LEGAL NOTICE FOR UNAUTHORISED AUTO-DEBIT

Disputed recurring debit / mandate cancellation or revocation

Note: Identify the payment rail correctly. RBI's 2026 e-mandate framework covers recurring card, PPI and UPI transactions. NACH/ECS is subject to applicable NPCI procedures and bank processes. Cancelling a mandate does not by itself extinguish a genuine loan or contractual debt.

BY REGISTERED POST A.D. / SPEED POST / OFFICIAL EMAIL Date: [DD/MM/YYYY]

To: Branch Manager / Grievance Officer, [Bank], [Branch / Address / Email]
Copy: Principal Nodal Officer; merchant / biller / sponsor bank / app grievance officer, where relevant.

Subject: Disputed recurring debit(s), mandate cancellation, refund and prevention of further debits

Sir / Madam,

1. That I, [name], maintain account ending [last four digits] with your bank at [branch]. The disputed recurring debit(s) relate to [merchant / beneficiary] and payment rail [NACH / ECS / UPI AutoPay / card e-mandate / standing instruction].

2. That mandate / UMRN / e-mandate ID is [reference]. It was [not authorised by me / limited to ___ / cancelled or revoked] on [date] through [channel]. Complaint / cancellation reference: [number]. Despite this, debit(s) were processed as follows:

Date	Amount ■	Narration / beneficiary	Transaction ref
[date]	[amount]	[merchant]	[reference]
[date]	[amount]	[merchant]	[reference]
	Total: [■]		

3. That I dispute the debit(s) because [no consent / valid cancellation / expired mandate / amount or purpose exceeded authorisation]. Please verify the mandate and transaction trail; narration alone is not proof of my consent.

4. That for recurring card, PPI or UPI e-mandates, RBI's Digital Payments—E-mandate Framework, 2026 (21 April 2026), under the Payment and Settlement Systems Act, 2007, provides for authenticated registration, withdrawal / modification, pre-transaction notification and grievance handling. RBI's unauthorised-transaction customer-liability instructions apply as specified in that framework. For NACH/ECS, please apply the relevant NPCI procedures and bank cancellation process.

5. That I call upon you to: (a) register this dispute and give a complaint number; (b) cancel / stop the mandate and prevent further presentations, subject to lawful restrictions for a genuine loan; (c) provide the mandate copy, authentication / registration trail, status history, beneficiary and transaction records; (d) investigate and refund ■[amount], with applicable interest / compensation where payable; (e) reverse related wrongful charges, if established; and (f) confirm action in writing.

6. That please preserve mandate / consent records, authentication logs, registration and cancellation timestamps, presentment files, beneficiary instructions, debit notifications and complaint records. Where RBI's customer-liability circular applies, please apply its prescribed liability and reversal / resolution timelines.

7. That please provide a substantive response and records within **15 days** of receipt. This is a requested response period, not a statutory deadline. If unresolved, I reserve the right to approach the Principal Nodal Officer, RBI Complaint Management System under the Integrated Ombudsman Scheme, 2021 (where maintainable), the Consumer Commission or other competent forum.

8. That this notice is without prejudice to all rights and remedies and does not waive any genuine subsisting contractual or loan obligation.

Yours faithfully,
[Name] | [Address] | [Mobile / Email]

Enclosures: masked statement / debit SMS; mandate ID / UMRN; cancellation proof; complaint / reply; merchant closure proof if relevant.

References: RBI Digital Payments—E-mandate Framework, 2026; RBI circular RBI/2017-18/15 (6 July 2017); Reserve Bank—Integrated Ombudsman Scheme, 2021; NPCI NACH Procedural Guidelines. General drafting aid only; adapt to facts and payment rail.