



FEBRUARY 2021

NEWS LETTER

From Customer Care Desk

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

LATEST COMMUNICATIONS AND UPDATES



LATEST COMMUNICATIONS AND UPDATES

NJ CAPITAL LAS **INSTA LOAN IS LAUNCHED**

(Mail dated – 02nd Feb 2021)

- ▶ We are glad to introduce "**Insta loan**" - Loan Against Securities. With Insta Loan now, you can avail the loans up to **Rs.2 Lacs** in just an hour at any time between 9 AM to 9 PM on NJ India working days. Just ensure these points to successfully book your loan -

1. Loan T & C and Pledge Request Form (PRF) must be authorized.
2. Mandate requirement: **E-mandate** only.

GOOD NEWS - **YET ANOTHER DIGITAL INITIATIVE AT NJ GROUP**

(Mail dated – 06th Feb 2021)

- ▶ IT GIVES US IMMENSE PLEASE TO INTRODUCE ANOTHER DIGITAL INITIATIVE INTO OUR SERVICE BASKET WHICH SHALL ELIMINATE MANY MORE PHYSICAL DOCUMENT SUBMISSIONS ENHANCING THE SERVICE EXPERIENCE.
- ▶ We shall be introducing "**ONLINE REQUEST SUBMISSION**" utility for E-Wealth Customers **wef: 8th Feb 2021**.

Important Points:

- These are the requests which currently require Physical document submission to NJ.
- These requests shall now be submitted online eliminating the need of submitting Physical document to NJ.
- Clients shall be able to Initiate request from E-Wealth Login >> Admin >> Online Request Submission and the same shall have to be authorized through e-sign or OTP. Kindly check email to refer help file.
- Partners can initiate requests for their Customers from their Partner desk >> Stock Exchange >> Partner Trax >> Online Requests Initiation and authorization link will be sent to NJEWA Customer and the same shall have to be authorized through e-sign or OTP. Further, Customers can also authorize requests through E-Wealth Login >> Admin >> Online Request Authorization. Kindly check email to refer help file.
- In case of authorization through eSign mode, All holders will be required to e-sign the document.
- In case of authorization through OTP mode, Primary holder will have to authorize quoting the OTP sent on the registered mobile number.
- Below is the list of Documents which can now be submitted online:

| Sr. No | Name of Physical Documents | Authorization Mode | Customer Initiated | Partner Initiated |
|--------|--------------------------------------|--------------------|--------------------|-------------------|
| 1 | Redemption Through DP | E-sign | Yes | Yes |
| 2 | Capital Market Activation Form | E-sign | Yes | Yes |
| 3 | Nomination form | E-sign | Yes | No |
| 4 | DIS Requisition (Re-Issue) Form | E-sign | Yes | No |
| 5 | Account Closure Request | E-sign | No | Yes |
| 6 | Restatementization Request | E-sign | No | Yes |
| 7 | Income & Networth Modification | OTP | Yes | Yes |
| 8 | MF Tariff Change Request | OTP | No | Yes |
| 9 | Capital Market Tariff Change Request | OTP | No | Yes |

- ▶ The above list will be implemented during the First Phase of the launch. However, we are in process of adding other requests as well which still require physical document submission.
- ▶ We are sure that this Digital Initiative shall add a very good value to your as well as your customer's service experience. Our team is dedicatedly working to provide you best of the "Digital Solutions" and are committed to serve you in the best possible way.

LETTER FROM THE PRESIDENT OF FRANKLIN TEMPLETON MF

(Mail dated – 12th Feb 2021)

- ▶ Request you to check the mail to refer the important communication from the President of Franklin Templeton MF about the repayment of money in 6 schemes to the investors after SC verdict.

UPDATE ON FT - CALCULATION METHODOLOGY FOR PARTIAL PAYMENT

(Mail dated – 15th Feb 2021)

- ▶ Request you to check the mail to refer the letter from Sanjay Sapre - President, Franklin Templeton Asset Management (India) Pvt Ltd. to partners communicating the calculation methodology for the partial payment aggregating Rs. 9122 crore to be made for five cash positive schemes under winding up.

IMPORTANT CHANGES IN E-DIS EFFECTIVE FEB 20, 2021

(Mail dated – 19th Feb 2021.)

- ▶ This is to inform you that as per SEBI guidelines, Depositories have made following important changes in E-DIS process:
 - 1) Two-factor authentication (2FA) implementation on the Depository page.**
 - ▶ Clients will be asked to enter PIN & OTP (Both generated by Depository) on Depository page before confirming E-DIS transaction. Please find below process:
 - After landing on the Depository page from NJ, clients will be asked to enter a PIN for 1st factor authentication
 - On successful validation of PIN, clients E-DIS transaction details will be displayed on the Depository page.
 - On authorizing, Depository will send OTP on clients registered mobile & email id. The same need to be entered on the Depository page.
 - On successful validation of OTP by Depository, the client will be redirected to NJ platform & the confirmation page will be displayed.
 - 2) E-DIS validity restricted to a single Trade date.**
 - ▶ E-DIS transaction will be valid only for a single Trade date only.

► **Impact on E-Wealth transaction (Redemption & Switch)**

Mutual Fund:

- The Mutual fund transaction on the NJ platform will continue as per existing practice, however the client will be required to follow two factor authentication process on depository page as mentioned above

MARS:

- The transfer of Demat folios/schemes in the Purchase using the Investment mode: Both (Payment + Switch Existing Portfolio) is temporarily stopped for NON-POA Investors eligible for EDIS. Only the Transfer of Physical folios/schemes is allowed. We are working on it to restore it asap.

Capital Market:

- 1 day or 90 days selection will be removed from E-DIS module.
- E-DIS will be valid only for a single "Trade date" ie If E-DIS has opted before during Market hour, the validity of E-DIS will be of the same day. If E-DIS is opted aftermarket hours, the validity of E-DIS will be of next "Trade date"

| EDIS opting time | Validity of E-DIS opted Quantity |
|----------------------------|----------------------------------|
| Current Date up to 4:00 pm | Current Trading Date |
| Current Date after 4:00 pm | Next Trading Date |
| Trading Holiday any time | Next Trading Date |

Example:

| E-DIS opted date & time | Scrip Name | Quantity opted by client | Validity date |
|-------------------------|------------|--------------------------|---------------|
| 22.02.2021 @ 10 am | ABC | 100 | 22.02.2021 |
| 22.02.2021 @ 5 pm | ABC | 100 | 23.02.2021 |

- Validity date will be auto displayed to client on E-DIS module. The quantity opted for E-DIS will be lapsed if no trade is done on the day E-DIS is opted. The client will have to provide fresh E-DIS quantity for the next trading day.
- **Important Note:** For Capital Market, all E-DIS request submitted till February 19, 2021 market hours & are not used by client will be lapsed from system on February 19, 2021 after market hours. Client will have to opt for fresh E-DIS quantity.

CAUTION - TRADING BASED ON UNSOLICITED MESSAGES IN CAPITAL MARKET

(Mail dated – 27th Feb 2021)

- We would like to bring to your notice that there has been a practice going on in the market where unsolicited messages are being circulated to investors providing tips to buy or sell the stocks of certain listed companies, indicating target prices. Such messages are sent by unregistered / unauthorised entities / sources.
- In the interest of the Customers safety, Stock Exchanges have issued various circulars in this regard & have also published the list of such scrips in which unsolicited messages are getting circulated to the investors. Further, Stock Exchanges have directed the Trading Members to advise their clients to be extremely cautious while trading with scrips where such unsolicited messages are being circulated.
- Exchanges publishes List of such scrips where SMS are being circulated on their websites on a timely basis. You may access the same from below links, Further Exchange have issued Circulars in this regard which can be viewed from exchange website given in email.
- Further, Trading Members are advised to carry out extra due diligence while executing any trades under such scrips. Trading Members have also been advised to withhold the funds of the client as the case may be required.
- To comply with the aforesaid guidelines and in the Interest of our Clients, **It has been decided at NJ that we shall be restricting trading (Both Buy as well as Sell) in scrips which fall under the Unsolicited SMS criteria so as to avoid any future inconveniences to the Client.**

- ▶ However, In cases where the Client is required to sell the existing holding available in such scrip, below process shall have to be followed:
 - Client shall have to forward duly filled declaration (Attached in email) from their registered email id to smsstocks@njgroup.in
 - Subject of the email should be **"Sell Order for Scrip falling under Unsolicited SMS group - UCC - _____"**
 - On the basis of the client email, NJ team shall perform due diligence of the client based on the guidelines provided by Exchange.
 - Once successful due-diligence is completed the trade shall get executed as per the instruction provided by the client on the email.
 - After trade is executed, NJ may have to withhold the payout of the client on basis of intimation by Exchanges and such payout shall not be released until further directions by Exchanges.
 - Please take note that the Sell request may get rejected in case the due diligence criteria fails. In such cases, the trade will not be executed and the client shall be informed about the rejection of the request.
- ▶ We request you to kindly take note about the above Important Change and update your investors accordingly.

DELAY IN NACH E-MANDATE STATUS FROM NPCI

(Mail dated – 26th Feb 2021)

- ▶ This is in continuation to our communication dated February 09, 2021 regarding "Delay in E-Mandate status from NPCI"
- ▶ As per information received from NPCI, **the issue has been resolved & ongoing mandate status is received within the defined TAT. However NPCI is still facing issues in providing status of Mandates which were uploaded between January 29, 2021 & February 04, 2021.** Clients can submit fresh mandate registration if required.
- ▶ We are in continuous touch with NPCI on the matter.

NJ CAPITAL LAS TERM & CONSUMER LOAN PROCESS VIDEOS ON ESAATHI

(Mail dated – 15th Feb 2021)

- ▶ Please note that NJ Capital LAS Term Loan and Consumer Loan Process videos are now available on eSaathi. To access videos, please visit esaathi > More > E-gallery.

IMPORTANT POINT TO REMEMBER

HELP DOCUMENTS OF REPORTS AND UTILITIES ON PARTNER DESK

- ▶ Operational tasks are very important in all business. Being an NJ Wealth Partner, you may also need operation assistance / information on a daily basis. For example, you may need status of mandate / POA submitted, EWA opening status, brokerage payment details, DRF status, E-Wealth transaction status etc.
- ▶ In order to **save your time** and to avoid dependency, many reports and utilities are already available on the Partner Desk for **instant assistance**.
- ▶ Detailed help documents of such reports and utilities of Partner Desk are made available on **NJ Assist > Trending Topics > Help doc on Report/Utilities on desk** for your understanding. Currently help documents of the below mentioned modules are available on NJ Assist and many more will be added soon.
 - 1) Investments
 - 2) Stock Exchange
 - 3) Client Services
 - 4) Admin
- ▶ Request you to take the maximum advantage of the help documents and keep sharing your valuable feedback in NJ Assist.

NJ Assist - NJ system and process at your fingertips