

Process flow for Mandate Management as Sponsor Bank:

1. Click on NACH E-Mandate link (<https://emandate.mypnb.in/>) on PNB's Corporate Website. The Link is also available on pre-login page of PNB ONE.
 - (a) <https://www.pnbindia.in> >> E-Services >> Mandate Management
 - (b) PNB ONE Mobile App >> Pre-login page >> More >> Services >> E-Mandate
2. Enter Loan account number and CAPTCHA. After submitting above information, you will receive an OTP on registered mobile number.
 - If any mandate is registered on given account number, you will get an option of Amend and Suspend.
 - In case, no mandate is registered on loan account number, you will get an option to create a new mandate.
 - Further, for cancellation of loan account number, it is required that the status of related loan account should be closed.
3. Enter the OTP and click on submit.
4. After successful authentication, e-mandate form will be displayed with auto filled details, these details will be as per details at Bank's end:
 - i. Customer Name
 - ii. Loan and EMI Details such as
 - a. Loan Account Number
 - b. EMI Amount
 - c. Frequency of Deduction (Monthly/ Quarterly/ Half-Yearly/ Annually)
 - d. Start and End Period of Deduction (In this, start period shall be next due date of payment and same shall be fetched from CBS).
 - iii. Other Details such as:
 - a. Utility code of Bank
 - b. Bank Name/Service Provider Name
 - c. Reference ID

Amendment:

You can modify below mentioned details while amending the mandates:

- a. Increase the EMI amount.
- b. Change the Start date of EMI deduction- Any date of the current month can be selected.

Suspension/Revocation:

1. You can suspend/revoke any registered mandates whenever required. Please note that the revocation of suspended mandates can be done only after T+1 day of suspension.

2. For suspension/Revocation:
 - (i) Enter the loan account number.
 - (ii) OTP will be delivered on registered mobile number with the bank. After authentication of OTP, complete details related to loan account will be displayed.
 - (iii) Verify the details and click on 'Suspend. In case loan account is already suspended, you will get option to 'Revoke' the same.

Cancellation:

For cancellation of registered mandates, it is required that loan account number is marked 'closed' at Bank's end. Only after closing loan account number, registered mandate can be cancelled.

For cancellation:

- (i) Enter loan account number which is closed at Bank's end.
 - (ii) OTP will be delivered on registered mobile number with the bank. After authentication of OTP, complete details related to loan account will be displayed.
 - (iii) Verify the details and click on 'Cancel'.
5. After verifying the details on second page related to loan account and clicking on required on option- Amend, Suspend, Cancel or Revoke, Customer needs to enter the details related to beneficiary bank as under:
 - a. Debit Account Number- Destination Bank account number from where debit of EMI shall be done
 - b. Account Holder Name
 - c. Type of Debit Account (Current/ Savings/ Others such as OD account)
 - d. Name of Destination Bank
 - e. Type of Authentication Mode (Net Banking/ Debit Card/ Aadhaar)
6. After entering the details, click on Submit button.
7. Now, you will be taken to Bank's page, where, customer's complete details (after modification) shall be displayed. Customers are required to check the accuracy of the data provided and give consent by clicking on submit button for further processing of e-Mandate form.
8. Customer will now be redirected to the NPCI Online Mandate Gateway Service (ONMAGS) page for authentication where customer need to complete the transaction by authenticating himself/herself via Internet Banking or Debit Card or Aadhaar.
9. Once the authentication process is completed, response from NPCI shall be received and you will get the NACH e-mandate response on Bank's website. You will also receive the SMS as per NPCI guidelines.