



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2024-25/64

CO.DPSS.POLC.No. S528 / 02-14-003 / 2024-25

August 22, 2024

The Chairman / Managing Director / Chief Executive Officer
All Scheduled Commercial Banks, including Regional Rural Banks /
Urban Co-operative Banks / State Co-operative Banks /
District Central Co-operative Banks / Payments Banks /
Small Finance Banks / Local Area Banks /
Non-bank Prepaid Payment Instrument issuers / Authorised Card Payment Networks /
National Payments Corporation of India

Madam / Dear Sir,

Processing of e-mandates for recurring transactions

A reference is invited to our circulars [DPSS.CO.PD.No.447 / 02.14.003 / 2019-20 dated August 21, 2019](#), and other related circulars¹ (collectively referred to as “e-mandate framework”). The e-mandate framework prescribed, *inter alia*, that the issuer shall send a pre-debit notification to the customer at least 24 hours prior to the actual charge / debit to the account.

2. Reference is also drawn to the [Statement on Developmental and Regulatory Policies dated June 07, 2024](#), wherein it was announced that auto-replenishment of balances in FASTag

¹ RBI circulars:

- [DPSS.CO.PD No.1324 / 02.23.001 / 2019-20 dated January 10, 2020](#),
- [DPSS.CO.PD No.754 / 02.14.003 / 2020-21 dated December 04, 2020](#),
- [CO.DPSS.POLC.No.S34 / 02-14-003 / 2020-2021 dated March 31, 2021](#),
- [CO.DPSS.POLC.No.S-518/02.14.003/2022-23 dated June 16, 2022](#), and
- [CO.DPSS.POLC.No.S-882/02.14.003/2023-24 dated December 12, 2023](#)

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14वींमंजिल, केंद्रीयकार्यालयभवन, शहीदभगतसिंहमार्ग, फोर्ट, मुम्बई - 400001

फोनTel: (91-22) 2264 4995; फैक्सFax: (91-22) 22691557; ई-मेलe-mail : cgmdpssco@rbi.org.in

Department of Payment and Settlement Systems, Central Office, 14th Floor, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai -

400001

हिंदी आसान है, इसका प्रयोग
बढ़ाइए

and National Common Mobility Card (NCCM), which are recurring in nature but without any fixed periodicity, would be facilitated under the e-mandate framework.

3. It has been decided to include auto-replenishment of FASTag and NCCM, as and when the balance falls below a threshold set by the customer, under the e-mandate framework. Payments for auto-replenishment, since they are recurring in nature but without any fixed periodicity, will be exempt from the requirement of pre-debit notification.

4. All other instructions provided under the e-mandate framework shall continue to remain applicable.

5. This circular is issued under Section 18 read with Section 10 (2) of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007), and shall come into effect immediately.

Yours faithfully,

(Gunveer Singh)
Chief General Manager-in-Charge