



DECEMBER 2022

NEWS LETTER

From Customer Care Desk

December 2022 "NEWS LETTER" with the latest communication, updates and other important points.

LATEST COMMUNICATIONS AND UPDATES



LAUNCHING SWP PERFORMANCE REPORT ON **NJ E-WEALTH ACCOUNT**

(Mail dated – 5th December 2022)

- ▶ We are glad to announce that we have come up with a new report on **systematic withdrawal plans (SWP)** and made it live on the NJ E-Wealth A/c Web and Mobile App.
- ▶ A report that makes understanding of the performance of a SWP very easy for laymen, as it provides insight into SWP investments and how they have performed for a live or non-live SWP in Mutual Fund Scheme and MARS Portfolios. A report that provides insight in terms of SWP inflow and outflow (only from SWP investments) and how that has resulted in an annualized return.
- ▶ Find below the path to access this report on NJ E-Wealth A/c (Web) and Mobile.
 - E-Wealth (Website) > Reports > Mutual Fund > Systematic Plans Performance > Tab: SWP
 - E-Wealth (Mobile App) > Reports > Mutual Fund > Systematic Plans Performance > SWP Performance

Note: Update your NJ E-Wealth Ac App from the Play/App Store to start using the report.

LAUNCHING OF **MARS E100 AGGRESSIVE PORTFOLIO**

(Mail dated – 7th December 2022)

- ▶ We are glad to announce the launch of a new MARS portfolio "FAA E100 AGGRESSIVE" for lump-sum investment.
- ▶ It is a unique offering giving investors exposure to a bouquet of Mid / Small Cap Funds.
- ▶ These funds are short-listed by the NJ research team based on the various defined selection criteria.

▶ MARS E100 AGGRESSIVE PORTFOLIO

Scheme Name	Allocation (%)
Edelweiss Mid Cap Fund - Regular Gr	20
Kotak Emerging Equity Fund - Gr	20
Motilal Oswal Midcap Fund - Gr	20
Nippon India Growth Fund - Gr	20
SBI Magnum MidCap Fund - Gr	20

- ▶ The portfolio is now available on NJ E-wealth for purchase for all the investors and also live on partners desk with PIT.
- ▶ The minimum investment amount is Rs.1 lakh.

E-SIGN DECLARATION FORM USING ONLINE DOCUMENT SUBMISSION UTILITY

(Mail dated – 9th December 2022)

- ▶ In regards to several feedback received for providing the online facility for submitting the e-Sign declaration in cases where the EWA or EWA-MF account is deactivated due to the reason Signature image not clear/visible, We are glad to inform you that **now you can initiate the request for submitting the e-Sign declaration form using Partner Desk Online Document Submission utility.**
- ▶ Rest of the flow remains the same, as mentioned below:
 - Partner needs to initiate the request from the Partner Desk by uploading an e-sign declaration form filled with the necessary details along with a scan copy of the signature of all account holders **from Partner Desk > Stock Exchange > Partner Trax > Online Request Initiation.**
 - An email with an authorization link will be sent to the client's registered mail id.
 - Client needs to click on the link and authorise the request through e-Sign mode of all account holders.
- ▶ Once the request is authorised & e-Signed by the client, the EWA or EWA-MF account will be activated within T+1 working day post verification.
- ▶ This facility will be more helpful to reduce the time taken to activate the account without submitting any physical documents.

LAUNCHING MARS SIP & SWP STOP PIT FLOW ON PARTNER DESK

(Mail dated – 13th December 2022)

- ▶ We are pleased to **announce the availability of MARS SIP STOP PIT and MARS SWP STOP PIT Flow on the Partner Desk (Web).**
- ▶ All standard features of the PIT flows will remain available for these newly introduced facilities, viz., the display of authorized pending requests in the MARS PIT Status MIS report, as well as all authorization modes, which will be available for the client to authorize or reject the requests.
- ▶ Find below the path the mentioned utilities on the partner desk.
 - **Partner Desk > Investments > MARS > Partner Trax > MARS SIP Stop**
 - **Partner Desk > Investments > MARS > Partner Trax > MARS SWP Stop**
- ▶ Please click on these links to download files containing screen-shots of [SIP STOP PIT](#) and [SWP STOP PIT](#).
- ▶ Kindly take note of this development and keep sharing your valuable suggestions/feedback.

INTRODUCING EMANDATE FACILITY FOR MUTUAL FUND SEGMENT MANDATE

(Mail dated – 20th December 2022)

- ▶ We are glad to inform you about **the introduction of the eMandate registration facility for Mutual Fund Segment.**
- ▶ Below are the updates on the Mutual Fund Segment eMandate registration facility:
 - **eMandate registration from clients E-Wealth login:**
 - Currently the said facility will be available for E-Wealth & E-Wealth MF clients through their **E-Wealth Desk > Menu > My Profile > Bank & Mandate.**
 - The registration flow of the Mutual Fund Segment eMandate remains the same as per existing flow available for “Other Segment” eMandate.
 - **eMandate registration from Partner Desk (PIT Module):**
 - NJ Wealth Partner can also submit eMandate registration request for Mutual Fund Segment from **Partner Desk > Stock Exchange > Partner Trax > Update Bank & Mandate Details.**
 - After entering the request from the Partner Desk, an intimation with a link will be sent on client's Email and SMS/Whatsapp (if opted).
 - Client needs to click on the link and will be routed to the E-wealth login page in order to authorize the eMandate request.

Important Notes:

1. Mutual fund Mandate shall be in favor of BSE's Clearing Corporation i.e. “Indian Clearing Corporation Limited”
 2. Currently eMandate through PIT is available for Mutual Fund Segment only. “Other” Segment eMandate through PIT will be available shortly.
 3. Mandate registration TAT for eMandate is 2 working days as per NPCI.
 4. Once the Mandate request is submitted, SIP can be registered immediately, however Purchase can be done only after the Mandate status is approved.
- ▶ Further, the eMandate facility for new clients at the time of E-Wealth or E-Wealth MF account opening will be available shortly.
 - ▶ We are sure that this feature shall help you serve your clients in a better and efficient manner.

UPDATE ON NON-NJ PORTFOLIO REVIEW UTILITY

(Mail dated – 23rd December 2022)

- ▶ On receipt of your feedback and suggestions on Non-NJ Portfolio Review Utility, we have made a change in order to make it more relevant in terms of data considerations while generating the review PDF.
- ▶ Find below the details of the change:
 - On importing the RTA consolidated account statement (CAS) PDF, **the system will only consider the transactions mapped to ARNs other than NJ, i.e., ARN-0155,** and generate the review report. With this change, you will be able to review the non-NJ portfolio easily and more accurately.
 - As this change already went live, you have started experiencing it and whenever there is no non-nj ARN mapped transaction is found in the report, you can see that in the first page of the report, below the portfolio summary section, the following note getting displayed: **“There is no investment found with non-NJ ARN; hence, other sections and blocks of the report are not generated.”**
- ▶ [Click here](#) to see the copy/image of the first page of the sample report.

REMINDER: NJ PMS - GO DIGITAL : ONLINE SWITCH, REDEMPTION AND MODIFICATION MANDATORY W.E.F. JANUARY 01, 2023

(Mail dated – 26th December 2022)

- ▶ While many investors are seamlessly experiencing the Digital transaction facilities provided on PMS desk for more than a year, we would like to reiterate that PMS investors, in addition to purchase transactions, can also submit transactions digitally for redemption, switch, modification and account closure requests using "**Document Submission Utility**" available on PMS desk. Please refer to our earlier email dated **April 13, 2021** or "**Important Communication**" section of **NJ Assist** for a detailed process flow of this facility.
- ▶ In our constant endeavor towards "GO DIGITAL" and eliminating your efforts in processing physical paperwork all requests for Switch, Redemptions and Modification transactions of NJ PMS accounts will be processed only through the online mode as we shall be discontinuing physical requests with **effect from January 01, 2023**.
- ▶ **Important points to be considered:**
 1. Redemption includes partial and full redemption requests of the PMS account.
 2. Request date on the application form should not be older than 15 days from the date of receipt of application by the NJ PMS team. W.e.f. November 15, 2022 any application which is dated older than 15 days from the date of receipt of the application by the NJ PMS team will be subject to rejection.
 3. Consent for online transactions in PMS - Existing PMS investors having account opening date on or before December 31, 2020 need to give one time consent/addendum which covers terms related to the online transaction facility. We have already shared a list of such investors and also sent separate reminders to the investors whose consent is pending.
 4. We request you to use the updated forms from the download section of the NJ PMS website (**Link - <https://m.njw.bz/t/ly0oglesh4>**).

2FA AUTHENTICATION IN DIGILOCKER DURING E-WEALTH REGISTRATION

(Mail dated – 30th December 2022)

- ▶ We would like to bring to your notice that there will be a minor change in the NJ E-Wealth registration process (including PMS), as **the Two factor Authentication(2FA) feature has been implemented by Digilocker**.
- ▶ **Existing & New process are mentioned below for your detailed understanding:**
 - **Existing Process:** Digilocker authentication was done through OTP only while E-Wealth registration.
 - **New Process:** Clients will have to provide OTP followed by 6 digits Digilocker PIN to authenticate themselves.
 - If the client has already generated a Digilocker PIN earlier, then the client will have to enter the PIN after entering the OTP.
 - If the client does not remember the Digilocker PIN, then the client can reset the PIN through "**Forgot Security PIN**" at the time of E-Wealth registration process.
 - If the client has not generated Digilocker PIN previously, then client will have to generate PIN first during the E-Wealth registration process & then authenticate through OTP & PIN.
- ▶ Kindly find the attached [help file](#) for your reference.
- ▶ Please note that the above-mentioned changes have already been implemented.

NJ CAPITAL ROI & PF COMMUNICATION

(Mail dated – 31st December 2022)

- ▶ We would like to inform you that between September to December 2022, RBI has increased the Repo Rate by 1.35% bps which impacts our borrowing costs.
- ▶ [Sharing Rate of Interest](#) and PF for NJ Capital Term Loan.
- ▶ The rates are effective from 1st January 2023

IMPORTANT POINTS TO REMEMBER

PROCESS OF E-MANDATE REGISTRATION OF MUTUAL FUND SEGMENT

- ▶ Now E-Wealth clients can register the E-Mandate for Mutual Fund segment also from the E-Wealth desk.
- ▶ NJ Wealth Partners can initiate the E-Mandate registration request from the Partner Desk on behalf of clients.
- ▶ Please find the below detailed process:

Steps	Partner Initiation & Client Authorization (PIT)	Client Initiation & Authorization
1	Go To Partner Desk > Stock Exchange > Partner Trax > Update Bank & Mandate Details	Go To NJ E-Wealth Account > My Profiles > Bank & Mandate
2	Select Investor and click on Submit	Click on the Bank details in which the Mandate need to be registered
3	Click on Add Mandate	Click on Add Mandate
4	Select Mode of Holding from the Existing Bank in which e-Mandate needs be registered & Click on Add Mandate	Select Mode of Holding as per the bank records
5	Select Mandate Segment as Mutual Fund	Select Mandate Segment as Mutual Fund
6	Select Authorization Mode as per E-Mandate bank eligibility	Select Authorization Mode as per E-Mandate bank eligibility
7	Enter Mandate Upper Limit* & Click on Submit	Enter Mandate Upper Limit*
8	An intimation with a link will be sent on client's Email and SMS/Whatsapp (if opted)	Click on Next
9	Client needs to click on the link and will be routed to the E-wealth login page in order to authorize the eMandate request	Complete the E-Mandate process.

Important Points:

- Once the E-Mandate authorization is done, the mandate shall be processed within T+2 working days.
- **Live E-Mandate list is available on** Partner Desk > Client Services > Customer Care > NJ Assist > Download > Stock Exchange > Exchange Related Notification > List of Live Banks for E-Mandate.
- Mandate Upper Limit for Netbanking and Debit card is **Rs. 10,00,000/-** and for Esign is **Rs. 1,00,000/-**
- Kindly click on the appended link to refer to the help video of e-Mandate registration.
<https://tinyurl.com/yfboxa8cf>
- You may check the status of the mandate from **Partner Desk > Stock Exchange > Transactions > Mandate Status Report.**

For Detailed information, request you to refer NJ Assist.