



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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March 31, 2021

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 / Card Payment Networks /  
Non-bank Prepaid Payment Instrument Issuers /  
National Payments Corporation of India

Madam / Dear Sir,

**Framework for processing of e-mandates for recurring online transactions**

A reference is invited to our [circulars DPSS.CO.PD.No.447/02.14.003/2019-20 dated August 21, 2019](#), [DPSS.CO.PD.No.1324/02.23.001/2019-20 dated January 10, 2020](#) and [DPSS.CO.PD.No.754/02.14.003/2020-21 dated December 4, 2020](#), wherein the framework for registering e-mandates for recurring online transactions using cards / wallets / Unified Payments Interface was put in place. The framework had ensured that changing payment needs of customers were accommodated by adequately balancing safety, security and convenience of such transactions. Stakeholders were given sufficient time to complete the process of migration to the framework by March 31, 2021.

2. It is, however, noted that the progress of onboarding existing as well as new mandates of customers as per the framework is not satisfactory. Keeping in view the requests of some stakeholders and to prevent any inconvenience to customers, it has been decided, as a one-time measure, to extend the timeline for ensuring full compliance to the framework till September 30, 2021. During the extended timeline, no new mandate for recurring online transactions shall be registered by stakeholders, unless such mandates are compliant with the framework.

3. Any further delay in ensuring complete adherence to the framework beyond the extended timeline will attract stringent supervisory action.

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

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हिंदी आसान है, इसका प्रयोग बढ़ाइए

4. This directive is issued under Section 10(2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

Yours faithfully,

(P. Vasudevan)  
Chief General Manager