Incident Report: IR-2025-IN-018

Subject: UPI Autopay Mandate Execution Failure

Date of Report: November 14, 2025

Status: Resolved

1. Executive Summary

Kredila's automated EMI collection system in **India** failed to trigger recurring payments for 15,000+ accounts. This was due to a timestamp synchronization error between the NPCI (National Payments Corporation of India) gateway and Kredila's backend scheduler during the transition to a new server cluster.

2. Incident Timeline (IST)

- **Nov 12, 00:05 AM:** Scheduler fails to push the daily "Mandate Execution" file to the partner bank.
- **Nov 12, 09:00 AM:** Finance team reports 0 incoming UPI collections for the day.
- **Nov 12, 11:30 AM:** Root cause identified as a UTC vs. IST server clock mismatch.
- **Nov 13, 10:00 AM:** Manual re-triggering of mandates completed for all affected users.

3. Impact Assessment

- **Affected Region:** India
- **Impact:** 15,000+ borrowers flagged as "Overdue" erroneously in the internal dashboard.
- **Root Cause:** Server clock drift during cluster migration.

4. Resolution & Preventive Action

- **Resolution:** Synchronized all production servers to Indian Standard Time (IST) and re-executed failed mandates.
- **Preventive Action:** Implementation of **NTP (Network Time Protocol) Monitoring** with alerts if server time drifts by >2 seconds.