



DECEMBER 2021

NEWS LETTER

From Customer Care Desk

December 2021 "NEWS LETTER" with the latest communication, updates and other important points.

LATEST COMMUNICATIONS AND UPDATES



CHANGES IN NJ PMS INVESTMENT APPROACHES

(Mail dated – 2nd Dec 2021)

- ▶ This is with regard to our earlier communication on changes in the Dynamic Asset Allocation Portfolio - Aggressive (MF DAAP) investment strategy. Based on market developments we had proposed a change in the strategy that would make it more tax efficient and investor friendly. However, this change came with some short term cost which proved to be a hindrance.
- ▶ Based on the feedback received, we have come to a conclusion that our existing investors are better served by providing a choice between our existing investment approach and the proposed one.
- ▶ Our proposed investment approach, which offers significant advantages over the current one, is being launched as "Balanced Advantage Portfolio (MF BAP)". Existing investors may continue to remain invested in the current MF DAAP strategy till such time it becomes efficient for them to switch to MF BAP. Fresh subscriptions and Top ups will be accepted only in MF BAP and no fresh inflows will be accepted in the MF DAAP approach with immediate effect.
- ▶ As mentioned earlier, there are significant long term benefits to moving to the MF BAP investment approach. As such, the time for which the MF DAAP approach will continue is finite since a superior alternative is available and we expect investors to switch at their earliest convenience. As always, the switch process is a seamless one and can be carried out completely online. We urge you to speak to your NJ Partners to explore the best time to do this.

LAUNCH OF NEW VERSION OF LOAN MODULES

(Mail dated – 3rd Dec 2021)

- ▶ We are pleased to announce the launch of an upgraded version of Loan modules from NJ Capital, on the NJ E-Wealth Account (NJEWA).
- ▶ To successfully shift to New version, the current Loan platform will remain inactive for new loan applications, repayments and downloads from 18:00 hrs on the 3rd Dec 2021 until the morning of the 6th Dec 2021. New Modules will go live on Monday, the 6th Dec 2021.
- ▶ New module design incorporates new and improved features, and these are some of the key changes you can expect:
 - Unbroken Intuitive process
 - Completion of the entire loan application process without changing the tabs/ application.
 - Better UI/UX (User Interface/User Experience)

- Superior look and feel for the customer. The design is in line with the E-Wealth look-feel-colour scheme to provide seamless experience for the customer.
 - Improved KYC through DigiLocker
 - Seamless KYC process with Digilocker without any documentation
 - E-mandate Registration through Aadhaar to improve digital mandate registration process
- ▶ **Virtual Account change to Kotak Mahindra Bank (from HDFC Bank earlier) for existing clients**
- ▶ The collections account of NJ Capital Private Ltd. has shifted to Kotak Mahindra Bank. Clients making payment through E-Wealth will not be impacted in any way. Clients wanting to pay their EMIs/ Overdues/Foreclosures under Non-ACH mode through NEFT/RTGS will have to make payment to Kotak Mahindra Bank. Details of Kotak Bank virtual account number will be communicated separately to the clients.
- ▶ Clients currently paying their EMIs/ Overdues/ Foreclosures payments through NEFT/RTGS to HDFC account will have to reconfigure their account to Kotak Mahindra Bank.
- ▶ The New Loan application process demo is attached in email for your ready reference.

NFO SUBSCRIPTION NOW ON NJ WHATSAPP SERVICE

(Mail dated – 4th Dec 2021)

- ▶ We are glad to inform you that we have now enabled "**NFO Subscription**" on our NJ WhatsApp Service. Investors with ACH / Auto Debit mandate can now subscribe for NFO from WhatsApp itself from their registered mobile number.
- ▶ We would also offer DP Holding Statement and EWA Transaction Confirmation Note via WhatsApp. We will soon be adding more features /utilities through WhatsApp.
- ▶ NJ WhatsApp Service is available on the mobile number **+91 6359900155**. The investors can save the same to their contacts. Send "Hi" to start using the services at any time.

UPDATION OF EMAIL ID AND MOBILE NUMBER FOR SECOND AND THIRD HOLDERS

(Mail dated – 7th Dec 2021)

Note: This communication is sent to impacted partners only.

- ▶ With reference to the depository guidelines, it is mandatory that the Email Id and Mobile number of all holders are updated in the Demat account of the clients.
- ▶ In line with the above, it has been observed that for several joint holding E-Wealth Account, the Email ID and Mobile number of second and third holders are not updated in the system. To update these details, we shall be utilizing the KYC data and accordingly update the Email ID and Mobile numbers of the clients in the depository system.
- ▶ Please note that once these details are updated, an intimation Email and SMS will be sent to the client by the depository.
- ▶ Request you to kindly take note of the above and inform your clients accordingly. List of such accounts is attached in email for your ready reference.

INTRODUCING THE ALL NEW CAPITAL MARKET TRANSACTION PLATFORM

(Mail dated – 9th Dec 2021)

- ▶ On the basis of the feedback received from our Valued Clients and NJ Wealth Partners, we are happy to introduce an all new enhanced Capital Market Platform. We have been working hard to upgrade the system and have made all our efforts to ensure we deliver you the best of the platform. We sincerely appreciate & value your trust and confidence in us.
- ▶ The wait is finally over and we are all set to launch the new revamped version of NJ Capital Market Platform (NJCM)

▶ **The new platform shall be Live from Tomorrow, 10th December 2021 (Post Market hours at 6:00 pm)**

- ▶ The new version shall be available on Web as well as the Mobile application.

The enhanced version of **NJCM** shall be **WAY EASIER, WAY SIMPLER & WAY BETTER**.

The new platform shall have an entire new look along with few excellent added features. Below are the highlights of some of the features of the new NJ CM Platform:

- Attractive Dashboard displaying Summary of client's Valuation, Limits, Holding Positions.
 - An excellent new feature of GTT (Good Till Traded) order. GTT allows order validity for period till the same get auto triggered based on the "Trigger price" (Maximum validity of a GTT order would be 365 days)
 - Market Watch shall display available Quantity against the scrip having holding.
 - Trade window for BUY & SELL shall display respective Available margin / Required margin and Available quantity.
 - As a part of User Experience, the Clients will have flexibility to select / change Theme as per the choice.
 - Introduction of Screeners feature which shall provide extensive details of script, Indices on various parameters, etc.
- ▶ While we are all set for the big launch tomorrow, below are some Important points related to updating the old Mobile App & access to new features:
- Effective 10.12.2021 (Post Market hours) the existing NJ E-Wealth CM mobile application needs to be mandatorily updated from the respective play store (Android & iOS) to experience new features.
 - Once the Application is updated, trading can be done by clicking on "Trade" link from the Parent NJ E-Wealth Account Mobile App.
 - You may go through the below video links available in email for ease and understanding of the new platform.
- ▶ Please note that the existing process of margin & holding updating remains the same and also there is no change in the existing RMS policy.
- ▶ We are very hopeful that this enhanced version shall not only provide Clients the better experience of trading but shall also be stable enough so as to ensure a smooth and efficient transacting experience. We are confident that the new initiative would be warmly welcomed by our valued Partners & our NJ EWA Clients. Should you require any further assistance or information, please feel free to contact our Customer Care.

URGENT AND IMPORTANT- UPDATION OF NOMINEE DETAILS IN TRADING AND DEMAT ACCOUNT

(Mail dated – 15th Dec 2021)

Note: This communication is sent to impacted partners only.

- ▶ We are writing this email with reference to SEBI circular SEBI/HO/MIRSD/RTAMB/CIR/P/2021/601, dated: 23rd July 2021 which informs about nomination registration process in Trading and Demat Account.
- ▶ The circular states that all existing clients where nomination is not registered in their Trading and Demat account are required to either register nominee or else provide nomination opt out form latest by 31st March 2022.
- ▶ In line with the above, it is observed that the nomination is not registered with a few of your clients, so we request you to please approach respective clients and request them to register a nominee by submitting the nomination form. In case if the client does not want to register a nominee then they can submit the nominee opt out form.
- ▶ Client can also submit the above requests online through appended link: **E-Wealth Account Login > Menu > My Profile > Online Request Submission**
- ▶ List of such accounts is attached in email for your ready reference. We solicit your kind support to get the nomination details updated for your clients latest by 31st March 2022. Failing this, we shall be bound to deactivate the E-Wealth account of such clients and also mark their demat account frozen for debit transactions.
- ▶ We shall be sending a separate communication to the respective NJ E-Wealth Account clients to update the details.

IMPORTANT POINT TO REMEMBER

IMPORTANT POINTS TO TAKE CARE DURING PURCHASE TRANSACTION THROUGH NJ E-WEALTH ACCOUNT

- ▶ Purchase transactions initiated/authorized through NJ E-wealth account will be processed on fund realization basis.. Clients can initiate Purchase Transactions from [NJ E-Wealth Account > Transact > Mutual Funds > Purchase / Buy / SIP](#).
- ▶ Below are the Payment modes and Important points which need to be taken care while doing Purchase transactions:

Sr No	Payment Mode	Important Points to Take Care										
1	NEFT / RTGS	<ul style="list-style-type: none">• Add correct beneficiary account details at Bank portal. Please find the below bank details to add as beneficiary account: <table><tr><td>Bank Name:</td><td>HDFC BANK LTD.</td></tr><tr><td>Bank Account Holder Name:</td><td>NJ INDIA INVEST PRIVATE LIMITED</td></tr><tr><td>Bank Account Number:</td><td>NJINDI169XXX (NJINDI followed by UCC)</td></tr><tr><td>IFSC:</td><td>HDFC0000240</td></tr><tr><td>Bank Branch:</td><td>Sandoz Branch, Mumbai</td></tr></table> <ul style="list-style-type: none">• NJ Bank details as mentioned in the above table is combination of “NJINDI” followed by (UCC).• Transfer funds from Registered Bank Accounts only.• Enter the correct NEFT/RTGS Ref number during transaction submission.• Total amount transferred in NJ Bank Account shall be used to do the transaction. It should be same as the total amount transferred. <p>For Example: If amount is transferred Rs. 10000/-, client need to do transactions for Rs. 10000/- or else the transaction will be rejected and amount will be refunded within T+1 working day.</p>	Bank Name:	HDFC BANK LTD.	Bank Account Holder Name:	NJ INDIA INVEST PRIVATE LIMITED	Bank Account Number:	NJINDI169XXX (NJINDI followed by UCC)	IFSC:	HDFC0000240	Bank Branch:	Sandoz Branch, Mumbai
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2	NET-BANKING	<ul style="list-style-type: none">• Client is routed from NJ EWA to Bank's Netbanking page after placing the transaction where client need to enter login credentials of Netbanking and complete the transaction.• After that, the client is again routed to NJ E-Wealth Account page with confirmation & transaction details.• Do not close the window directly until the process is completed.										
3	UPI	<ul style="list-style-type: none">• Clients need to enter valid VPA (Virtual payment address) i.e. UPI Id while selecting "UPI" as payment mode.• Clients will receive the debit request which needs to be authorized from respective UPI mobile application within 5 minutes.										
4	ACH / AUTODEBIT	<ul style="list-style-type: none">• Please note that the transaction submitted through mandate mode will be processed on the registered NJ Mandate within T+2 working days for ACH mode and T day for Autodebit mode.										

- ▶ We are sure this will help the clients for smooth transaction processing.