

FAQs for ACH

- **What happens to my existing ACH?**

The existing ACH will continue as is, be it physical or ENACH. This will however be applicable for your existing SIPs only that are linked to these mandates.

- **What happens to my existing SIPs?**

The existing SIPs will continue as is.

- **Will I be able to cancel the existing ACH?**

Yes, you will be able to cancel the existing ACH.

- **Will I be able to link new SIPs with existing ACH?**

Yes, you will be able to link new SIPs with existing ACH.

- **Will I be able to change the ACH linked to my existing SIP?**

You will not be able to link new ACH in the existing SIP. A fresh SIP with new mandate has to be registered.

- **What is the minimum mandate amount in the ENACH?**

Rs 1 Lakh is the minimum mandate amount in the new ENACH facility. But amount will be debited as per your SIP amount only.

- **Do I need netbanking for ENACH registration?**

Currently, ENACH authorization is available only via netbanking on BSE platform.

- **How many days before the amount will be debited from my account for SIP?**

For existing ACH, amount will be debited two working days before the SIP date. For ACH registered in favour of BSE, amount will be debited one working day before the SIP Date.

- **What happens if my bank is not part of the ENACH list or does not offer this facility?**

If your registered bank doesn't provide ENACH facility with BSE, SIPs can be registered without mandate, else mandate registration is compulsory.