



JUNE 2025

NEWS LETTER

From Customer Care Desk

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

LATEST COMMUNICATIONS AND UPDATES



IMPORTANT COMMUNICATION - GST INVOICE SUBMISSION & PAYMENT

(Mail dated – 9th June 2025)

* This communication is for all GST Registered partner only.

► We would like to inform you the following important points regarding GST invoice submission & payment -

1. Pending Invoice Generation:

There are cases where Invoices for FY 2024-25 have not been generated through NJ's Partner Desk. Request you to generate such invoices and submit them to NJ for GST payment if pending.

- Path to Check: Partner Desk>Admin>Payment>Invoice Generation For GST

2. Pending Invoice Submission:

There are cases where Invoices for FY 2024-25 have been generated from NJ's partner desk but not submitted to NJ. Request you to submit such invoices to NJ for the GST payment if pending.

- Path to Check: Partner Desk>Admin>Payment>GST Invoice Status Report

3. Timeline for Submission:

The last date to submit the GST invoices for FY 2024-25 is 31st July, 2025. Invoices received after above date will not be accepted for GST payment.

4. From now onwards, GST payment for FY 2024-25 invoices will be made only after submitted invoice details are matched with invoice details reflected in NJ's GSTR-2B.

5. Mismatch in Invoice submitted to NJ vs Invoice details shown in GSTR-2B:

There are instances where invoices submitted by partner differ from the invoice details appearing in NJ's GSTR-2B. Request to make corrections of such discrepancies.

GST invoice related to FY 2024-25 which haven't get reconciled till 31st August, 2025 will not be paid & Provisionally paid GST amount will be recovered.

6. Invoice Submission Methods:

Partner can submit the invoice through

1. E-sign,
2. Digital sign &
3. Physical sign.

Non-individual partners can also use the e-sign option. After generating the invoice, the partner have to select the e-sign option from the GST Invoice Generation tab, enter the name of the authorised signatory as per the Aadhaar card, input the Aadhaar number, and complete the signing process using the OTP received.

7. Own Invoice Series Cases:

Cases where partner is following their own system series then such partners can either digital sign the invoice & share that invoice on gstinvoice@njgroup.in or Physical sign the invoice and submit the hard copy of same to NJ Branch or HO.

NJ PMS - INTIMATION OF RE-BALANCING IN STIPULATED IAs

(Mail dated – 10th June 2025)

- ▶ Please note that the portfolio rebalancing activity for **NJ Dynamic Asset Allocation Portfolio - Aggressive-Hybrid strategy** and **NJ Dynamic ETF Allocation Portfolio - Aggressive-Hybrid strategy** will be initiated from June 30, 2025 onwards.
- ▶ You are requested to note the following important points :
 - Any withdrawal request (including switch-out) received into **NJ Dynamic Asset Allocation Portfolio - Aggressive-Hybrid strategy** and **NJ Dynamic ETF Allocation Portfolio - Aggressive-Hybrid strategy**, during June 30, 2025, to July 7, 2025, shall be processed on July 8, 2025, i.e., once the rebalancing activity is completed.
 - Accordingly, the payout (including switch) will be processed within 5 business days from July 08, 2025.
- ▶ Please note NJ AMC will strive to execute the transactions earlier than proposed timelines if the rebalancing process is completed ahead of schedule. Any future updates or changes related to rebalancing activities will be shared through **Notifications** section on NJ PMS <https://njpms.in/> website.
- ▶ Should you require further assistance, please contact NJ PMS customer care team at 0261-4102888/0261-6663355 or email at customer care@njpms.co.in.

MISMATCH IN INVOICE SUBMITTED TO NJ VS INVOICE DETAILS SHOWN IN GST RETURN

(Mail dated – 10th June 2025)

***Note: This communication is sent to the impacted partners only.**

- ▶ There are Vendors from whom we have received GST Invoices for the period April'24 to March'25 but invoice details are not visible in NJ's GSTR-2B. This is causing non availability of credit to NJ. Request you to coordinate with the vendor and get the same corrected on priority basis otherwise we have to recover the paid GST amount from the vendor and unpaid GST amount won't be paid to the vendor.
- ▶ We have attached vendor wise credit data. Further, please find the below communication to be done to the vendor. In case of any query, kindly contact GST Team (0261-4025575)
- ▶ Dear Vendor,
- ▶ As you would be aware that as per CGST Act 2017, every GST registered person has to file GST returns as per the timeline provided in the law. Further, Input Tax Credit is available to recipients once provided invoice details are reconciled with GSTR-2B. In this regard, NJ is having the following observations -
 - 1.The GST Invoices provided by you do not match with the invoice details filed in your GSTR-1 return.
 - 2.This mismatch is causing non-availability of ITC to NJ.
- ▶ In view of above observation, we request you to please update/correct the details of invoices in GST return (i.e. GSTR 1) or file the GST return if pending to be filed.
- ▶ **Important Notes:**
 1. This communication relates to invoices received to NJ dated of April'24 to March'25.
 2. For your ready reference, kindly find the attached excel file where we have shown unreconciled invoices along with the reasons for mismatch.
 3. We request you to please review the attached file and arrange for the necessary correction steps. If corrections are not made till 31/07/2025 then NJ will recover the paid GST amount and unpaid GST amount won't be paid.
- ▶ We request you to please take a note of the above points and do the needful on priority. If necessary changes are already done then request you to ignore this email. For any assistance related to GST filing or correction/amendment in GSTR-1 return, we request you to consult your Tax advisor.

TER CHANGE **IMPACT IN BROKERAGE**

(Mail dated – 13th June 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 June 2025, existing rates on AUM mobilized upto 31st May 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	May'25 TER	DIFF	Deduction impact in Payable
HSBC Medium to Long Duration Fund	April'19	1.8300	1.3200	-0.510	-0.357
ICICI Prudential Nifty 500 Index Fund	Dec'24	1.000	0.8800	-0.120	-0.060

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

IMPORTANT ADVISORY ON CHANGE OF **DISTRIBUTOR PROCESS**

(Mail dated – 14th June 2025)

- We would like to bring to your attention a matter of growing concern regarding the transfer of AUM under the Partner's ARN within NJ-especially in cases where such transfers originate from external distributors or direct plans.
- Few clients have raised complaints with AMCs, stating that they were either unaware of the change in distributor code or had not given explicit consent. In some cases, clients believed they were merely enabling a consolidated portfolio view, and not authorizing any shift in distributor or scheme type. Consequently, clients have requested AMCs to reverse these transactions, and AMCs have acted on these requests by cancelling the distributor change.
- To prevent such misunderstandings and avoid repeated client grievances, we request all Partners to adhere to the following guidelines when obtaining client consent:
- Clearly inform the client that the transfer will result in a change in distributor code and, if applicable, a move from a direct plan to a regular plan.
 - Explain the key implications of the transfer-such as differences in expense ratios, servicing rights, and the benefits of NJ's client interface (app, Client Desk, etc.).
 - Ensure the client fully understands that they are authorizing an AUM transfer-not merely requesting a consolidated portfolio view.
- Transparent, informed communication is vital to maintaining client trust and ensuring a smooth experience for all stakeholders.

IMPORTANT UPDATE **UNAVAILABILITY/STOPPAGE** OF MODULES ON PARTNER DESK

(Mail dated – 14th June 2025)

- Thank you for attending the session on the launch of NJ Client Desk 2.0. Following our discussion, we want to inform you about some changes during the CD 2.0 group migration and new structure implementation. Certain modules will experience temporary or permanent unavailability on the partner desk.
- **The following module will be temporarily unavailable:**
- Group Management.
- **The following modules will be permanently unavailable:**
- CD Family Need Master
 - EWA Mapping PIT

► **Further to this, please note the following:**

- To ensure data accuracy during the migration, all existing requests for EWA mapping are in-process will be canceled.
 - We have stopped processing of requests for Investor Shifting, Partner AUM Shifting, Account Mapping, and Account Merging until June 18th, 2025.
- The complete migration process is expected to take a few days and should be finished by June 18th, 2025. We will keep you updated on the progress of CD 2.0.

NEW FEATURE UPDATE: BTST FACILITY SOON TO BE AVAILABLE FOR E-WEALTH CLIENTS

(Mail dated –17th June 2025)

- We are pleased to inform you that effective June 23, 2025, we will be introducing the Buy Today Sell Tomorrow (BTST) facility for our E-Wealth clients who have an active Capital Market segment, whose Power of Attorney (POA) or Demat Debit and Pledge Instruction (DDPI) is registered.
- This new facility will enable clients to sell stocks on the next trading day after buying, even before the shares are credited to their demat account.
- **Applicable Risk Management Rules for BTST Sell Transactions:**
- 1. Upfront Margin Requirement:**
- Clients must maintain a minimum cash margin of 20% of the sell order value when placing a BTST sell order.
 - Sell orders will be rejected if the required margin is not available in the client's account.
- Example:**
- A client buys 100 shares of ABC Ltd. worth Rs.1,00,000 on 1st June 2025.
 - On 2nd June 2025, the client wants to place a sell order of ABC Ltd for 100 shares valued at Rs.1,20,000.
 - The client must maintain a minimum of Rs.24,000 (20% of Rs.1,20,000) as a cash margin to execute the BTST sell order.
- 2. BTST Holding Identification:**
- BTST stocks will appear separately under the Capital Market portfolio in the NJ EWA CM Web and App.
 - Upon selecting the respective stock, the holding will be displayed in Source Type field as:
 - "HLD" for Demat holdings
 - "T1" for BTST holdings
- **Important points to be noted:**
- A consolidated quantity (Demat + BTST) will be shown under the scrip added in the watchlist.
 - Demat holdings will be sold first, followed by BTST quantity.
- We request you to inform your clients about this upcoming feature and ensure that an adequate margin is available when placing BTST orders.

PARTNER DESK UPDATE LAUNCHING A NEW TOOL : MISSED OPPORTUNITY TRACKER

(Mail dated – 18th June 2025)

- We are glad to introduce our new "Missed Opportunity Tracker" utility. This tool has been developed to provide you with detailed insights into your investors' portfolios when they make unwanted redemption transactions and SIP stoppages.
- We understand that despite our best efforts to educate investors on the disadvantages of premature redemptions and SIP stoppages, especially during times of market volatility, some still choose this path. These actions can unfortunately disrupt their wealth-building journey and diminish potential value creation.
- This new tool will empower you to generate reports with detailed insights into these situations. This will allow you to effectively guide your current investors and potential new clients by illustrating real-life scenarios, specifically :
- Understanding the potential growth of investments had they not been redeemed prematurely or had their Systematic Investment Plans (SIPs) continued without interruption.
 - Analyzing the estimated performance if redeemed funds had been directed towards alternative products or asset classes.

- ▶ Please see the screenshots below illustrating the insights offered for both redemption and SIP stoppage scenarios:

▶ **Redemption Insights:**

Missed Opportunity Tracker

Filter

Missed Opportunity Tracker For Redemption done between 01-04-2021 To 31-03-2022 | Projected As On Date : 29-05-2025

Investor :

Sr. No.	Scheme	Type	Sub Type	Details of investment Redeemed					Assumed if No Redemption done As On 29-05-2025					After Redemption Till As On 29-05-2025		
	<input type="text"/>			<input type="text"/>	<input type="text"/>	Purchase Amount(₹)	Sale Amount(₹)	Dividend Payout(₹)	Total Gain/Loss (₹)	Ann. Return (%)	NAV Date	Value as on NAV Date (₹)	Dividend (₹)	Total Gain/Loss (₹)	Ann. Return (%)	Total Gain/Loss (₹)
1	Axis ELSS Tax Saver Fund - Gr	EQUITY	ELSS		37,500	59,539	0	22,038	15.21	28-05-2025	81,961	0	44,461	11.7	22,422	8.78
2	Axis Liquid Fund - Gr	DEBT	Liquid		4,922	7,149	0	2,227	6.21	28-05-2025	8,943	0	4,021	6.26	1,794	6.35
3	HDFC Developed World Equity Passive Fur	EQUITY	FOF Overseas		5,658	5,719	0	61	3.33	28-05-2025	8,486	0	2,828	11.77	2,767	12.62
4	Mirae Asset NYSE FANG ETF FoF - Gr	EQUITY	FOF Overseas		15,000	14,649	0	-351	-5.18	28-05-2025	38,389	0	23,389	28.28	23,740	33.66
5	NJ Balanced Advantage Fund - Gr	BALANCE	Bal Adv		37,804	36,857	0	-948	-9.74	28-05-2025	50,805	0	13,001	8.61	13,949	10.14
6	Nippon India ELSS Tax Saver Fund - Gr	EQUITY	ELSS		28,500	29,914	0	1,414	1.6	28-05-2025	62,121	0	33,621	11.45	32,207	19.36
Total					1,29,384	1,53,827	0	24,441			2,50,705	0	1,21,321		96,879	

Records from 1 to 6

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Note:

1. Purchase Amount considered for scenario "No Redemption done" will be same as actual Purchase amount.

▶ **SIP Stoppage Insights:**

Missed Opportunity Tracker										
Missed Opportunity Tracker For SIP Stopped/Closed between 01-04-2021 to 31-03-2022 Projected As On Date : 29-05-2025										
Investor : <div></div>										
Sr. No.	Scheme	SIP Type	Investment Amount (₹)	Stoppage / Closure Date	Details of Stopped / Closed SIP					
					Total Investments (₹)	Total Redemptions (₹)	Value as on Stoppage / Closure Date (₹)	Dividend Payout (₹)	Total Gain/Loss (₹)	Ann. Return (%)
1	Axis Focused Fund - Gr	Base	2,000	15-09-2021	4,000	0	4,231	0	231	187.21
2	Axis MidCap Fund - Gr	Base	1,000	19-02-2022	1,000	0	961	0	-39	0.00
3	Canara Robeco Flexi Cap Fund - Gr	Base	2,000	15-09-2021	4,000	0	4,189	0	189	139.42
4	DSP Midcap Fund - Reg Gr	Base	1,000	19-02-2022	1,000	0	958	0	-42	0.00
5	Invesco India Contra Fund - Gr	Base	2,000	15-09-2021	4,000	0	4,147	0	147	98.59
6	Invesco India Midcap Fund - Gr	Base	1,000	19-02-2022	1,000	0	960	0	-40	0.00
7	Kotak Emerging Equity Fund - Gr	Base	2,000	15-09-2021	4,000	0	4,169	0	169	118.40
8	Kotak Emerging Equity Fund - Gr	Base	1,000	19-02-2022	1,000	0	970	0	-30	0.00
9	Mirae Asset NYSE FANG ETF FoF - Gr	Base	5,000	25-09-2021	10,000	0	10,220	0	220	47.16
10	Nippon India Growth Fund - Gr	Base	1,000	19-02-2022	1,000	0	962	0	-39	0.00
11	SBI Flexicap Fund - Gr	Base	2,000	15-09-2021	4,000	0	4,155	0	155	105.90

Assumed if SIP Not Stopped / Closed As On 29-05-2025						After stoppage / Closure till As On 29-05-2025			
Total Investments (₹)	NAV Date	Value as on NAV Date (₹)	Dividend (₹)	Total Gain/Loss (₹)	Ann. Return (%)	Total Investments (₹)	Value as on NAV Date (₹)	Total Gain/Loss (₹)	Ann. Return (%)
92,000	28-05-2025	1,11,229	0	19,229	10.06	88,000	1,06,401	18,400	10.52
40,000	28-05-2025	54,843	0	14,843	19.69	39,000	53,227	14,227	19.99
92,000	28-05-2025	1,20,664	0	28,664	14.48	88,000	1,14,615	26,615	14.78
40,000	28-05-2025	54,665	0	14,665	19.48	39,000	53,077	14,077	19.73
92,000	28-05-2025	1,32,607	0	40,607	19.71	88,000	1,25,464	37,464	20.02
40,000	28-05-2025	61,378	0	21,378	27.14	39,000	59,489	20,489	27.44
92,000	28-05-2025	1,35,058	0	43,058	20.74	88,000	1,27,546	39,546	20.99
40,000	28-05-2025	56,780	0	16,780	21.94	39,000	54,962	15,962	22.06
2,30,000	28-05-2025	5,13,527	0	2,83,527	45.99	2,20,011	4,87,718	2,67,718	48.01
40,000	28-05-2025	59,893	0	19,893	25.50	39,000	57,940	18,940	25.52
92,000	29-05-2025	1,13,814	0	21,814	11.30	88,000	1,08,061	20,061	11.44

▶ **Important Notes:**

- PDF and excel to export are available and PDF can be emailed to the investor from the utility itself.
 - Due to the functional overlap, we have decided to discontinue the "Redemption Simulator Utility" from the partner desk.
- ▶ You can access the "Missed Opportunity Tracker" by locating it under the following path on the Partner Desk: Client Services > Client Servicing > Missed Opportunity Tracker.

PARTNER DESK UPDATE - NON-NJ PORTFOLIO REVIEW UTILITY - ADDITION OF NEW SECTIONS

(Mail dated – 18th June 2025)

- ▶ We're pleased to announce some significant enhancements and improvements to the Non-NJ Portfolio Review Report. Our goal with these changes is to provide you with deeper, more actionable insights. Additionally, we've made a few minor adjustments to the utility
- ▶ Here are the details of the updates:
- ▶ **Report - PDF Related:**
- Live SIP: A new block has been added to display Live SIP details.
 - Holding Type Wise Break-up: A new block now provides a breakdown of the current value based on Holding Type (Demat/Physical).
 - Nominee & KYC Status: A new block offers details on nomination and KYC Status at the folio level.
 - Scheme Analysis: The scheme analysis section now includes Scheme-level Rolling Returns and NJ Quartile Ranking for 3 and 5-year periods.

► **Utility Related:**

- We've addressed an issue in the slip generation screen where it was not easy to identify the folio status (Physical or Demat).
- We encourage you to take note of these updates. Your valuable suggestions and feedback are always welcome as we continuously strive to improve our offerings.

LAUNCH OF CLIENT DESK 2.0

(Mail dated – 20th June 2025)

- As appraised in the presentation, we have successfully completed our transition process. We have ensured and taken efforts to make this change/migration as smooth and as efficient as possible for everyone. However, in certain cases, as explained, there can be some intervention required from the Partners. We hope this to be easily manageable and the overall journey to be very smooth.
- **Key Changes :**
 1. Group Management module on PD is revised (with Parent-Child Mapping)
 2. EWA Mapping PIT utility is discontinued (no longer required)
 3. Existing Groups are migrated to NJ CD 2.0 [with Parent-Child mapping established]
 4. Existing CD Family Needs data also migrated [if no FN is found in EWA]
 5. Family Needs Master on Partner Desk is now discontinued. The same is now accessible in CD 2.0 or EWA of the investor.
- With this change, successfully migrated Groups can now get access to the NJ Client Desk 2.0. The URL for NJ Client Desk 2.0 is : <https://cdesk.njwealth.in/>
- **Important Notes :**
 1. Existing CD Access continues temporarily for clients. However, new Group creation will only reflect in CD 2.0 now. We are desiring adoption of CD 2.0 amongst users of the existing CD.
 2. 'Explore New Client Desk 2.0' prompt given to successfully migrated Groups on existing login of CD and also mobile app. There is no separate or new mobile app required for CD 2.0.
 3. CD 2.0 Migration Report' now available in the Group Management utility on PD gives the list of migrated/Converted Groups & non-migrated/Not Converted Groups with suggested action. Partners can use this report to do the required actions and migrate pending Groups manually.
 4. Authorisation required for Mapping is temporarily disabled for the ease and convenience of mapping. Authorisation will be required in near future once the transition is successfully completed.
 5. For Account Mapping, PAN & Email ID or Mobile No. is now mandatory. Investors without PAN can no longer be mapped and also will not be visible on EWA/CD 2.0.
 6. Existing Minor Investors without PAN will be automatically displayed on EWA/CD 2.0 if the existing Group is migrated.
 7. For Group level contact details, the mapped Parent Investor's Email and Mobile will be used.
 8. Till 31st July Partners have to migrate all the "Not Converted Groups" and extend CD 2.0 access, if required, to avoid any inconvenience to clients. From 1st August, 2025, the old Client Desk will be discontinued.
- Note that this is a very important change for everyone, especially the investors who will now have a common and uniform experience at NJ Wealth.
- In case you have missed the session, you can access the important resources on [E-Saathi](#) including the Partner sessions, Meeting Presentation, "Help Videos" & "FAQs"

IMPORTANT UPDATE: PROCESSING OF OFF-MARKET TRANSFER INSTRUCTIONS FOR SHARES OF PRIVATE LIMITED COMPANIES

(Mail dated – 22nd June 2025)

- We would like to inform you that in accordance with NSDL Circular No. NSDL/POLICY/2025/0071 dated 3rd June 2025, the processing of the Off-Market Transfer instructions for Shares of Private Limited Companies shall be done only on receipt of the below mentioned documents with immediate effect:
 1. Delivery Instruction Slip (DIS): Duly filled and signed by all BO account holders.
 2. Consent/Confirmation Letter from the concerned Private Limited Company on its letterhead.
- Please find the prescribed format for the confirmation letter [attached](#) as an Annexure to this email.

REVISED PROCESS FOR E-WEALTH ACCOUNT SPECIMEN SIGNATURE MODIFICATION

(Mail dated – 26th June 2025)

- ▶ We're pleased to share an important update for the specimen signature modification process for our E-Wealth Account holders. The following revised process will be applicable :
 - The specimen signature change form can be submitted at any of our branches.
 - The client's signature must be attested by their banker (i.e., a bank official from the client's registered bank).
 - A valid reason for the signature change must be mentioned in the form, along with valid identity proof.
- ▶ This change is intended to make the process more convenient for clients while maintaining the necessary regulatory checks. We request you to take note of this revised procedure and guide your clients accordingly.
- ▶ For your reference, the updated Specimen Signature Change Form is [attached](#) here..

INTRODUCING RISK BASED PROFILE CONFIRMATION & CAPITAL MARKET SEGMENT REACTIVATION

(Mail dated – 27th June 2025)

- ▶ As part of our ongoing commitment to smooth client servicing, we are implementing two important processes starting from the first week of July 2025, aimed to align with PMLA Guidelines and Stock Exchange (circular no. NSE/INSP/64718) requirements.
 - 1. Risk-Based Profile Confirmation (PMLA Guidelines)**
- ▶ All E-Wealth clients (demat) are categorized under Low, Medium or High risk, based on certain defined criteria. As per PMLA norms, clients will be required to periodically verify their registered details based on their categories.
 - When the compliance becomes due, clients will be prompted to review and confirm their personal information at login.
 - If a client has no changes to make, a simple confirmation completes the process.
 - If a client has changes to make, the changes will be submitted through e-sign authentication.
 - Once submitted, details will be processed shortly.
 - Clients can defer the process for up to a maximum of 150 days, after which it will be mandatory to proceed before accessing the platform. After 150 days, if the details are submitted, the same will be processed within 2 days.
- 2. Segment Reactivation on Inactivity (Stock Exchange Compliance - circular no. NSE/INSP/64718)**
- ▶ E-Wealth Clients only with the Capital Market segment enabled and who haven't performed any financial or non-financial transactions (across all segments) in the last 24 months will have their capital market segment marked as "Inactive."
 - When such clients attempt to trade, they will be prompted to verify their details at login.
 - Even if a client has no changes to make, clients will be required to undergo the KYC process again by verifying the address via DigiLocker, along with mobile & email verification.
- ▶ These enhancements ensure seamless compliance while keeping the client experience simple. For most clients, it will be a quick review and one-click confirmation where details remain unchanged.

BEWARE OF FRAUDULENT VIDEOS AND IMAGES CIRCULATED ON SOCIAL MEDIA

(Mail dated – 27th June 2025)

- ▶ It has come to our notice that certain misleading videos and images are being circulated on social media platforms, falsely impersonating NJ Group (or NJ Wealth) and promoting unauthorized investment programs that claim to offer guaranteed or abnormally high returns.
- ▶ We wish to categorically clarify that NJ Group has no connection whatsoever with these fake videos, images, or any such fraudulent investment programs. NJ Group does not offer or guarantee assured or abnormal returns on any of its financial products or services. Promoters, directors or any officers of NJ Group never offer any stock recommendations. Any such claims are completely false and misleading.
- ▶ NJ Group operates only through the official and verified social media handles. For authentic information about our official social media handles, products, services and latest updates, please visit our official website www.njgroup.in.

- ▶ We strongly urge our clients and the public to remain cautious and not fall for such deceptive claims. NJ Group shall not be liable for any loss or damage arising from reliance on such fraudulent content or from participation in fake investment schemes, including those circulated through fake WhatsApp groups or other unofficial channels impersonating NJ Group.

INTRODUCTION OF **NEW LOGIN SECURITY FEATURE** FOR NJ PMS ACCOUNT

- ▶ We are pleased to inform you that NJ PMS is adding an extra layer of Security Feature for NJ PMS Desk login to enhance protection of your investor's account. (Mail dated – 30th June 2025)
- ▶ This feature validates where, how, and from which device investors are logging in. If anything seems unusual, it will ask for additional verification to keep the PMS account safe.
- ▶ **Key Highlights and Notifications alert of the new security feature :**
 1. Extra protection against unauthorized access or suspicious login patterns
 2. If investor login from a new device or location, an email alert will be sent to their registered email ID
 - They can Confirm the login as trusted or
 - If the login wasn't recognized by them - they will be guided to change their password
 3. If no action is taken, the system will mark it as safe after 24 hours.
 4. Regular devices will work smoothly without any issue.
 5. The system will remember up to 10 trusted login setups.
- ▶ **Trusted Device Parameters :**
 - Trusted logins are based on your approved device, IP Address, Browser(s), and Country.
 - If the system can't identify the Country during login, it will treat it as suspicious.
- ▶ Further, as per SEBI guidelines, the **Investor's PAN, Email ID, Mobile Number, and Bank Account Details** will now be displayed as a masked format to ensure their privacy and security.
- ▶ Should you require further assistance, please contact NJ PMS customer care team at **0261-4102888/0261-6663355** or email at customercare@njpms.co.in

IMPORTANT POINTS TO REMEMBER

Real-time Tracking of Physical Documents On Partner Desk

- ▶ You can now track the real-time status of client physical documents submitted at NJ branches. The status can be viewed through the Customer Care module available on the Partner Desk and App.
- ▶ **Key Highlights:**
 - **Query ID Generation Process:** Once the document is submitted at the branch, the branch CRO will create a query ID/ticket ID under "**Physical Document Submission**" by selecting the correct sub-type (e.g., DRF, Modification Form, etc.). Once the entry is done, a ticket or query will be generated, and you can track the document's status through the **View Queries Report** from your Partner Desk.
 - **Track Anytime:** Use the Partner Desk > Client Services > Customer Care > Registered Queries Report to monitor the real-time status of your submitted documents.
 - **Real-Time Status Updates:** You'll be able to trace the status of your submitted request. Status will be as follows:
 - Sent for Approval
 - Not Approved (with reason)
 - Received at HO
 - Processed
 - Rejected (with reason)
 - ...and more!
 - **Benefit:** This provides better visibility, faster follow-up, and complete transparency over physical document processing.

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