



JULY 2025

NEWS LETTER

From Customer Care Desk

July 2025 "NEWS LETTER" with the latest communication, updates and other important points.

LATEST COMMUNICATIONS AND UPDATES



LAUNCH OF RISK APPETITE UTILITY ON CD 2.0 & EWA

(Mail dated – 1st July 2025)

- ▶ We are glad to announce the launch of the Risk Appetite Utility on Client Desk 2.0 & EWA. This is a new tool developed to help clients to manage their Risk Appetite easily.
- ▶ **Key Changes for Clients :**
 - Client can set their Risk Appetite by either of the following two ways :
 - By answering a questionnaire
 - By directly selecting any one Risk Appetite
 - Clients will also get the history of Risk Appetite to check all past updates
 - This utility is available on web and mobile app as well for clients.
- ▶ **Key Changes for Partners :**
 - Partner can view Risk Appetite entered by their clients.
 - Partner can no longer initiate the request to set Risk Appetite on behalf of the Client.
 - Partner can send a communication to guide their client to use "Risk Appetite Utility"
- ▶ **Other important points to note:**
 - Risk Appetite will be captured at 'Investor' level only, whether it is done from EWA or CD 2.0
 - With this launch, for your and investor's convenience, the system has automatically updated the risk appetite for your investors based on the matrix mentioned below. However, we strongly recommend that you review these updates and encourage your investors to confirm or adjust their risk appetite using the provided utility.

Category	Age From	Age Upto
Very Aggressive	0	45
Aggressive	46	65
Moderate	65	80
Conservative	81	150

- For the cases, where the risk appetite has been auto set by the system, in future also, the system will auto update it (based on the above mentioned matrix), if investors will not make any changes to it by themselves.
- Risk Appetite utility on old Client Desk will be discontinued.

► **Placement of Utility :**

- CD 2.0 / EWA (Web) > Top right menu dropdown > My Risk Appetite
- CD 2.0 / EWA (Mobile App) > My Risk Appetite
- Partner Desk (Utility) : Partner Desk (Web) > Client Services > Client Admin > Client Risk Profiling
- Partner Desk (Report) : Partner Desk (Web) > Client Services > Client Admin > Client Risk Profiling Report

► To view screen shots of utilities / reports, [Click Here](#)

FUND TRANSFER & WITHDRAWAL REQUESTS NOW ACCEPTED 24X7 FOR E-WEALTH CAPITAL MARKET CLIENTS!

(Mail dated – 01st July 2025)

- We're pleased to share an exciting enhancement made for our E-Wealth Capital Market clients! Fund Transfer and Withdrawal Requests can now be submitted 24x7!
- Earlier, these requests were accepted only during specific timings - but not anymore. Clients can now place their fund transfer or withdrawal requests anytime as per their convenience. Please note that processing timelines remain unchanged, but the flexibility to submit requests round-the-clock ensures a significantly improved experience for your clients.
- We encourage you to share this update with your clients and highlight the added convenience this brings to their capital market transactions.

Fund Transfer TAT		
Request Mode	Request Time	Margin Benefit
Net-Banking & UPI	Anytime (24*7)	Within 2 minutes during market hours
NEFT/RTGS	Anytime (24x7)	Within 15 minutes on receipt of the Fund confirmation MIS from the Bank
ACH Mandate	Request received up to 2 pm	T+1 business day during market hours
	Request received after 2 pm	T+2 business day during market hours

► Note : Requests received beyond the market hours, margin will be allocated before the market opens for business.

Fund Withdrawal TAT	
Request Time	Payout TAT
Up to 5 pm on business days	Same day
After 5 pm on business days	Next Business day
Any time on non business days	Next Business day

IMPORTANT : PERIODIC KYC UPDATE REQUIREMENT AS PER SEBI GUIDELINES

(Mail dated – 02nd July 2025)

- As per the SEBI Master Circular SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 2023, all registered intermediaries are required to carry out the KYC process and periodically update the KYC information of investors and beneficial owners.
- In line with this regulatory requirement, the RTAs, on behalf of the AMCs, will begin reaching out to clients through email or physical letter to update the KYC details in case of any changes.
- Clients can submit the KYC modification form to the nearest AMC/RTA or the NJ Branch along with the supporting documents.
- If clients do not respond or submit any modifications, it will be assumed that their KYC records are up to date and no changes are required.
- We request your active support in encouraging clients to review their KYC details and update them if necessary. This will help ensure seamless servicing and uninterrupted transactions.

IMPORTANT: UPDATES ON SCHEME NAME CHANGES

(Mail dated – 02nd July 2025)

- ▶ This communication is to inform you about recent changes in the names of several Mutual Fund schemes that have occurred since April 2024. Kindly ensure that your teams are aware of these updates to avoid any discrepancies in future communications or transactions. We are providing this consolidated update for your easy reference and record-keeping.
- ▶ [Click here to download the file.](#)
- ▶ We appreciate your continued support and partnership. Should you have any questions or require further clarification, please do not hesitate to contact your Unit manager or our dedicated support team.

NJ PMS - INTIMATION OF RE-BALANCING IN STIPULATED IAS

(Mail dated – 05th July 2025)

*** This communication is sent to all PMS partners only.**

- ▶ Please note that the portfolio rebalancing activity for the following Investment Approaches will be initiated as mentioned below:
 - **NJ Multicap Portfolio - Equity Strategy** from July 31, 2025 onwards
 - **NJ Dynamic Stock Allocation Portfolio - Aggressive - Hybrid Strategy** from August 1, 2025, onwards.
- ▶ **For New Investments (Fresh, Top-Ups, and Switch-Ins) in Multicap Portfolio - Equity Strategy :**
 - Any investments received between July 22, 2025 (7 working days before the rebalancing start date i.e. July 31, 2025) to August 4, 2025, will be kept on hold and invested in the new portfolio from **August 5, 2025**.
 - The investors are advised to plan their investments after August 4, 2025, for top-ups and August 7, 2025 for switch-ins to avoid unnecessary churn or idle holding.
 - Alternatively, investors may consider investing in the **NJ Liquid Portfolio - Debt Strategy before August 4, 2025**, and then switch to the **NJ Multicap Portfolio - Equity Strategy after August 7, 2025**.
 - It will be an endeavor to invest fresh inflows ("New Funds" and "Switch-In" amounts) received near the rebalancing date in the new portfolio.
- ▶ **Kindly note that any request for withdrawal (including Switch-out) received :**
 - For NJ Multicap strategy - Equity Strategy during July 31, 2025, to August 7, 2025, shall be processed on August 8, 2025, i.e., once the rebalancing activity is completed.
 - For NJ Dynamic Stock Allocation Portfolio - Aggressive - Hybrid Strategy during August 1, 2025 to August 8, 2025 shall be processed on August 11, 2025 i.e. once the rebalancing activity is completed.
- ▶ Accordingly, the payout (including switch) will be processed within 5 business days from August 8, 2025 and August 11, 2025 respectively.
- ▶ Please note NJ AMC will strive to execute the transactions sooner if the rebalancing process is completed ahead of schedule. Any future updates or changes related to rebalancing activities will be shared through the Notifications section on the NJ PMS website (<https://njpms.in/>).
- ▶ Should you require further assistance, please contact NJ PMS customer care team at 0261-4102888/0261-6663355 or email at customercare@njpms.co.in
- ▶ *** Please note a separate communication will be sent to all active PMS investors.**

CLARIFICATION REGARDING RECENT E-MAIL COMMUNICATION ON YOUR CLIENTS' E-WEALTH ACCOUNT STATUS

(Mail dated – 07th July 2025)

- ▶ We wish to clarify a recent communication sent from our system regarding the status of your clients' E-Wealth accounts. The emails you may have received mentioned that certain client accounts were "deactivated". We sincerely regret the confusion this may have caused.
- ▶ To clarify, only the Capital Market segment of such clients' accounts has already been marked as inactive in the past.
- ▶ **The E-Wealth account itself remains fully active and accessible to the clients for other services.**
- ▶ We apologize for the incorrect wording in the system-generated message and appreciate your understanding.

IMPORTANT UPDATES IN NJ RECOMMENDED MUTUAL FUND PORTFOLIOS

(Mail dated – 08th July 2025)

- We're excited to share important updates in the NJ Recommended MF Portfolios that will further enhance client servicing and expand investment opportunities:

1. Revision in SIP Registration Tenure

The SIP registration tenure for NJ Recommended MF Portfolios has been revised from **120 months to 12 months**. This change will apply to **all new SIP registrations** going forward. The shorter tenure allows for more flexibility and control of their investments.

2. Launch of New Portfolio for US & Canada-Based Clients

We are pleased to announce the launch of dedicated NJ Recommended MF Portfolios for **clients based in the US and Canada**. These portfolios are curated considering regulatory and compliance requirements specific to these geographies, offering NRIs a more tailored and compliant investment experience. Below are the names of portfolio:-

- Hybrid Portfolio - Balanced (US)
- Hybrid Portfolio - Balanced (Canada)
- Growth Portfolio - Diversified (US)
- Growth Portfolio - Diversified (Canada)

3. Revision in Minimum Lumpsum & SIP Amounts

There has been a revision in the minimum investment amounts (both Lumpsum and SIP) for NJ Recommended MF Portfolios. These changes are intended to improve consistency in portfolio execution and ensure an optimal investment threshold for better performance outcomes.

NJ Recommended MF Portfolio	Minimum Investment Amount (Lumpsum)	Minimum Investment Amount (SIP)
Growth Portfolio - Equity 100%	30,000	5,000
Growth Portfolio - Aggressive Equity 100%	30,000	5,000
Tax Saving Portfolio	10,000	5,000
SIP Portfolio - Aggressive	50,000	1,000
SIP Portfolio - Diversified	50,000	1,000
Growth Portfolio - Equity 90%	50,000	5,000
Growth Portfolio - Equity 80%	50,000	5,000
Growth Portfolio - Equity 70%	50,000	5,000
Balanced Portfolio - Equity 60%	50,000	5,000
Balanced Portfolio - Equity 50%	50,000	5,000
Balanced Portfolio - Equity 40%	50,000	5,000
Hybrid Portfolio - Aggressive	30,000	5,000
Hybrid Portfolio - Balanced	30,000	5,000
Hybrid Portfolio - Conservative	30,000	5,000
Dynamic Portfolio - Aggressive	50,000	5,000
Conservative Portfolio - Equity 30%	50,000	5,000

- We request you to take note of these changes and communicate the same to your clients wherever applicable. For any further clarification or support, please reach out to your designated NJ representative.

BAJAJ FLEXI LAS - REVISED RATE OF INTEREST EFFECTIVE JULY 01, 2025

(Mail dated – 09th July 2025)

- ▶ Bajaj Finance Limited has reduced the interest rate on Bajaj Flexi Loans (LAS) by **0.10%**, effective **July 1, 2025**. This reduction applies to **both new and existing loans**.
- ▶ **Please refer to the table below for the revised Rate of Interest applicable to all eligible loans.**

Loan Sanctioned		Rate Of Interest	Processing Fees
From	To		
400,000	1,500,000	11.35	0.25% + GST
1,500,001	5,000,000	11.10	0.25% + GST
5,000,001	9,999,999	10.85	0.25% + GST
10,000,000	50,000,000	10.85	0.13% + GST
50,000,001	100,000,000	10.35	0.13% + GST
100,000,001	500,000,000	9.85	0.13% + GST

Terms & Conditions:

1. The above rates are subject to change without any prior intimation.
2. There is no change in processing fees charged on sanctioned loan amount.

IMPORTANT GUIDELINES FOR BAJAJ LAS REPAYMENTS VIA NEFT/RTGS

(Mail dated – 11th July 2025)

- ▶ We wish to bring to your attention some important guidelines for repaying your Bajaj loan through NEFT/RTGS :
 - Please ensure that the repayment of principal and interest is made only from your own bank account.
 - Repayments made from third-party bank accounts will not be accepted by Bajaj and will be refunded back to the originating account.
- ▶ To avoid any inconvenience or delay, we request you to carefully follow this guideline while making payments.
- ▶ Kindly use the below Bajaj Finance bank account details for loan repayments :
- ▶ **HDFC E-Collection Account Details :**

Account Holder Name	Bajaj Finance Ltd
Bank Name	HDFC Bank Ltd
Account Number for Principal Amount	BFLP + Loan Account Number
Account Number for Interest Amount	BFLE + Loan Account Number
IFSC Code	HDFC0000240
Branch	Mumbai - Sandoz House

- ▶ Note: Please ensure the correct loan account number is appended after "BFLP" & "BFLE" in the account number field while making payment for Principal & Interest respectively. For eg, the Loan account number is V402LAS000068098, then
 1. Account Number for Principal Amount should be : BFLPV402LAS000068098
 2. Account Number for Interest Amount should be : BFLEV402LAS000068098

NJ PMS - LAUNCH OF BANK MANDATE FACILITY FOR NDPMS PORTFOLIOS FEE COLLECTION


(Mail dated – 11th July 2025)

* This communication is sent to all PMS partners only.

- ▶ NJ PMS has introduced a **One Time Bank Mandate (OTM)** facility for the convenient and tax-efficient collection of Management Fees and Audit Fees under **NDPMS portfolios**.
- ▶ Currently, these fees are collected by selling the highest-value security in the portfolio. With the new OTM option, the amount can be directly debited from the investor's bank account, ensuring a smoother experience and better portfolio continuity.
- ▶ To avail this facility, OTM registration request can be submitted through the "**Document Submission Utility**" available on NJ PMS desk under the following path :
 - **PMS Desk > Utility > Document Submission Utility > Bank Mandate Registration Request for NJ PMS**
- ▶ **Important Timelines :**
 - OTM requests submitted by **15th July, 2025** will be used for **fee collection pertaining to the first quarter** of the current financial year.
 - Requests received after **15th July, 2025** will be applicable from the second quarter onwards; the first quarter fees will be collected via the existing method.
 - The mandate must be from **the Investor's registered bank account** only. Below are the two scenarios:
 - If the mandate is from a bank registered under the NJ PMS account, no proof is required.
 - If the mandate is from a different bank, a bank account proof is required.
 - Upon approval or rejection of request, an auto-generated email will be triggered to both the investor and the partner.
 - There is no need to submit any physical hard copy, if the request is submitted through DMS utility. Only a scanned copy of the mandate needs to be uploaded.
- ▶ Please Note : OTM approval depends on the investor's bank and **may take up to 7 business days**. Fee collection will start only after successful registration.
- ▶ Should you require further assistance, please contact NJ PMS customer care team at 0261-6663355/0261-4102888 or email at customercare@njpms.co.in.

ALERT: BEWARE OF FRAUDULENT WHATSAPP GROUPS AND SOCIAL MEDIA SCAMS

(Mail dated – 11th July 2025)

- ▶ It has come to our attention that **fraudulent investment messages** are being circulated via WhatsApp groups and social media platforms, falsely claiming affiliation with NJ Group, its entities, or **Mr. Nirmay Choksi**, Director and Head of Investment at NJ Asset Management Private Limited (NJAMPL).
- ▶ These misleading communications are being circulated under deceptive group names such as:
 - NJ Investment Group
 - NJHNI
 - NJ Corporate Network Wealth
 - NJ Investors Alliance
 - NJ Capital Research
- ▶ Please be advised that **NJ Group has no affiliation** with these messages. Any use of NJ's name, branding, photographs, or investment-related content in this context is **unauthorized, misleading, and intended to deceive**.
- ▶  **Common Red Flags:**

These messages may:

 - Promise **unrealistic or guaranteed investment returns**
 - Request **money or personal information**
 - Encourage joining **unofficial groups** or downloading **spoofed apps**

✓ What You Should Do:

- **Do not engage** or respond to such messages
- **Do not click** on suspicious or unfamiliar links
- If you've accidentally joined such a group, **exit immediately and report it**
- Share screenshots and relevant details with us at cyberincident@njgroup.in

A few sample screenshots of such misleading content are attached below for your reference.

Please note that **all official communications from NJ Group and its entities are sent only through verified and authorized channels**. A formal advisory has already been communicated to both clients and partners.

Beware of fraudulent WhatsApp groups and social media scams.

The collage includes screenshots of:

- A mobile app interface for "NJ ALUMNI AUGUST INTECH DEV" with a "Download" button.
- A WhatsApp chat interface showing a profile for "Nirmay Chokri" with a phone number "+91 95562 25498".
- A social media post for "NJ INVESTMENT GROUP" titled "JOIN THE 8TH HIGH NET WORTH INVESTMENT PROGRAM". It lists "MEMBER EXCLUSIVE BENEFITS:" such as "Secured High Net Worth Individuals (HNI) Accounts", "Top Trading Quotes (OTC)", "Diversified investment Options", "Upper Circuit Stocks (UCS)", "Over-the-Counter (OTC)", "Global Public Offering (GPO)", and "Premium Office Placement (GPR)". It also mentions "LIMITED SEATS: The minimum offer of \$50,000".
- A WhatsApp chat interface showing a profile for "NJ GROUP" with a phone number "+91 95562 25498".
- A social media post for "217-NJCAF – NJ Stock Intelligence Forum" with a group of 117 members. It includes a "Welcome to NJ Group!" message and a recruitment notice: "We are recruiting members through our annual High Net-Worth Investment Program and offering clients opportunities to promote financial services in order to profit in top-tier securities markets. We are also opening 500 High-Net-Worth Accounts (HNI accounts) for trading shares. Currently, we have successfully developed 3,538 High Net-Worth Individuals and generated a profit of 4,004.92 crores INR".

A large red stamp with the text "BEWARE! FAKE INFORMATION" is overlaid on the center of the collage.

- ▶ As NJ Group employees, it is our **collective responsibility** to remain vigilant and support efforts to protect our clients, partners, and the broader investor ecosystem.
- ▶ If you come across such suspicious activity, please **guide the affected individual appropriately** and **encourage them to report** the matter promptly.
- ▶ Stay alert. Stay safe.

CLARIFICATION ON RECENT EMAILS: PERSONAL DETAIL REVIEW AND RISK APPETITE UPDATE FEATURE

(Mail dated – 11th July 2025)

- ▶ We have received valuable feedback from many of you regarding the recent above-referred system-generated communications sent from our end. We truly appreciate your engagement and would like to take this opportunity to clarify the intent behind the two distinct updates :

1. Risk-Based Profile Confirmation & Capital Market Segment Reactivation (Effective July 2025)

This communication was sent to clients whose accounts required a compliance-related review of their registered personal details, such as contact information and address.

- This is a regulatory requirement based on the client's risk category, as outlined in SEBI circular **SEBI / HO / MIRSD / MIRSDSECFATF / P / CIR / 2024 / 78**.
- E-Wealth Clients (Demat) are required to confirm or update their personal details when logging into their E-Wealth account or mobile app.
- If not completed within the specified timeline, access to the account may be temporarily restricted.
- Partners will be notified with the list of such clients so they can extend necessary support.
- Additionally, as per Stock Broking guidelines, if no update of financial transaction or personal detail is observed for over 24 months, the **Capital Market segment is marked inactive**.
 - In such cases, clients attempting to trade will be prompted to verify their email ID, mobile number, and address via DigiLocker.

2. Launch of Risk Appetite Utility on CD 2.0 & E-Wealth Platforms

- ▶ This communication was shared to inform you about a new feature that allows clients to view and update their **risk appetite** directly.
 - This enhancement aims to promote greater transparency and flexibility.
 - Clients can update their risk appetite via :
 - **Client Desk 2.0 > Risk Profile**
 - **E-Wealth Account > My Profile > My Risk Appetite**
 - Partners can access the selected risk appetite through :
 - **Partner Desk > Client Services > Client Risk Profiling**

- ▶ For more details, please refer to our earlier communication titled “**Launch of Risk Appetite Utility**” dated **July 01, 2025**. We hope this clarification helps address any confusion arising from the simultaneous release of these two separate communications.

IMPORTANT UPDATE CD 2.0 - MINOR INVESTOR WITHOUT PAN CAN BE MAPPED IN GROUP

(Mail dated – 12th July 2025)

- ▶ We are glad to inform you that, Now you can easily map “Minor investor without PAN” to any group using CD 2.0 - group management.
- ▶ **Important Note :**
 1. Minor investors without PAN can be mapped to any group as a child only. **It can't be a parent.**
 2. Mapping requests will be processed after 24 hours.
- ▶ Kindly take note of this development and keep sharing your valuable suggestions/feedback.

WELCOME TO THE NEW NJ CRM - SMARTER. FASTER. SIMPLER

(Mail dated – 22nd July 2025)

- ▶ We're delighted to introduce the launch of our NJ CRM in an all-new avatar - redesigned from the ground up with smarter tools and exciting features.
- ▶ A powerful and reliable CRM is the need of the hour, a key element in the growth of our business.
- ▶ With the new CRM, we are taking a step ahead by helping you with a meaningful and logical tool which can be smartly used to manage and grow your practice. The new CRM is designed with your valuable input and feedback, and has the following updates...
 - Enhanced speed and performance
 - Improved productivity
 - Greater control over your day-to-day operations
 - A simple, intuitive interface with smart calls-to-action
- ▶ **What's Included in Phase 1?**
- ▶ To make the transition smoother, we're starting with a set of essential and easy-to-use modules :
 - Dashboard
 - My Investors
 - Leads
 - To-Do List
 - Tasks
 - Meetings
 - Calender
- ▶ These modules have been carefully selected to support your core servicing needs while ensuring a seamless migration from the old CRM.
- ▶ **Key Points to Note :**
 1. **Dual Access :** You can continue using both the new and old CRM until the legacy system is officially closed.
 2. **Migration from Old to New :**
 - All existing leads from the old CRM are already available in the new one. Any updates made in the old CRM will reflect in the new CRM. However, new leads added in the new CRM will not appear in the old system.
 - Tasks & Meetings will not be migrated.
- ▶ We recommend managing leads exclusively in the new CRM moving forward.
 3. **Mob. App :** The mobile app version of the CRM will be available soon. We'll notify you once it goes live on the app store.
- ▶ **How to Access the New CRM :**
 1. Partner Desk > Client Services > CRM > My CRM (New)
 2. Partner Desk > Header > CRM (Icon)
- ▶ Let's learn by doing - so rather than sharing a help guide, we encourage you to explore new CRM. Dive in and experience it firsthand!
- ▶ This marks the beginning of an exciting journey. Exciting enhancements and innovations are on the way, as we continue evolving the platform.
- ▶ As they say, "Change is the only constant. Let's embrace it together."
- ▶ Stay tuned for more updates - and until then... **Happy Exploring the New CRM!**

TER CHANGE IMPACT IN BROKERAGE

(Mail dated – 22nd July 2025)

- ▶ This is to inform you that TER of below mentioned schemes have been reduced by more than 10 bps. As the reduction in TER is more than 10 bps TER cut impact will be given in the immediate succeeding month. So W.E.F 1st July 2025, existing rates on AUM mobilized upto 30th June 2025 will be reduced as per below table. The rate reduction in all the schemes will be applicable for all the transactions processed after 01 April 2019. There will be no impact of the TER cut will be given on transactions processed upto 31st March 2019.

Portfolio Scheme Name	Base TER#	Base Month TER	June'25 TER	DIFF	Deduction impact in Payable
Bajaj Finserv Multi Cap Fund	Feb'25	2.30	2.20	-0.10	-0.050
LIC MF Infrastructure Fund	Oct'24	2.20	2.08	-0.12	-0.060
Motilal Oswal Large Cap Fund	Dec'24	2.00	1.89	-0.11	-0.055
Old Bridge Focused Fund	Jan'25	2.07	1.96	-0.11	-0.055
WhiteOak Capital Special Opportunities Fund	Mar'25	2.20	2.10	-0.10	-0.050

#Base month = TER Comparison month(last TER cut impact given month)

EXTENSION IN CUT-OFF TIME FOR REDEMPTION IN MF OVERNIGHT SCHEMES & NOMINEE DETAILS UPDATE ON APP

(Mail dated – 22nd July 2025)

- As per regulatory guidelines, we have implemented the following changes with respect to redemption and switch transactions involving Overnight Fund schemes :

1. Extended Cut-Off Time for Overnight Fund Redemptions & Switches :

The cut-off time for processing redemptions and switches from Overnight Fund schemes has been extended to 6:45 PM on business days (earlier 2:45 PM).

2. Separate Submission of Overnight Fund Transactions :

Due to this extension of cut-off time, our system will now prompt you to submit redemption and switch transactions for Overnight Fund schemes separately from other fund types. You may continue to club multiple Overnight Fund schemes in one request and, likewise, club non-Overnight Fund schemes in a separate request.

For example, if you are initiating a redemption request for a client after the regular cut-off time from ABC Overnight Fund, XYZ Liquid Fund, and PQR Equity Fund, these must be submitted as two separate requests-one for the ABC Overnight Fund scheme and another for the remaining two, i.e., the XYZ Liquid & PQR Equity Fund.

3. Nominee Details Update Now Enabled on E-Wealth App :

We would like to inform you that E-Wealth clients can now easily update their nominee details through the E-Wealth Mobile App, in addition to the website.

Path : E-Wealth Mobile App > Menu > Profile > Nominee Details.

EXCITING UPDATE: STP FACILITY TO BE AVAILABLE FOR E-WEALTH ACCOUNT (DEMAT) CLIENTS!

(Mail dated – 30th July 2025)

- We're delighted to share a valuable enhancement to our E-Wealth platform that opens new avenues for client engagement and business growth!
- Earlier, due to SEBI's discontinuation of the Mutual Fund pooling mechanism, the STP (Systematic Transfer Plan) facility was unavailable for E-Wealth Account (demat) clients. However, we've now successfully developed a new mechanism that brings this feature back-with a simple alternative. This feature will go live on August 1, 2025.
- Clients can now register STPs in demat accounts, and operationally these will be treated as Intra-AMC switch transactions in the records of the respective AMCs. This reinstates a long-awaited feature and adds significant flexibility to your client offerings.

▶ **Key Highlights of the STP Facility :**

- Available only for E-Wealth Account clients who have submitted POA/DDPI in favour of NJ India.
 - STP Dates Offered : 1st, 5th, 10th, 15th, 20th & 25th of the month
 - Available Frequency : Monthly
 - Registration Timeline : 3 working days
 - Cancellation Request : Must be submitted 2 days prior to the next installment date. If not, it will be processed after the upcoming installment.
- ▶ We encourage you to reach out to eligible clients and make the most of this business opportunity!

PARTNER LOAN APPLICATION FACILITY NOW LIVE ON PARTNER DESK

(Mail dated – 30th July 2025)

***Note: This communication has been sent only to eligible partners.**

- ▶ We're pleased to inform you that NJ Capital has been actively offering loans to NJ Wealth Partners and has successfully disbursed over 600 applications valued at more than Rs.57 crore, helping our partners access timely funding for business growth.
- ▶ Until now, the partner loan application process was manual. We're excited to announce that a streamlined digital loan application system is now live on the NJ Wealth Partner Desk under the path : **Partner Desk >> Loans >> Apply for Loan.**
- ▶ This new system offers a fully online application journey with the following steps :
- KYC Verification through DigiLocker
 - Real-time eligibility check based on your brokerage and other parameters
 - Online payment of document charges via UPI or Netbanking
 - E-mandate registration using Aadhaar, Netbanking, or Debit Card
 - Agreement execution through e-stamping and digital signing
- ▶ **Key Benefits :**
- Minimal physical paperwork
 - Faster loan approvals through real-time validations
 - Live tracking of loan application status from the Loan Application Status Report on **Partner Desk >> Loans >> Apply for Partner Loan >> Loan Application Status Report.**
 - Automated communication at every stage - from login to disbursement.

▶ **Important Note :**

Currently, this online facility is available for partners with Individual tax status. Partners under other tax statuses may continue to apply through the existing manual process. We encourage you to explore this simplified journey and take advantage of it.

IMPORTANT POINTS TO REMEMBER

Enhanced Mutual Fund Transaction Status Report

- ▶ An **enhanced and improved version of the Stock Exchange Transaction Status Report** is available on the **Partner Desk**. As part of this update, a new column titled "**Actual Transaction Status**" has been introduced which provides **greater clarity** and allows you to track the **exact stage of your clients' transactions** more effectively.
- ▶ The "**Actual Transaction Status**" column displays the real-time progress of each transaction. Below are some of the key status descriptions included:
 - 1. Transaction Generated by NJ**
Indicates that the transaction has been generated or initiated by NJ on behalf of the client—usually for systematic transactions like SIP, SWP, or STP.
 - 2. Transaction Received by NJ**
The transaction has been submitted by the client and successfully received by NJ.
 - 3. Sent for Fund Collection**
The transaction has been forwarded for fund collection through the client's registered bank mandate.
 - 4. Sent to Exchange**
The transaction has been submitted by NJ to the respective exchange.
 - 5. Sent to RTA**
The transaction has been sent by the exchange to the RTA (Registrar and Transfer Agent) for further processing.
 - 6. Units Credit Pending in Demat Account**
The transaction has been processed, but the units are pending for credit in the client's demat account.
- ▶ This improvement aims to enhance transparency and support you in keeping your clients better informed at every stage of their transaction.
- ▶ **Partner Desk Path:**
Home > Stock Exchange > Transactions > Stock Exchange Transaction Status - Mutual Fund

For detailed information regarding the process, please refer to the NJ Assist.