

Important guidelines for UPI payment mode:

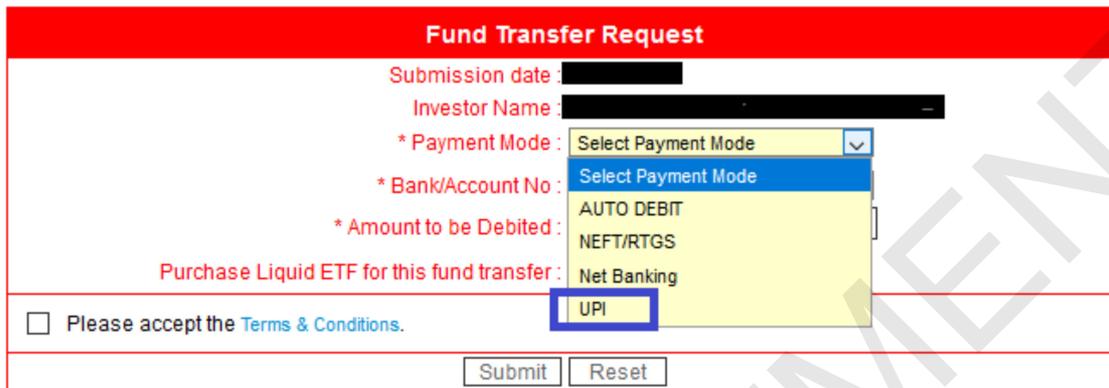
- Client need to have virtual payment address (VPA) for making payment using UPI.
- Client has to create VPA from his/her Bank mobile application or BHIM application
- Fund transfer request will be as per the Limit prescribed by NPCI & the provided by Bank Currently upto Rs. 1 lakh can be initiated from NJ E-Wealth account using UPI.

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.
- 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 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.

UPI Payment mode Demo

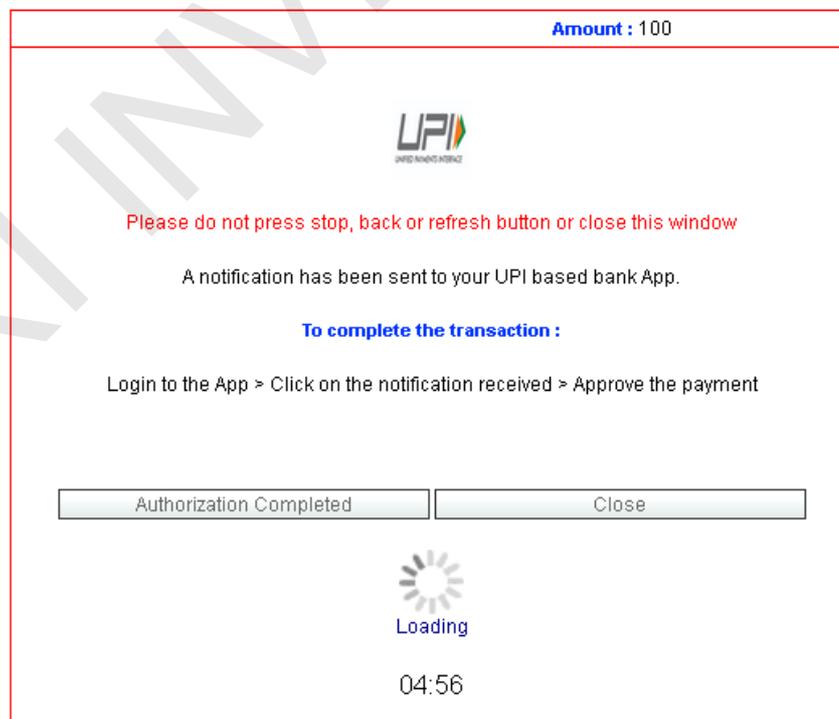
1. Login to NJ E-wealth > Capital Market > Utility > Fund Transfer Request. Select Payment mode: UPI > select bank, enter VPA (Virtual Payment address) created in bank then enter amount.



The screenshot shows a web form titled "Fund Transfer Request" with a red header. The form contains the following fields and options:

- Submission date: [Redacted]
- Investor Name: [Redacted]
- * Payment Mode: A dropdown menu is open, showing options: "Select Payment Mode" (highlighted in blue), "AUTO DEBIT", "NEFT/RTGS", "Net Banking", and "UPI" (highlighted in blue).
- * Bank/Account No: [Redacted]
- * Amount to be Debited: [Redacted]
- Purchase Liquid ETF for this fund transfer: [Redacted]
- Below the form, there is a checkbox labeled "Please accept the Terms & Conditions." and two buttons: "Submit" and "Reset".

2. After submitting and confirming the details, below UPI window will open for authorization:

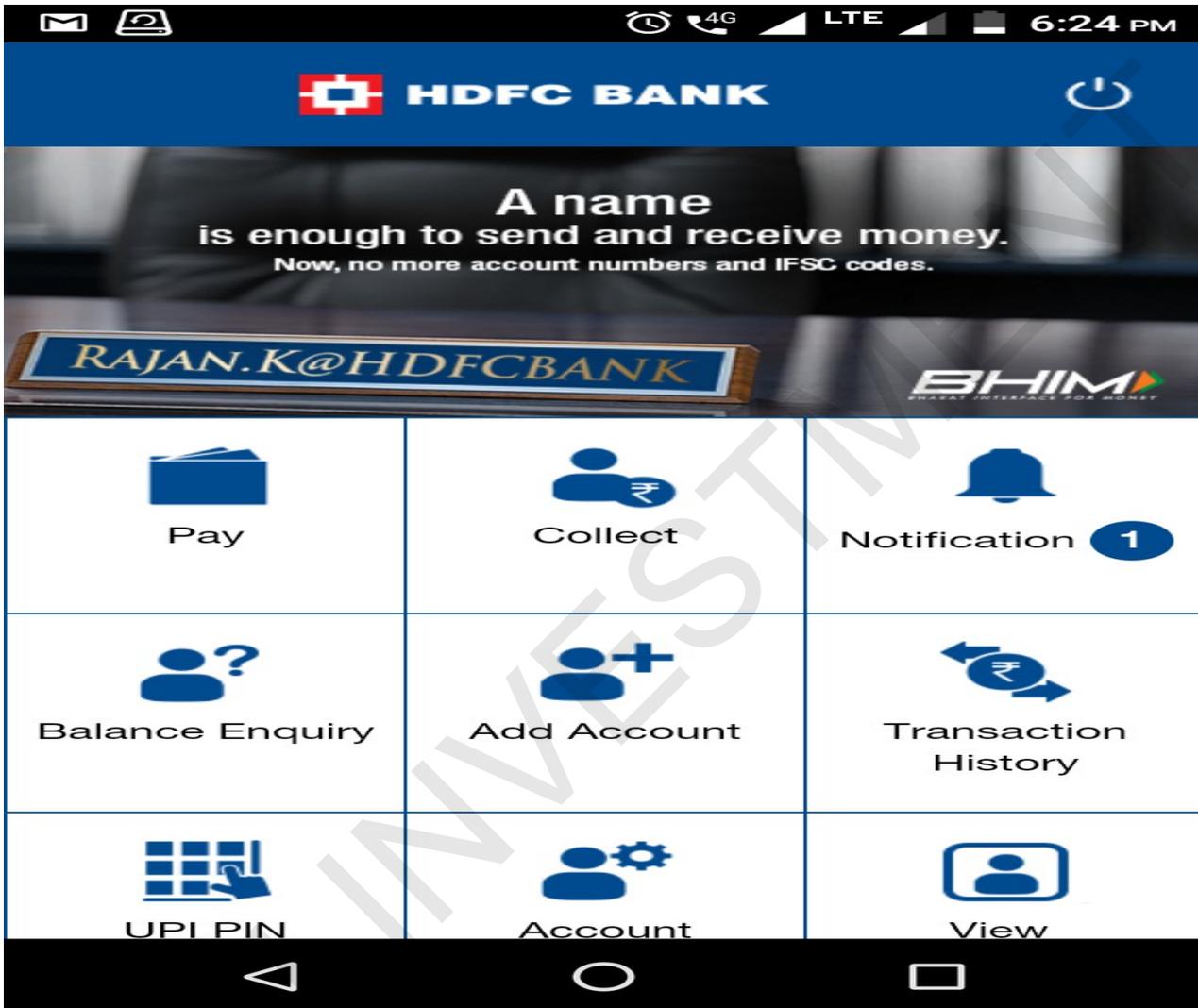


The screenshot shows a UPI authorization window with a red border. The window contains the following information:

- Amount : 100
- UPI logo with "UPI" text and "UNION BANKING" below it.
- Text: "Please do not press stop, back or refresh button or close this window"
- Text: "A notification has been sent to your UPI based bank App."
- Text: "To complete the transaction :"
- Text: "Login to the App > Click on the notification received > Approve the payment"
- Two buttons: "Authorization Completed" and "Close"
- A loading spinner icon with the text "Loading" below it.
- Time: "04:56"

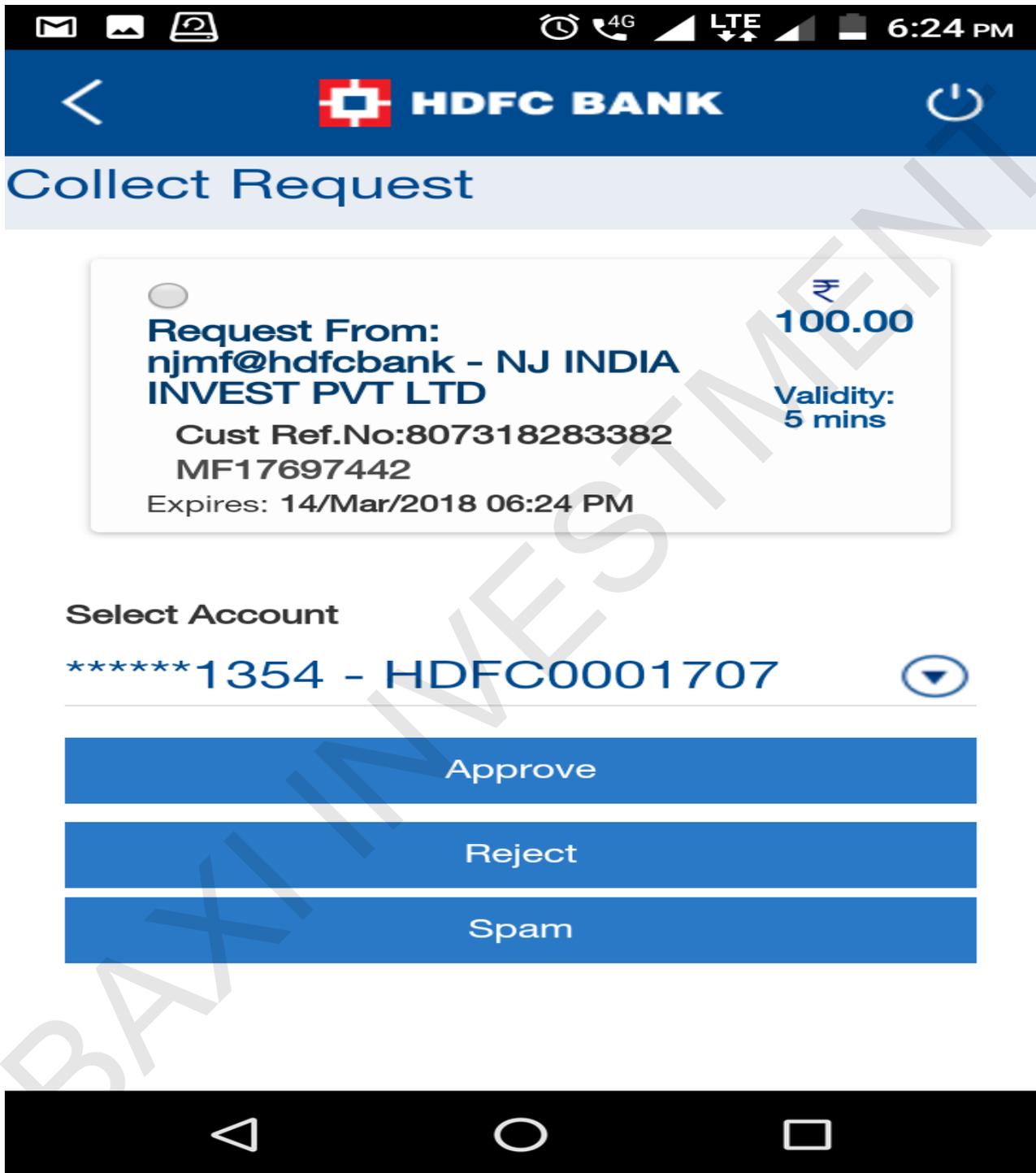
Note: Collection Authorization from bank App to be done within 05 Minutes.
To check the transaction status, click on "Authorization Completed" button above.

3. Login to Bank mobile App > Click on Notification received as per below screen shot (Sample of HDFC Bank app):



4. Approval of payment:

Note: In case of multiple Account Number, select the Bank Account Number which is selected at time of transaction entry on NJ E-Wealth account



5. Final Authorization:

After successful approval of payment, click on Authorization completed in E wealth > UPI window.

