

Important guidelines for NEFT/RTGS payment mode:

- Following NJ bank account to be used for transferring funds through NEFT/RTGS for Capital Market. One time NJ bank details to be added as beneficiary by client in his/her bank account for transferring the funds

Bank Name: **HDFC Bank Ltd.**

Account Name: **NJ INDIA INVEST PRIVATE LIMITED**

IFSC Code: **HDFC0000240**

Branch Name: **Sandoz Branch, Mumbai**

Bank Account Number: **NJINCM<UCC>**

- NJ Bank account number will be unique for each client code i.e. UCC (Unique client code allotted by NJ at the time of E-Wealth Account opening) which will be combination of "NJINCM" followed by <UCC>

Important Common Points:

- It is mandatory to submit fund transfer request from NJ E-Wealth Capital Market or through Call & Transact facility after transferring the funds.
- If payment is done without submitting fund transfer request in NJ system, refund will be initiated to client originating bank account by EOD of T+1 working day (T day = Receipt of fund in NJ bank account)
- It is mandatory to transfer the same amount as entered in the transfer request initiated. In case of requested amount & actual received amount in NJ Bank account differs then amount received in the bank account will be considered and accordingly margin will be provided to the client.
- NEFT/RTGS should be done only from the Bank account registered with NJ. If payment is received through an unregistered bank account, the same shall be refunded to client originating bank account by EOD of T+1 working day (T day = Receipt of fund in NJ bank account)
- Only NEFT/RTGS option to be used while transferring funds from client bank account, **IMPS** option should not be used.
- For UPI payment mode Fund transfer has to be authorized from the Bank account number which is selected at the time of fund transfer request submission in NJ system. NJ Bank will auto refund the amount if the fund is authorized from another bank account.
- For NEFT/RTGS - Margin will be provided on receipt of fund confirmation MIS by NJ bank.(Approx 2 Hours)
- For UPI - Margin will be provided instantly.
- All fund transfer request submitted after market hours/ on non working day will be processed on next trading day.

NEFT/RTGS Examples:-

- If client UCC is “11111” than NJ bank account number for that particular client will be **NJINCM11111**.
- If client UCC is “2222” than NJ bank account number for that particular client will be **NJINCM2222**.
- Client has Bank account 1 & Bank account 2 registered with NJ E-Wealth Account.

NEFT/RTGS payment is done from Bank account 2 whereas bank account 1 is selected in NJ system while placing fund transfer request. Hence there will be bank account number mismatch in NJ system & bank MIS. Such payment will be refunded to client bank from where payment is initiated.

- In case of amount mismatch between Fund Transfer request & Bank MIS

Example 1 -

- Client transferred Rs.10,000 from his registered bank account for CM Margin.
- Client placed the fund transfer request for Rs.1,00,000 on NJ E-Wealth Account.
- Margin will be given to the client for Rs.10,000 as NJ received Rs.10,000 in the bank.

Example 2 -

- Client transferred Rs.1,00,000 from his registered bank account for CM Margin.
- Client placed the fund transfer request for Rs.10,000 on NJ E-Wealth Account.
- Margin will be given to the client for Rs.1,00,000 as NJ received Rs.1,00,000 in the bank.

NEFT/RTGS Payment mode Demo

1. Login to NJ E-wealth > Capital Market > Utility > Fund Transfer Request. Select Payment mode: NEFT/RTGS > Select Bank, enter amount transferred from the selected bank and then enter NEFT/RTGS reference number received from the bank.

Fund Transfer Request

Submission date : 01-04-2021

Investor Name :

* Payment Mode :

NEFT/RTGS

Select Payment Mode

* Bank/Account No :

AUTO DEBIT

* NEFT/RTGS Amount :

NEFT/RTGS

* NEFT/RTGS Ref No :

Net Banking

* Re-Enter NEFT/RTGS Ref No :

UPI

Purchase Liquid ETF for this fund transfer : ☐

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2. On clicking on “NJ bank details for NEFT/RTGS”, client will get NJ's bank account details in which NEFT/RTGS to be initiate.

Fund Transfer Request

Submission date : 01-04-2021

Investor Name :

* Payment Mode :

NEFT/RTGS

Bank Name :	HDFC BANK LTD
Bank Account Holder Name :	N J INDIANVEST PRIVATE LIMITED
Bank Account Number :	NJINCM25894
IFSC :	HDFC0000240
Bank Branch :	Sandoz Branch, Mumbai

* Bank/Account No :

Select Bank/Account No

* NEFT/RTGS Amount :

* NEFT/RTGS Ref No :

* Re-Enter NEFT/RTGS Ref No :

Purchase Liquid ETF for this fund transfer : ☐

☐ Please accept the [Terms & Conditions](#).