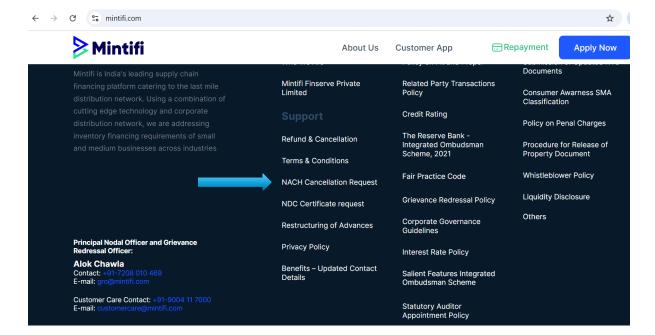


MINTIFI FINSERVE PRIVATE LIMITED

NACH Cancellation Request User Guide & FAQs

How to Request NACH Cancellation

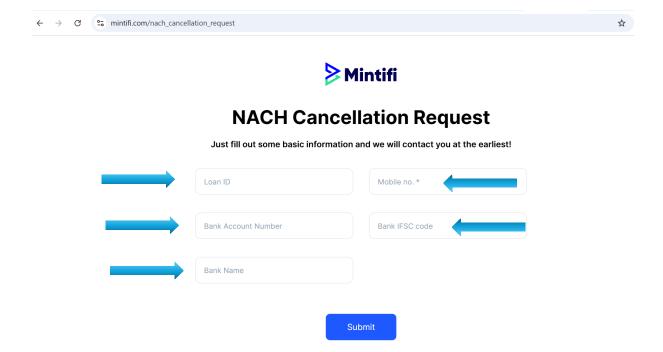
1. Visit Mintifi.com → Click on NACH Cancellation Request.



2. Fill in the following details:

- o Loan ID
- o Mobile Number
- o Bank Account Number
- o Bank IFSC Code
- o Bank Name





3. Submit the Request→ Click on Submit



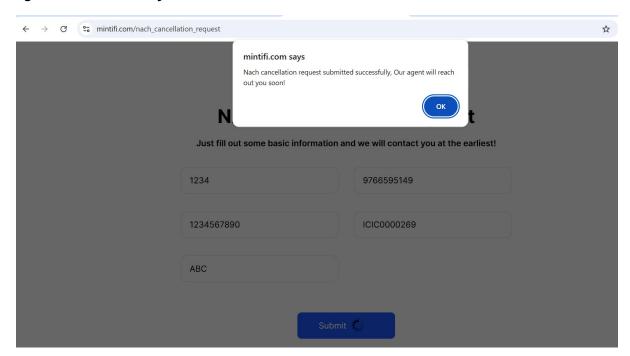
NACH Cancellation Request

Just fill out some basic information and we will contact you at the earliest!

1234	9766595149
1234567890	ICIC0000269
ABC	
	Submit



You will see the message: "Nach cancellation request submitted successfully, Our agent will reach out you soon!"



4. Confirmation Email

You will receive a confirmation email with Tracking ID & Expected completion time from customercare@mintifi.com email.

5. **Processing**

Our team may contact you for more details or documents depending on your case.

6. Completion

Once processed, you will receive a final confirmation email.

NOTE:

 If your account is active with an outstanding loan, NACH cancellation will only be processed if your account is frozen, closed, or you provide new bank details for setting up a replacement NACH.



- Requests without valid reasons may be declined.
- If your loan account is closed and no amount is outstanding, cancellation will proceed without replacement.

FAQs:

Q1. What is NACH cancellation?

It is the process of stopping the auto-debit facility linked to your loan repayment from your bank account.

Q2: How do I request NACH cancellation?

Go to <u>Mintifi.com</u> → **NACH Cancellation Request**, fill in the required details, and submit.

Q3: What details do I need to provide?

Loan ID, Mobile Number, Bank Account Number, IFSC Code, and Bank Name.

Q4. How long does it take?

Up to **20 working days** from the date your request is accepted.

Q5. What documents are required?

- Proof of account closure/freeze (if applicable)
- New bank account proof (if registering a new NACH)

Q6. How will I know the status?

You will be contacted by MINTIFI team and updated via your registered email.

Q7: Can I cancel NACH if my loan is active?

Yes, but only in cases such as account closure, freeze, or change to a new account (with replacement NACH setup).

Q8. Will cancelling NACH stop my EMI deduction?

Yes, if NACH is cancelled without a new mandate, EMI payment will need to be made via alternate modes.

Q9: What if my account is active and I just don't want NACH anymore?

If your account is active with outstanding dues and there is no valid reason (like account closure or freeze), your request may be declined.

Q10: How will I know when it's done?

You'll receive an email from Mintifi once your NACH cancellation request is processed.



Q11: Is there a fee for NACH Cancellation?

No charges apply for standard NACH cancellation processing. Fees as per sanction letter will be applicable for new NACH mandates with different bank details.

Q12: Who can I contact for issues?

Reply to your acknowledgment email or reach out to $\underline{\text{customercare@mintifi.com}}$ Or $\underline{+91-9004\ 11\ 7000}$.
