

**REGISTERED ADDRESS**

Unit No. DPT-324, 3rd Floor,  
DLF Prime Towers,  
Plot No. F-79-80, Okhla  
Industrial Area, Phase -I,  
New Delhi -110020, India

**CORPORATE ADDRESS**

Tower 8A, 4th Floor  
Building No 8, DLF Cyber City,  
Phase-II Gurugram, 122002,  
Haryana, India

**CIN**

U65100DL2018PTC445221

Contact: 01244273574  
www.trillionloans.com  
customercare@trillionloans.com

**NACH Mandate – User Guide & FAQs**

This is in reference to the following NPCI circulars NPCI/2024-25/NACH/001 dated 1st Jul 2024, NPCI/2020-21/NACH/013 dated 11th Sep 2022, NPCI/2020-21/NACH/025 dated 8th Feb 2021, and NPCI/2020-21/NACH/028 dated 8th Mar 2021, requiring participating entities to provide a facility for NACH management to customers.

**Mandate Creation**

You shall be taken through the following screens during the loan journey for NACH set-up.

Example status below is for DIGIO. There might be other Payment aggregators with whom the facility may have been enabled.

**Screen 1 (Authenticate for the NACH process)****Screen 2 (Enter the NACH account details)**

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**Screen 3 (Select Verification Mode)****Screen 4 (Verify the details & proceed for confirmation)****Mandate Amendment, Cancellation, Suspension and Revocation**

These facilities are available only to customers who have availed loan (s) from Trillionloans Fintech Private Limited and where NACH is already registered with us.

Customers are requested to share the following details with us on [customercare@trillionloans.com](mailto:customercare@trillionloans.com)

1. Email requests should only come from borrower's registered email id.
2. Email should clearly inform us of the following: Loan ID, mandate UMRN to be acted upon, action to be taken on mandate, reason for the specific action, alternate loan payment method in case of discontinuation of mandate
3. Post receipt of the request, Trillion Customer Support (CS) team will initiate the call to the customer and do necessary verification.
4. Upon verification of the customer, Trillion CS team will take the appropriate action on the mandate and confirm the status of the same to the borrower through appropriate channels.

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**Frequently Asked Questions****1. What is a NACH mandate?**

It stands for National Automated Clearing House. It is a payment system that allows automatic debit of payments from your bank account for a specific purpose. You need to submit a consented mandate form to your bank clearly specifying bank account details, name of institution to which the mandate is being issued, amount allowed for deduction, frequency of deduction, mandate start and end dates, purpose of mandate etc. Once accepted by your bank, it will become eligible to be used by the institution to which it has been issued for amount deduction.

**2. What is UMRN?**

It stands for Unique Mandate Reference Number. Whenever you make a request for NACH activation/amendment - you get a unique code called UMRN. This unique code is important for your transaction, including changes or cancellations.

**3. What are the different ways of activating NACH?**

NACH can be activated through various means: physical mandate, electronic mandates through netbanking, debit card and Aadhaar

**4. Why should I get NACH activated for my loan repayments?**

NACH payment method is useful for all scenarios where there are recurring payments to be made such as EMIs. This is an easy, convenient and cost-effective method by which you consent to financial institution to deduct EMIs from your bank account on the EMI due date without requiring specific action from your side every time. This ensures the EMI gets deducted on time and your bureau record remains strong. You only need to ensure sufficient balance in your loan account before the EMI due date.

**5. What happens when the NACH presentation bounces due to insufficient balance?**

If your NACH bounces due to insufficient balance in bank account, your bank shall apply bounce charges (usually same as cheque bounce charges) and the financial institution from which you have taken loan may also apply bounce charges in your loan account as per the terms and conditions of the loan.

You may further refer the following page on the NPCI website for more information on NACH:

<https://www.npci.org.in/what-we-do/nach/faqs/debit>

Video guide for NACH: <https://www.youtube.com/watch?v=6t18tYImUlk>