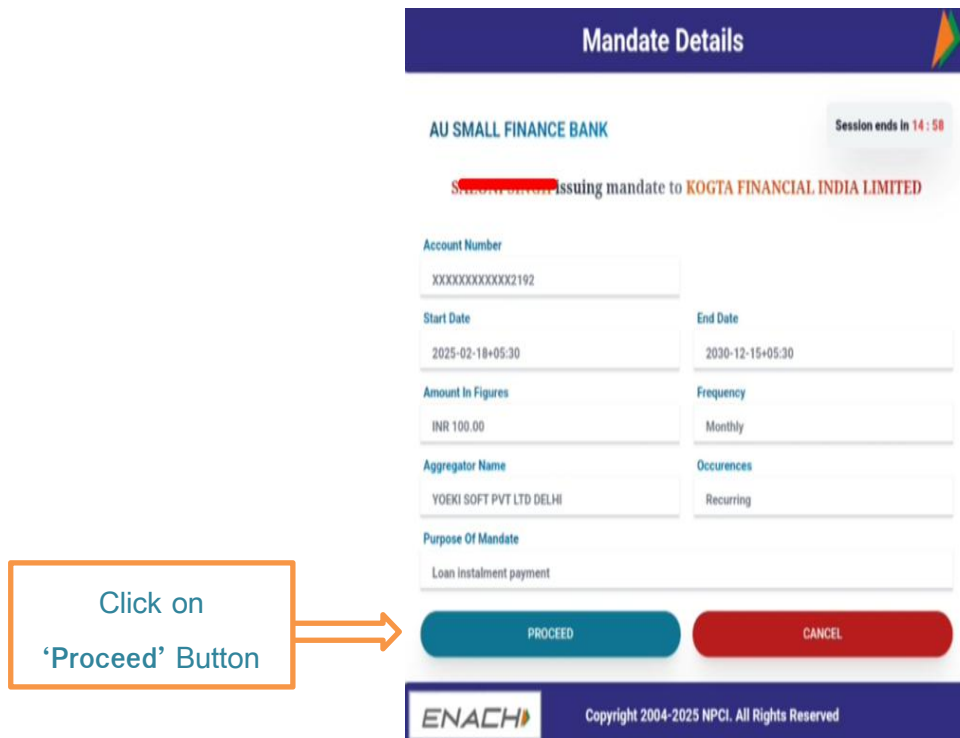
HDFC00055000003147

**Note:** You are in the process of E-Mandate registration. Please proceed to continue with the registration process. In case of any discrepancy found, please do not proceed and contact KOGTA FINANCIAL INDIA LIMITED.

Proceed

**NACH** E-Mandate Powered by **NPCI**

d) Upon clicking on the Yes button, your Mandate details will appear, verify your Mandate details and click on the proceed button.



**Mandate Details**

**AU SMALL FINANCE BANK**

Session ends in 14 : 58

Issuing mandate to **KOGTA FINANCIAL INDIA LIMITED**

**Account Number**

XXXXXXXXXXXX2192

**Start Date**

2025-02-18+05:30

**End Date**

2030-12-15+05:30

**Amount In Figures**

INR 100.00

**Frequency**

Monthly

**Aggregator Name**

YOEGI SOFT PVT LTD DELHI

**Occurrences**

Recurring

**Purpose Of Mandate**

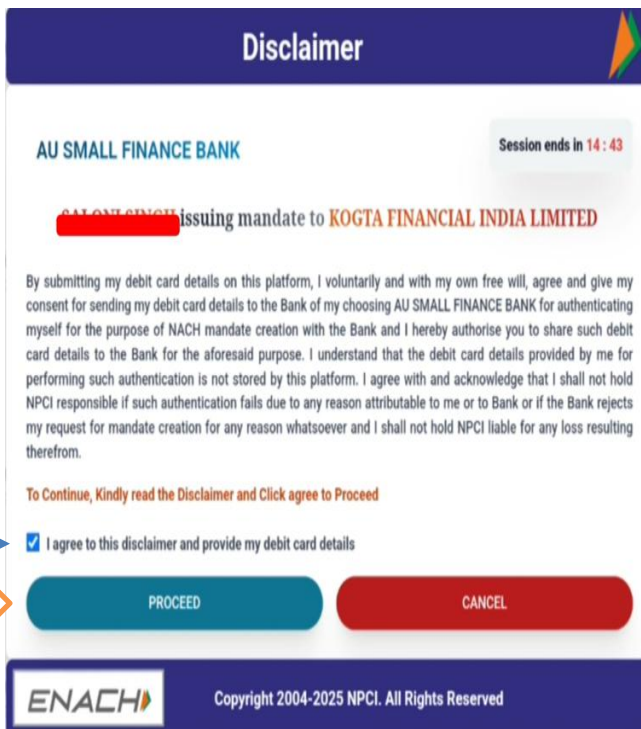
Loan Instalment payment

Click on 'Proceed' Button

PROCEED CANCEL

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e) Upon clicking the proceed button, a disclaimer page will appear, select check box and click proceed button.



**Disclaimer**

AU SMALL FINANCE BANK

Session ends in 14 : 43

**██████████ issuing mandate to KOGTA FINANCIAL INDIA LIMITED**

By submitting my debit card details on this platform, I voluntarily and with my own free will, agree and give my consent for sending my debit card details to the Bank of my choosing AU SMALL FINANCE BANK for authenticating myself for the purpose of NACH mandate creation with the Bank and I hereby authorise you to share such debit card details to the Bank for the aforesaid purpose. I understand that the debit card details provided by me for performing such authentication is not stored by this platform. I agree with and acknowledge that I shall not hold NPCI responsible if such authentication fails due to any reason attributable to me or to Bank or if the Bank rejects my request for mandate creation for any reason whatsoever and I shall not hold NPCI 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 debit card details

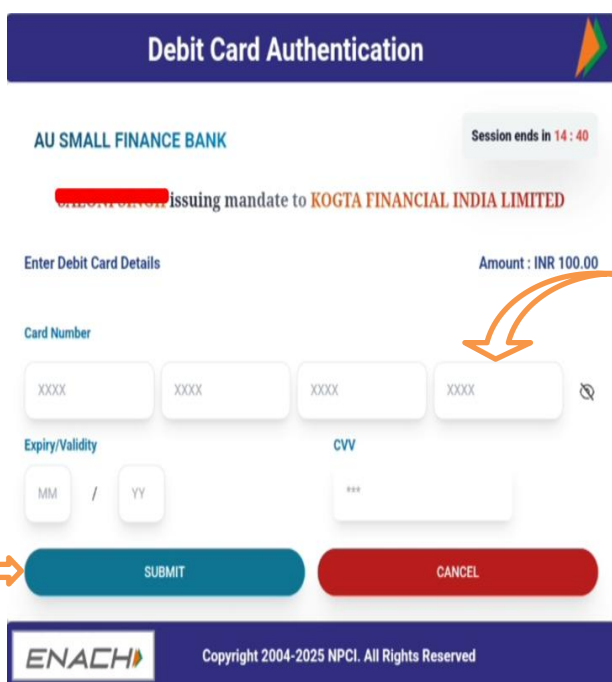
**PROCEED** **CANCEL**

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Select 'Check' Box

Click on 'Proceed' Button

f) Now debit card authentication page will appear, enter your Debit Card details and click on the Submit button.



**Debit Card Authentication**

AU SMALL FINANCE BANK

Session ends in 14 : 40

**██████████ issuing mandate to KOGTA FINANCIAL INDIA LIMITED**

Enter Debit Card Details

Amount : INR 100.00

Card Number

XXXX XXXX XXXX XXXX

Expiry/Validity

MM / YY

CVV

\*\*\*

**SUBMIT** **CANCEL**

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Enter 'DEBIT Card' Details

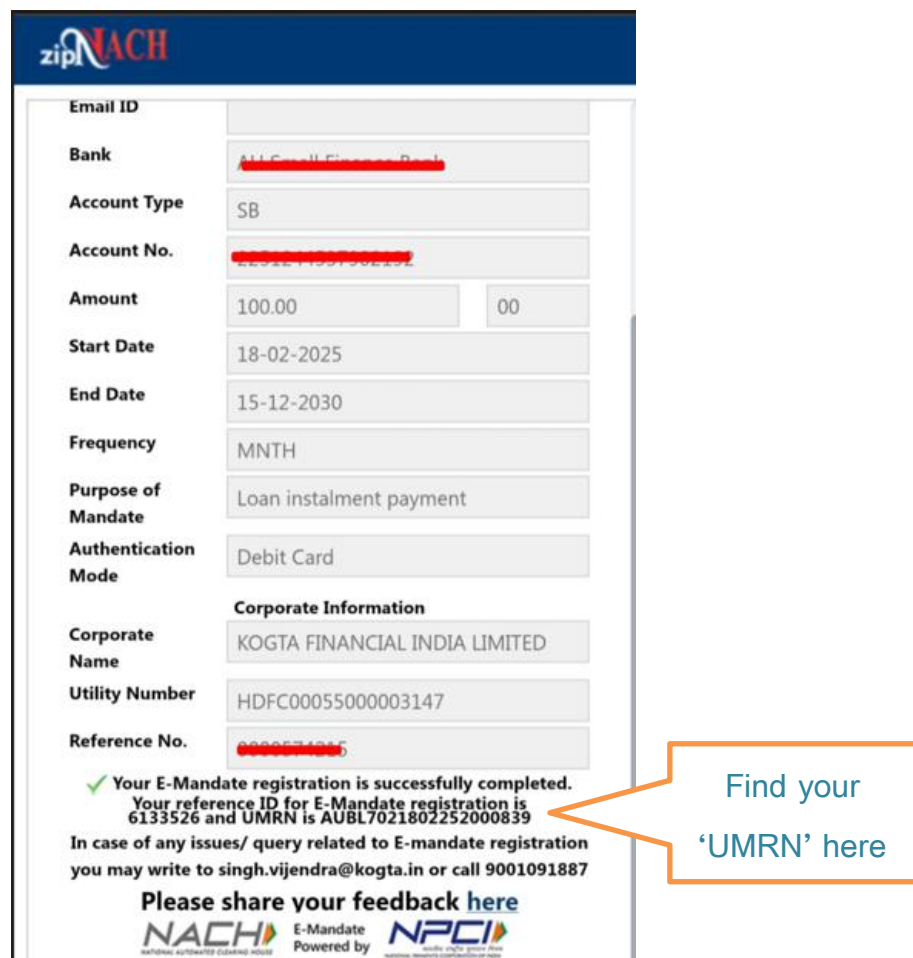
Click on 'Submit' Button





i) Upon completion of the process, you will receive an immediate confirmation via SMS that your NACH mandate registration request has been successfully submitted.

A quick check screen will appear indicating the reference id for e-mandate registration along with UMRN which can be used for future reference.



**zipNACH**

Email ID	
Bank	AU Small Finance Bank
Account Type	SB
Account No.	6133526
Amount	100.00 00
Start Date	18-02-2025
End Date	15-12-2030
Frequency	MNTH
Purpose of Mandate	Loan instalment payment
Authentication Mode	Debit Card
<b>Corporate Information</b>	
Corporate Name	KOGTA FINANCIAL INDIA LIMITED
Utility Number	HDFC00055000003147
Reference No.	6000571215

✓ Your E-Mandate registration is successfully completed.  
Your reference ID for E-Mandate registration is 6133526 and UMRN is AUBL7021802252000839  
In case of any issues/ query related to E-mandate registration you may write to singh.vijendra@kogta.in or call 9001091887

**Please share your feedback here**

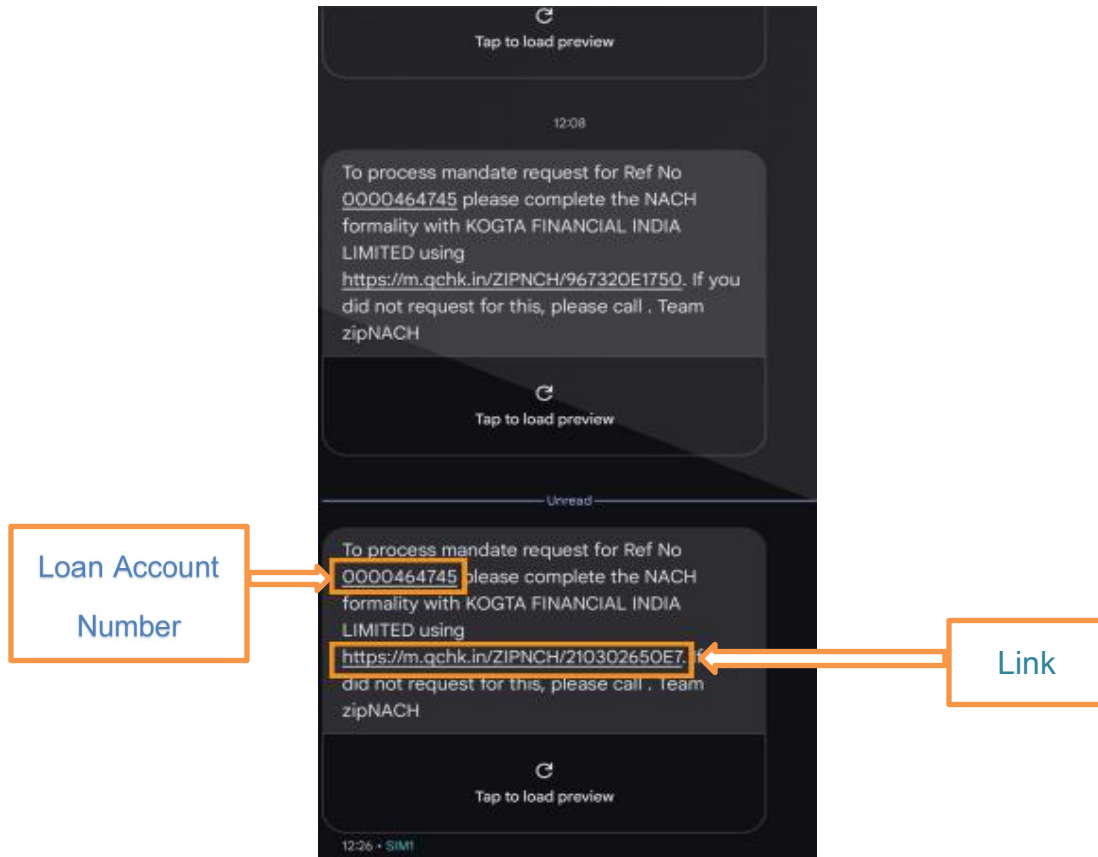
**NACH** E-Mandate Powered by **NPCI**

Find your 'UMRN' here

### OPTION 3. Authentication via Aadhar Card

If you choose to register your e-NACH Mandate through e-signing by aadhar card authentication, you will receive an SMS on your registered mobile number that the company has initiated the mandate registration for your loan account number (e.g., 00000XXXXX) and will include a secure link to complete the process.

- a) Click on the link to proceed with the mandate setup and you'll be redirected to ZipNACH site.



- b) View and verify your bank details, (as shown in the image below):

**zip** sign

**Note: Post successful eSigning mandate registration can take upto 5-6 days.**

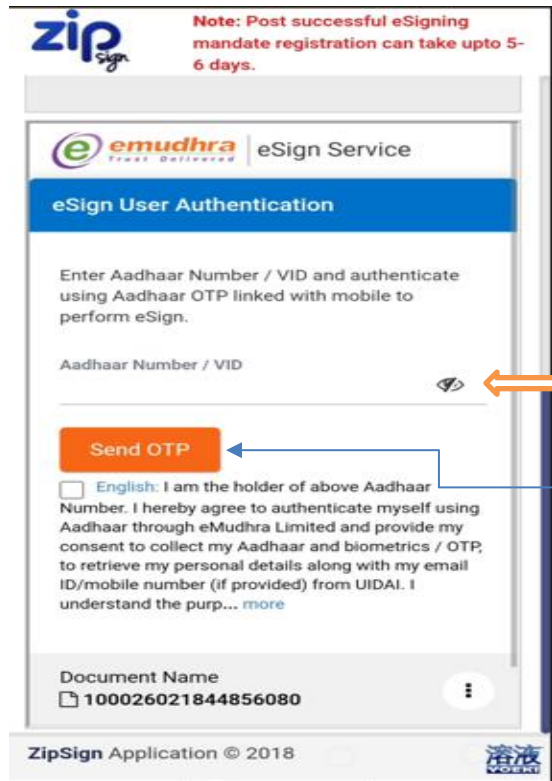
Mandate Details:	
» Entity Business Code :	L001
» Entity Name :	KOGTA FINANCIAL INDIA LIMITED
» IFSC :	HDFC0999999
» Sponsor Bank Name :	HDFC BANK
» Reference 1 :	0000574215
» Customer Name :	SALONI SINGH
» Customer Bank Name :	AU SMALL FINANCE BANK
» Account No. :	0251244507002102
» Customer IFSC :	AUCL0002115
» From Date :	2025-02-18
» To Date :	2030-12-15
» Amount in Rupees :	100.00
» Phone Number :	+91 9116634055

Verify Bank Details

c) Upon verification of your bank details, select check box (as shown in the image below) to provide your consent for authentication through aadhar card and click on the submit button.

d) For authentication through Aadhaar card choose authentication mode 'OTP' and click on the submit button.

e) Enter your Aadhaar Number and click Send OTP button to authenticate your aadhar details.



**zip** Note: Post successful eSigning mandate registration can take upto 5-6 days.

**emudhra** eSign Service

**eSign User Authentication**

Enter Aadhaar Number / VID and authenticate using Aadhaar OTP linked with mobile to perform eSign.

Aadhaar Number / VID

**Send OTP**

☐ English: I am the holder of above Aadhaar Number. I hereby agree to authenticate myself using Aadhaar through eMudhra Limited and provide my consent to collect my Aadhaar and biometrics / OTP, to retrieve my personal details along with my email ID/mobile number (if provided) from UIDAI. I understand the purp... [more](#)

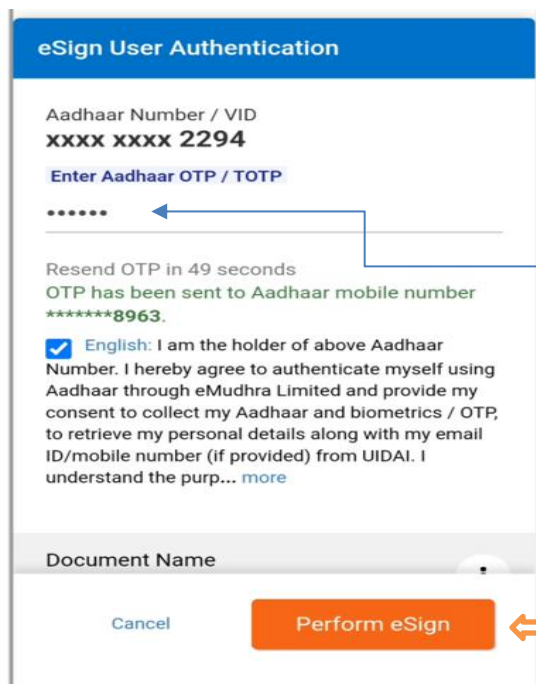
Document Name  
100026021844856080

ZipSign Application © 2018

Annotations:

- Enter AADHAR No. (points to the Aadhaar Number input field)
- Click 'Send OTP' (points to the Send OTP button)

f) Enter OTP and click Perform e-sign to complete the authentication process.



**eSign User Authentication**

Aadhaar Number / VID  
**xxxx xxxx 2294**

Enter Aadhaar OTP / TOTP

.....

Resend OTP in 49 seconds  
OTP has been sent to Aadhaar mobile number \*\*\*\*\*8963.

☒ English: I am the holder of above Aadhaar Number. I hereby agree to authenticate myself using Aadhaar through eMudhra Limited and provide my consent to collect my Aadhaar and biometrics / OTP, to retrieve my personal details along with my email ID/mobile number (if provided) from UIDAI. I understand the purp... [more](#)

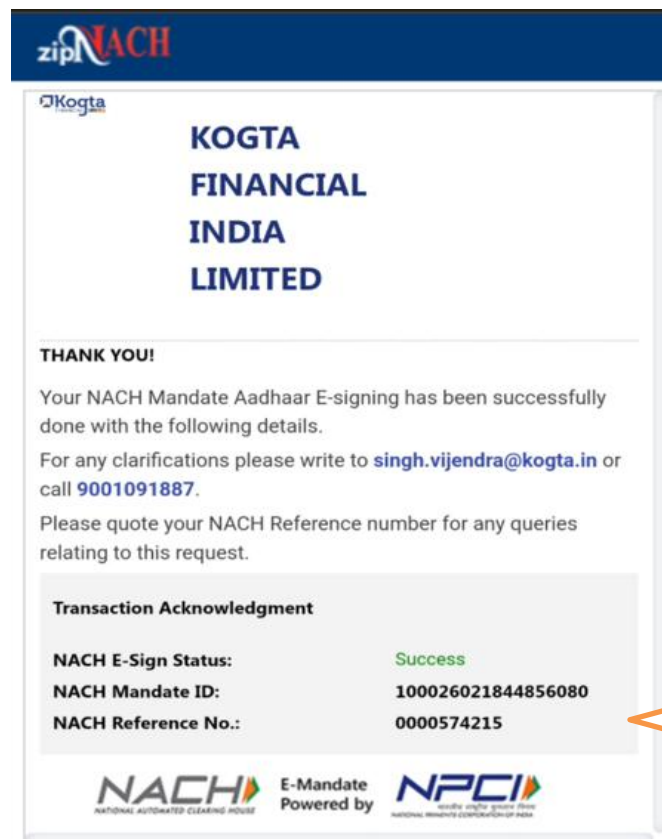
Document Name

Cancel **Perform eSign**

Annotations:

- Enter 'OTP' (points to the OTP input field)
- Click 'Perform eSign' (points to the Perform eSign button)

g) Upon completion of the process, you will receive an immediate confirmation via SMS that your NACH mandate registration request has been successfully submitted.



Find your  
'UMRN' here

## 6. How to Amend a Registered NACH Mandate

**Reasons for Amendment:** Customers may need to amend their NACH registration for reasons such as:-

- Change in payment amount
- Change in bank details
- Change in account number
- Update in contact information
- Change in payment frequency

**a)** Submit a written Request at your nearest branch office or customer care department of the Company. You may also write us at [nachcancellation@kogta.in](mailto:nachcancellation@kogta.in).

**b) Provide Details:**

After submitting the written request, provide the following details to the Company:

- Three (3) copies of a signed blank cheque
- Vehicle number (if applicable)
- Valid reason for the change in the NACH mandate

**c) Verification:**

- The branch office will verify the request to ensure it is valid and adheres to guidelines.
- The request will be presented to the National Operational Head for approval.
- The National Operational Head will either accept or reject the amendment request.

**d) Processing:**

Upon approval, the Company will:

- Remove the existing UMRN.
- Register the NACH with the new bank details in accordance with the registration process.
- Update records with the clearing house to reflect the changes.

**e) Confirmation:**

After processing, the customer will receive a confirmation message via SMS.

## **7. How to Cancel a registered NACH Mandate**

If you need to change your payment method due to closing your bank account or for any other reason, you may need to cancel your current NACH mandate. In compliance with the guidelines set by the National Payments Corporation of India (NPCI), the company offers several options to initiate the cancellation request:

**a) Customer Care:**

Contact customer care at 0141-6767067, available on Monday to Saturday

(excluding Sundays and national holidays) from 10:00 AM to 6:30 PM.

Customer Care representatives will assist you with the cancellation process.

**b) Branch Visit:**

Visit your nearest branch of the Company. Obtain and submit a duly filled NACH Mandate cancellation Application Form along with following documents:

- Identification Proof (Aadhaar Card, PAN Card, Passport, Voter ID, Driving License)
- Bank Account Details (Account Number, Mandate Reference Number, Branch Name & Address)
- Reason for Cancellation

Branch staff will assist you in completing the form and processing your request.

**c) Postal Mail:**

Send a written cancellation request to the Company's Corporate Office at the following address:

"S-1, Gopal Bari, Near Ajmer Pulia, Opposite Metro Pillar No. 143, Jaipur (Rajasthan) – 302001"

**d) Email:**

Send a written cancellation request to [nachcancellation@kogta.in](mailto:nachcancellation@kogta.in).

**e) Online/Website (For Cleared and Cancelled cases only):**

You can also submit a cancellation request through the Company's website by following the below steps:

- i) Visit the NACH Mandate page on Company's website at <https://kogta.in/nach-mandate.php>.
- ii) A NACH Mandate page will appear, scroll down on the page, and click on the "Cancel Mandate" button.

How to suspend/revoke NACH mandate?

How to cancel NACH mandate?

### Cancellation of E-mandate

Click on 'Cancel  
Mandate' Button

Cancel Mandate

For more comprehensive understanding, please refer to our detailed [User Guide](#).

### FAQ

For common queries related to NACH Mandate, please refer [FAQs](#).

- iii) NACH Mandate Cancellation Request page will appear, enter your loan account number or vehicle number for the account you wish to cancel your mandate.

### Nach Mandate Cancellation Request

Enter details

Enter Loan Account No.

Or

Enter Vehicle No.

Submit

- iv) After entering your details, click on the submit button.

### Nach Mandate Cancellation Request

**Kogta Financial (India) Limited**

Enter Loan Account No.

Or

Enter Vehicle No.

Submit

Click on 'Submit' Button



- v) As you click on the submit button, an OTP will be sent to your registered mobile number which is linked to your loan account, enter OTP and click on the submit button.

**Nach Mandate Cancellation Request**

OTP has been sent on your registered mobile no. (xxxxxx4076)

Enter OTP

Enter OTP

Submit

Resend OTP in 37s

Enter 'OTP'

Click on 'Submit' Button

- vi) After clicking on the submit button, list of mandates registered to your loan account will display, select the checkbox against the mandate you wish to cancel and click on the cancel selected mandates button.

Loan A/c Number	Loan Amount	Loan Status	EMI Due Date	NACH Type	NACH Status	Cancel	Requested At
0357137	₹16,005	CLEARED	N/A	eMandate	Successful	<input checked="" type="checkbox"/>	

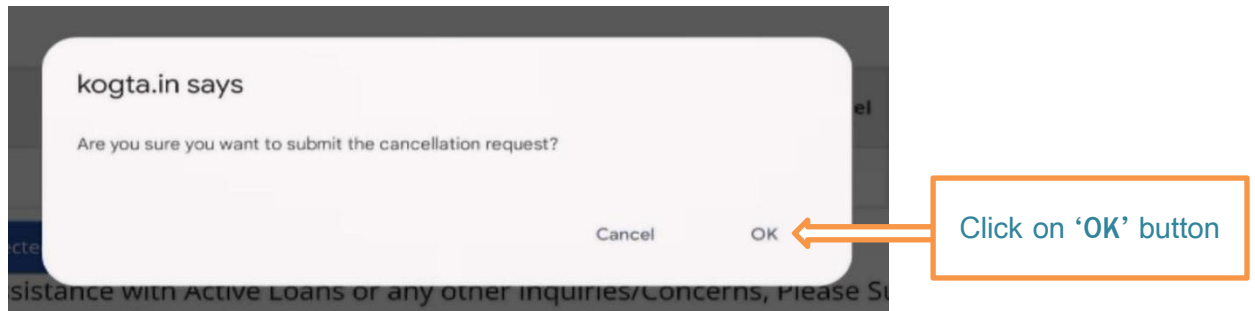
Cancel Selected Mandates

Note:- For assistance with Active Loans or any other Inquiries/Concerns, Please Submit your request at: [nachcancellation@kogta.in](mailto:nachcancellation@kogta.in)

Select 'checkbox'

Click on the 'Cancel Selected Mandates' button

- vii) A cancellation confirmation page will appear, click on the ok button and your mandate cancellation request has been submitted.



**f) Alternative Cancellation Method:**

You can also cancel the NACH mandate directly by submitting a written request to your bank or by logging into your net banking or mobile banking account on your bank's website.

**8. How to Suspend or Revoke a Registered NACH Mandate**

Customers may request the suspension or revocation of their NACH/e-NACH mandate for various reasons, including:

- Financial hardship
- Closure of a loan
- Account closure or change
- Change in payment terms
- Temporary suspension

Here's the process for suspending or revoking your NACH/e-NACH mandate:

**a) Submit a Request:**

Customers must submit a written request to suspend or revoke the mandate by visiting the concerned branch office or contacting customer care on 0141-6767067 during business hours (Monday to Saturday, excluding Sundays and national holidays, from 10:00 AM to 6:30 PM). Request may also be submitted through email at [nachcancellation@kogta.in](mailto:nachcancellation@kogta.in).

**b) Submit Necessary Documents:**

Provide the following documents for the suspension or revocation request:

- i) A mandate revocation or suspension application form, duly signed by the customer
- ii) Identification proof (Aadhar card, voter id, etc.)
- iii) Account details linked to the mandate
- iv) A valid reason for the suspension or revocation

**c) Verification:**

The concerned branch office or customer care department will verify the authenticity of the request and the customer's identity. This may include checking the submitted documents and matching signatures.

Additional information or data may be requested to fully satisfy the request.

**d) Approval:**

Upon successful verification and satisfaction with the request, it will be presented to the National Operational Head for approval.

The National Operational Head will either approve or reject the request based on the verification conducted by the branch office or customer care department.

**e) Processing and Confirmation:**

Once approved by the National Operational Head, the request will be processed by the Company.

The customer will receive confirmation regarding the suspension or revocation of the mandate via SMS.