



JUNE 2022

NEWS LETTER

From Customer Care Desk

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

LATEST COMMUNICATIONS AND UPDATES



IMPORTANT GST COMMUNICATION - SUBMISSION AND PAYMENT OF PENDING GST INVOICES FOR FY 2021-22

(Mail dated – 4th June 2022)

Note: This communication is sent to GST registered partners only

► We would like to inform you that -

1. There are cases where Invoices have not been generated from NJ's Partner Desk. Request you to generate such invoices and submit to NJ for GST payment if pending. You can check the Invoices pending for Generation from **Partner Desk>Admin>Payment>Invoice Generation For GST**.
2. There are cases where Invoices have been generated from NJ's partner desk but not received to NJ. Request you to submit such invoices to NJ for the GST payment if pending. You can check the Invoice Generated Status from **Partner Desk>Admin>Payment>GST Invoice Status Report**.
3. The last date to submit the GST invoices for FY 2021-22 is **15th September, 2022**. Invoices received after above date will not be accepted for GST payment.
4. GST payment of pending invoices for FY 2021-22 will be made once the provided invoice details are matched with NJ's GSTR-2B. So from now onwards there will be **no provisional GST payment** for the **pending invoices pertaining to FY 2021-22**. Further, any invoice related to FY 2021-22 which get reconciled after 13th October, 2022 will not be paid.
5. From now onwards,
 - No soft copy of invoice will be accepted over Email.
 - Individual category partners can submit the invoice through E Sign method.
 - Partners who are not in a position to make E-sign on the Invoice have to submit the manually signed hard copy of invoice at respective branch office or Head office (902, 8th Floor, B Tower, Udhna Udyog Nagar Sangh Commercial Complex, Road No.10, Udhna, Surat, Gujarat - 394210,)
 - Partner can submit the digitally signed invoice on mail id gstinvoice@njgroup.in.

► Request you to take a note of the above points.

CHANGE IN AMFI GUIDELINES W.R.T. RENEWAL OF ARN/ EUIN

(Mail dated – 8th June 2022)

(A) Revision in timelines for renewal of ARN W.E.F. 01st Jul 2022

- ▶ This refers to the AMFI circular dated March 28, 2022 regarding revision in timelines for renewal of ARN w.e.f. 01-Jul-2022. The circular states that all ARN expiring from 1st July onwards will have to be renewed within 3 months from the expiry date. After the implementation of this circular, there will be 2 scenarios as described below:
 - (I) If the ARN is renewed within a period of 3 months from the date of expiry of ARN, the brokerage accrued but withheld (due to non-renewal of ARN) on business mobilized prior to expiry of ARN will be released once the ARN is renewed.
 - (II) If the ARN is renewed after 3 months from the date of expiry of ARN, the brokerage on business mobilized prior to expiry of validity of ARN shall be forfeited forever.
- ▶ Below illustration will give better understanding.

ARN Expiry Date	ARN Renewal Date	GAP Period (In Months)	Business Mobilization Period	Impact on Brokerage
01/07/2022	15/09/2022	2.5	Prior to 1st July 2022	Will be released for the GAP Period
			02/07/2022 to 14/09/2022	Will be forfeited
01/07/2022	10/10/2022	> 3	Prior to 1st July 2022	Will be forfeited forever
			02/07/2022 to 09/10/2022	

- ▶ Please check the email to refer the file of impact in brokerage for your reference.

(B) Renewal of ARN/ EUIN to be done Online mandatorily w.e.f. 01-July-2022

- ▶ From July'22 onwards, It is mandatory to update for ARN/ EUIN holders to renew their ARN/ EUIN only through online mode through AMFI Website. The Online ARN / EUIN renewal process is very quick, convenient, seamless and efficient process whereby the you can pay ARN/EUIN renewal fees online via net banking, debit card or credit card and renew your ARN/EUIN with just a few clicks.

IMPORTANT UPDATE: IMPACT ON BANK MANDATE DUE TO SEBI NON-POOLING CIRCULAR

(Mail dated – 8th June 2022)

- ▶ We wish to inform you that we are nearing the SEBI non-pooling implementation date which is **1st July 2022** and accordingly we shall be starting the implementation of the changes at our end. The major impact of the implementation shall be on the bank mandates wherein as per the circular it is mentioned that:
 - **Existing mandates** (Already registered **upto 30th June 2022**) shall continue to remain in the name of broker, however, the credit of the fund collected shall go into the Approved Account of the Clearing Corporation Only. Further, these mandates shall be tagged as **"Mutual Fund Mandate"** and can be used for Mutual Fund transactions only.
 - **New Mandates** (registered on or after **July 01, 2022**) shall be accepted only in favour of SEBI recognized Clearing Corporations and those mandates shall be exclusively used for Mutual Fund transactions only.
- ▶ With respect to the above, we have started the mandate identification and tagging process at our end.
- ▶ Below are some Important points for your information & update:
 - **Existing Bank Mandates (In favor of NJ India Invest private limited)**
 - Wef: **10th June 2022** we shall be tagging existing mandates as either **"Mutual Fund Mandate"** or **"Other Mandate"**
 - **Mutual Fund Mandate:** These mandates shall be used for only Mutual Fund transactions and will not be available for any other segment / purpose.
 - **Other Mandate:** These mandates shall be used for other than Mutual Fund segment i.e. Capital Market, Bond, IPO & DP Charge collection.

- For the purpose of segment tagging, Priority is given to Mutual Fund segment. In case a client is having multiple Bank mandates, we have tried to tag mandates on both the segments.
- The clients where no mandates gets tagged as **"Other Mandate"**, new mandates shall have to be given for the purpose of Capital Market, Bond, IPO and DP charge collection.
- **New Bank Mandates, WEF: 11th June 2022:**
 - **NJEW A Client** will have to provide **2 Bank mandates:**
 - **"Mutual Fund Mandate"** in favor of the Clearing Corporation for the purpose of transacting in Mutual Fund only.
 - **"Other Mandate"** in favor of NJ India Invest Private Limited for other segment i.e. Capital Market, Bond, IPO & DP Charge collection.
 - **NJ EW MFA Client** will have to provide **1 Bank mandate**
 - **"Mutual Fund Mandate"** in favor of the Clearing Corporation for the purpose of transacting in Mutual Fund only.
 - Currently only Scan mandate facility will be available for submitting **"Mutual Fund Mandates"**. eMandate facility will be shortly available for providing **"Mutual Fund Mandates"**
- ▶ **Important system updates for the Purpose of implementing the above changes:**
 - NJ E-Wealth Account registration & transaction platform will not be available from **10th June 2022 11:00 pm to 11th June 2022 9:00 am**.
 - Stock SIP registration will be unavailable till **30th June 2022**.
 - Stock SIP currently registered on **"Mutual fund Mandate"** will be impacted. New **"Other Mandate"** will be required for such cases. Data of the same shall be shared separately.
 - **From 11th June 2022**, you shall be able to view the mandates being tagged as **"Mutual Fund Mandate"** or **"Other Mandate"** from existing reports available on the Partner Desk & EW desk
 - **Partner Desk > Stock Exchange > Transactions > Mandate Status Report.**
 - **NJEW A Desk > Profile > Bank & Mandate.**
 - Once the system gets live, New NJEW A Client will have to provide separate mandates at segment level. Separate Mandates for existing NJEW A Clients at segment level can be provided from the existing mandate modules on NJEW A desk / Partner's desk.

TER CUT IMPACT JUNE'22

(Mail dated – 10th June 2022)

- ▶ 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 2022, existing rates on AUM mobilized upto 31st May 2022 will be reduced as per below table.

PortFolio Scheme Name	Transaction Period	Base TER#	Base Month TER	May'22 TER	DIFF	Deduction Impact in Payable
L&T Nifty 50 Index Fund	Upto May'22	Apr'19	0.67	0.45	-0.22	-0.11
Nippon India Equity Savings Fund	Upto April'20	Apr'19	1.86	1.55	-0.31	-0.16
Nippon India Equity Savings Fund	May'20 to May'22	May'20	2.30	1.55	-0.75	-0.38
PGIM India Short Duration Fund	Upto May'22	Apr'19	1.27	0.79	-0.48	-0.24
Quant Mid Cap Fund	Upto May'22	Apr'19	2.25	2.05	-0.20	-0.10

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

IMPORTANT: NJEWA ANNUAL MAINTENANCE CHARGE UPDATE

(Mail dated – 14th June 2022)

- ▶ In continuation to our earlier email dated **08th June 2022** regarding **IMPORTANT UPDATE: IMPACT ON BANK MANDATE DUE TO SEBI NON-POOLING CIRCULAR**.
- ▶ As per the new process the existing bank mandates shall be tagged as "Mutual fund mandates" and shall not be utilized for any other purpose including collection of NJ E Wealth Account (NJEWA) AMC Charges.
- ▶ In the above situation, the AMC charges shall have to be manually paid by the Client using alternate payment options i.e. UPI/Cheque mode. Non payment of the annual AMC charge may also lead to deactivation of the NJEWA. Currently the Client is able to enjoy uninterrupted services as the AMC is getting collected seamlessly through the registered Bank Mandates.
- ▶ In the interest of Client's operational ease and to avoid inconvenience of manually paying the AMC, **we shall be collecting the NJEWA AMC getting due for Financial 2022-2023 between 17th June to 29th June 2022**. This will ensure uninterrupted services of your NJEWA. In case the client is eligible for NJEWA AMC waiver we shall refund the same as per your eligibility.
- ▶ Further as informed in the earlier email, Client will be required to provide a **Separate Bank Mandate** in the name of **NJ India Invest Private Limited** for transacting in Capital Market, Bond/IPO/AMC Charges. We Urge you to inform your Clients to provide the same at the earliest for future transactions.
- ▶ We would also be communicating the above update to Clients. We are committed to provide the best of our services and Solicit your wholehearted support.

GO DIGITAL: ONLINE TOP-UP MANDATORY WEF 1ST JULY, 2022

(Mail dated – 16th June 2022)

- ▶ In our endeavor to continuously serve you better, we have been working on multiple "Digital Initiatives" to provide simple yet efficient customer experience to our partners and clients by eliminating physical requests for collection and submission.
- ▶ NJ PMS has been offering an online top-up facility for more than 2 years now where partners can initiate the online top-up request and the same needs to be authorized by the investors from their respective PMS Desk.
- ▶ Further, considering the feedback we have received from partners regarding the high volume investment in PMS we have also launched the cheque payment mode using online top-up facility in Jan 2022 which enables us to offer 4 payment options to the investors i.e. RTGS, Netbanking, UPI and Cheque. Please refer to our earlier communication dated 7th Jan 2022 and 9th Dec 2020 regarding the online top-up facility. (You can also get the same from NJ Assist on your partner desk)
- ▶ In continuation of these initiatives, this is to inform you that with effect from 1st July 2022, requests for NJPMS Additional Corpus (Topup) will be done only through the online mode and physical top-up transactions will be discontinued.
- ▶ **Important points to consider:**
 - Consent for online transactions in PMS - Existing PMS investors having account opening date on or before 31st Dec 2020 need to give one time consent/Addendum which covers terms related to the online transaction facility. We have already sent a list of such investors and also sent separate reminders to the investors whose consent is pending.
 - Partner Initiated Transactions (PIT): Online topup is available using PIT mode where Partners can initiate requests for the NJPMS Additional Corpus (Top-Up) for all types of investors i.e. Individual, NRI, Non-individual.
 - Top-up request using security selling (TIS) option will continue as per the current practice using the Document submission utility on PMS desk.
 - In case the investor wishes to make the payment using the RTGS mode, the mentioned Bank details are to be used. In case any of your existing investors have updated the Direct Bank account as beneficiary in their Bank records for RTGS, request you to please get the bank details as mentioned below updated on or before 30th June, 2022 to avoid any future inconvenience.

Account Number	NJADVS < <PMS client code> > For Eg: If the PMS code is A000123, account number would be "NJADVSA000123"
Account Title	NJ Asset Management Private Limited
Branch Code	598
Branch Name	ASAF ALI ROAD, NEW DELHI
RTGS / NEFT IFSC Code	HDFC0000598
Legal Entity Identifier No. Mandatory for transferring amount of INR 50 Crores and above	9845003D9F955DAACF08

- ▶ Kindly note that we have sent an email reminder to the concerned PMS investors as well.
- ▶ We are confident that these digital facilities will add great value by creating an efficient infrastructure & eliminating your efforts in processing physical paperwork.
- ▶ We are committed to serve you in the best possible way and appreciate your wholehearted support. For any further assistance you may refer to NJ Assist or contact our Customer care.

IMPORTANT COMMUNICATION SEEKING TO UPDATE VALID EMAIL ID AND/OR MOBILE NUMBER IN E-WEALTH ACCOUNTS

(Mail dated – 15th June 2022)

Note: This communication is sent to impacted partners only.

- ▶ We are writing this email with reference to SEBI guidelines, whereby it is mandatory for clients to register their correct and valid Email ID and mobile number in their Trading and Demat Account. In line with the above, it has been observed that the same Email ID and/or Mobile number is used multiple times in many NJ E Wealth accounts (NJEWA).
- ▶ List of such accounts is attached in email for your ready reference.
- ▶ As per the circular same email id cannot be re-used and therefore we solicit your kind support to get the different Email ID and/or Mobile Number updated for your clients through below path:

NJ E-Wealth Desk - Help & Support - Send Query - Select E-wealth Account - Select Query Sub Type (Request for Change of Email & mobile Number).

- ▶ Please note it is mandatory to provide different Email ID and/or Mobile number if the same is updated in more than 6 accounts.

NJ E-Wealth account clients can check the existing registered Email ID/Mobile number from the E-Wealth Account Login - Menu - My Profile - Personal Details.

- ▶ We request you to please inform respective clients to update the details latest by 30th June 2022. Failing this, we shall be bound to deactivate the E-Wealth (Trading and Demat) account of such clients. We solicit your kind support in getting the required details updated.

CHANGE IN REDEMPTION PROCEEDS TAT OF FREEDOM ETF PORTFOLIO

(Mail dated – 21th June 2022)

- ▶ We wish to inform you that redemption proceeds of 'Freedom ETF Portfolio' will be credited within **T+9 working days**, wherein 'T' is the date on which the redemption transaction is processed. The switch out from the 'Freedom ETF Portfolio' into another Investment Approach shall also be processed within T+9 working days.
- ▶ Kindly note that this updated timeline is applicable with effect from **June 21, 2022** and accordingly you are requested to apprise your investors.
- ▶ Kindly note that we will be sending a communication in this regard to all 'Freedom ETF Portfolio' investors.

IMPORTANT COMMUNICATION: SEBI NON-POOLING CIRCULAR IMPLEMENTATION

(Mail dated – 21st June 2022)

- ▶ This is in continuation to our earlier chain of communications with respect to **Impact of SEBI Non-Pooling Circular**. The last email sent on **8th June, 2022** was regarding the impact of Bank Mandates with respect to the guidelines mentioned in the SEBI circular.
- ▶ Further, as you are aware that the implementation date for the SEBI Non-Pooling circular is 1st July 2022 and accordingly we shall be implementing the required changes at our end.
- ▶ **Kindly check email to refer the file of transaction type wise Impact for your understanding once the changes go live.**
- ▶ For the deployment of these changes, **NJEWAS system** will be **unavailable from 30th June 2022, 2:00 pm** onwards and shall go live on **1st July 2022** with new changes and processes as mentioned above.
- ▶ Below are some important points for your update for the deployment of the new system:
 - **Below services shall be unavailable wef: 23rd June 2022**
 - Inter-AMC Switch - Will be discontinued
 - New STP Registration - Will be discontinued
 - New SWP Registration - Will be discontinued for (EW-MFA) & NJEWAS Physical MF units
 - Purchase with cheque mode - Will discontinue till 30th June 2022 & will be available from 1st July with Cheque in favour of **"Indian Clearing Corporation Limited"**.
 - Transaction level brokerage collection for Mutual Fund will discontinue wef: **28th June 2022**.
 - Below features are under development and shall be available in **Phase II**:
 - **eMandate** facility for **Mutual Fund Mandates**
 - **AMC SWP & STP** (Physical)
 - **NJ STP** (Demat)
 - **Inter AMC Switch** (Demat & Physical)
 - **MARS Rebalancing** (Demat & Physical)

IMPORTANT UPDATES REGARDING PMS ACCOUNT OPENING AND UPDATION

(Mail dated – 21st June 2022)

- ▶ We at NJ PMS endeavor to continuously enhance our services to give you a seamless and smooth transacting experience. **Please take note of the following best practices during the onboarding of PMS investors:**
 - **Nomination:**
 - Investors are requested to ensure that nominee details are consistent in all the three account opening forms i.e. (i) PMS account opening form (ii) Demat account opening form and (iii) Bank account opening form (for NRI). In case the nominee details are not consistent in all the three forms, the account opening application for PMS shall be considered as 'Not approved' and investors will have to resubmit the application after making requisite rectification.
 - For subsequent updation in account details, investors are requested to ensure that nominee details are consistent in all the three account opening modification forms i.e. (i) PMS account modification form (ii) Demat account modification form and (iii) Bank account opening form (for NRI). In case the nominee details are not consistent, the modification request will be rejected and investors will have to submit a fresh modification request after making requisite rectification.

- **Form filling:**

- Kindly note that it is mandatory that investor's use the same pen(ink) for form filling and signatures across the documents including a hand written clause for the Fees and Charges schedule.
 - It is mandatory to mention the email and mobile number of the investors in the PMS account opening form. Any application with email and mobile number with Partner's details will be marked as "Not Approved" and investor's will need to resubmit the application after making requisite rectification. In case the Partner is also the first holder in the application, partner email and mobile number will be accepted.
 - Investors need to ensure that the investment approach, investment amount and payment mode are mentioned correctly in the PMS account opening application and are verified properly before completing the E-sign process. Once the E-sign is completed and the application is approved, the details mentioned in the application will be considered as final for account opening and thereafter investment details cannot be altered.
 - If any investor wishes to change the investment approach after the application is processed, the same can only be done at a later stage by providing the switch request.
 - To avoid manual form filling, we urge you to use the prefilled POA, Fees & Charges and Acknowledgement for Disclosure document available in the investor's account opening link.
 - Kindly note that it is mandatory that the signatures by the investor's at all places should match (including the documents in which crop images are inserted), hence you are requested to guide the investors accordingly.
- ▶ Please note that these changes are applicable with effect i.e. June 21, 2022. Request you to provide duly filled application form along with all the requisite documents before submission.

IMPORTANT UPDATE ON DISCONTINUATION OF MUTUAL FUND SECURITY SELLING OPTION WITH EFFECT FROM JUNE 22, 2022

(Mail dated – 18th June 2022)

- ▶ This is with reference to SEBI Circulars SEBI/HO/IMD/IMD-I DOF5/P/CIR/2021/635 dated October 04, 2021 and SEBI/HO/IMD/IMD-I DOF5/P/CIR/2022/41 dated March 31, 2022 on '**Discontinuation of usage of pool accounts for transactions in the units of Mutual Funds**' which clarifies that pooling of funds and / or units by Broker shall be discontinued for Mutual Fund transactions w.e.f. July 1, 2022.
- ▶ **In accordance with the above, following are the changes that will be effective from 5 pm on June 22, 2022**
- **Discontinuation of Mutual Fund Security selling option** - Currently investors may invest in NJ PMS by providing security selling instructions for Mutual Fund units. This facility will be available till June 22, 2022 upto 5 pm.

New Investor

- In case of new investors, the online account opening application with Mutual Fund security selling option submitted till 5 pm on June 22, 2022 shall be accepted.
- If any application marked as "Not Approved" on June 22, 2022 and having the payment mode using MF security selling, application will be required to be re-submitted with payment mode as RTGS or Cheque (i.e. without TIS).
- Physical Account opening applications received by NJ AMC on or after June 22, 2022, 5 pm should not have the Mutual Fund security selling TIS.

Top-up (Additional Corpus) request for existing investors

- Top-up request with the Mutual Fund security selling option through PMS desk Document submission utility or physical mode will be accepted till 5 pm on June 22, 2022 i.e. the request should be submitted to NJ AMC on or before 5 pm on June 22, 2022
 - This change is applicable to the discontinuation of the Mutual Fund security selling option only and there shall be no impact in the security selling option for Shares
- ▶ We request you to take note of the above and plan your NJ PMS investments accordingly.
- ▶ Kindly note that we will be sending an update to the PMS investors separately as well.

IMPORTANT UPDATE ON THE COMMUNICATION REGARDING TO UPDATE VALID EMAIL ID AND/OR MOBILE NUMBER IN E-WEALTH ACCOUNTS

(Mail dated – 24th June 2022)

Note: This communication is sent to impacted partners only.

- ▶ In regards to the earlier communication regarding "IMPORTANT COMMUNICATION SEEKING TO UPDATE VALID EMAIL ID AND/OR MOBILE NUMBER IN E-WEALTH ACCOUNTS" dated 13th June 2022, we would like to inform you that there is revision in data provided. We are working on the same and shall be providing you the revised data shortly.
- ▶ Request you to kindly ignore the previous email communication. Further, please note that there will be no impact on the E-Wealth account, as mentioned in the earlier communication.
- ▶ We sincerely regret the inconvenience caused to you.

NJ CAPITAL ROI & PF COMMUNICATION

(Mail dated – 30th June 2022)

- ▶ We would like to inform you that between May 2022 and June 2022, RBI has increased the Repo Rate by 90 bps which impacts our borrowing costs.
- ▶ Please check the email to refer the Sharing Rate of Interest and PF for NJ Capital Term Loan.
- ▶ The rates are effective from 1st July 2022.

IMPORTANT: REDEMPTION FUND PAYOUT WEF: 1ST JULY 2022

(Mail dated – 30th June 2022)

- ▶ As you are aware that we are in process of deploying the new system changes with respect to SEBI non-Pooling circular where from 1st of July 2022 onwards no payment will be received by NJ India Invest Private Limited.
- ▶ Further to this, we wish to inform you that all Redemption / SWP transactions processed on or before June 30, 2022, where the funds payout will be done on or after 1st July; the fund credit in all such cases will be done directly to the **Investor's default bank account** as per the TAT of the scheme. However, for Redemptions processed from 1st July 2022 onwards the fund credit will be done based on the Bank Account selected during Transaction request submission.
- ▶ We request you to kindly take note of the same and inform the clients accordingly.
- ▶ Communication in this regard will also be done to impacted clients on 30-06-2022 after market hours.

IMPORTANT POINT TO REMEMBER

INSTANT & SMART WAY TO GET THE SOLUTION FROM QUERY POSTING MODULE

- ▶ Partner can use Instant & Smart way to get the solution from Query posting module available on Partner Desk. Below are the details:
- ▶ Path: [NJ Partner Desk](#) >> [Client Services](#) >> [Customer Care](#) >> [Send Query](#)

QUERY NATURE	SELECT BELOW QUERY TYPE & SUBTYPE	VALIDATION PERFORMED WHILE POSTING QUERY
Physical folio is not reflecting on NJ E-Wealth Account for redemption/switch.	E-Wealth Account [INVESTMENTS] >> Physical Folios not reflecting for RED/SWI in EWA	A Pop Up will be displayed with below reasons while posting query after selecting client / folio details followed by submit button. <ul style="list-style-type: none"> • Folio is in "Joint" holding • Scheme is not available on exchange platform • Holding pattern mismatch as per folio & EWA • Tax status is mismatch, etc.
If the E-Wealth account is not activated as per defined TAT or To get clarification of Non Approval / Rejection / On Halt	E-Wealth Account [INVESTMENTS] >> Account Opening Status Required	Partner will get the below details while posting queries. <ul style="list-style-type: none"> • Status of all pending reference number along with client name & account opening mode (E-sign / E-form / physical) • Reason – in case of rejection / not approved / on hold status. • TAT of E-wealth account opening.
When the exchange MF transaction is not processed or updated as per the defined TAT / To get clarification of any rejections.	E-Wealth Account [INVESTMENTS] >> Transaction Not Reflected [E- Wealth Account]	A Pop Up with below details will appear while posting query after selecting client and transaction details followed by submit button. <ul style="list-style-type: none"> • Folio number with Group name if txn is already processed and updated. • Rejection reason if txn is rejected • TAT of processing if txn is under process. • TAT of transaction updation on desk after it is processed
When the physical MF transaction is not processed or rejected.	Transaction – MF [INVESTMENTS] >> Transaction not reflected	

Partner can also check the status of Queries / Requests from Partner Desk & mobile app.

Path:

[NJ Partner Desk](#) >> [Client Services](#) >> [Customer Care](#) >> [Registered Queries](#).

[NJ Partner Desk Mobile App](#) >> [Customer Care](#) >> [Registered Queries](#)