SEPTEMBER 2025

NEWS LETTER

From Customer Care Desk

September 2025 “NEWS LETTER” with the latest communication, updates and other important points.

LATEST COMMUNICATIONS AND UPDATES

GREAT NEWS! NRI E-WEALTH MF ACCOUNT OPENING JUST GOT EASIER

(Mail dated – 4th September 2025)

- We are excited to share the much-awaited development for the onboarding of NRI prospects is now live!
- Earlier, NRI clients with KYC status as ‘Registered’ or ‘Validated’ could not open an E-Wealth Mutual Fund account if they were not physically in India at the time of account opening. We have now removed this restriction.
- **With this enhancement :**
  - NRI clients can now complete their E-Wealth MF account opening digitally from anywhere in the world.
  - The entire onboarding process is seamless and hassle-free.
  - You can grow your NRI business without earlier limitations.
- This change opens up new possibilities for you to connect with and onboard your NRI clients more effectively.
- Encourage your NRI clients to take advantage of this update and experience the convenience of fully digital account opening!

NON-BUSINESS DAY ON SEPTEMBER 08, 2025

(Mail dated – 05th September 2025)

- As per RBI notification, the clearing holiday declared on September 5, 2025 (Eid-E-Milad) has been shifted to September 8, 2025.
- Accordingly, transactions will be processed as under :

  A) Mutual Fund Transaction :

Transaction Submission Date (Before Cut off)	Scheme Type	Transaction Processing	NAV Applicability	Units Allotment Date
05/09/2025	Equity	05/09/2025	05/09/2025	09/09/2025
	Liquid			05/09/2025
	Debt Schemes			05/09/2025
08/09/2025	Equity	08/09/2025	08/09/2025	09/09/2025
	Liquid	09/09/2025	08/09/2025	09/09/2025
	Debt Schemes	09/09/2025	09/09/2025	10/09/2025

- **Important Notes :**
  1. Transaction processing and NAV applicability shall be processed based on fund realization.
  2. Redemption payouts will not be processed for any scheme types on 05/09/2025 & 08/09/2025.
  3. Redemption transactions under Liquid & Debt schemes placed on 08/09/2025 will be processed with the applicable NAV of 09/09/2025.

  B) Capital Market :
  - Stocks bought on 04/09/2025 and 05/09/2025 will be available for sale on 09/09/2025 under BTST facility.
  - Margin for stocks sold on 04/09/2025 and 05/09/2025 will be available for withdrawal on 09/09/2025.
  - Since 08/09/2025 are non-banking days, there could be a delay in payment confirmation from banks, which could impact margin benefits.

NJ PMS- LAUNCH OF NEW NDPMS PORTFOLIO & REVISIONS IN EXISTING PORTFOLIOS

(Mail dated – 05th September 2025)

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

- We are pleased to share some important updates regarding our NJ PMS Portfolio.

1. Launch of New "NJ Non-Discretionary PMS Arbitrage Scheme Portfolio":
- ➢ A new portfolio will be introduced under the Arbitrage Category effective from **7th September 2025.**
- ➢ The portfolio will include Arbitrage Funds and Income Plus Arbitrage Fund-of-Fund (FoF) category funds.
- ➢ **Fee Structure :**
  - Below Rs. 30 Cr: Up to 0.20%
  - Rs. 30 Cr and above: Up to 0.15%
- ➢ **Minimum Investment :**
  - First-time investment : INR 5 Lakhs (subject to a total corpus of INR 50 Lakhs at the client code level).
  - Additional top-up in existing portfolio : INR 1 Lakh.

2. Revision of Management Fees :
- For both the **NJ Liquid** and **NJ Non-Discretionary PMS Low-Risk Scheme** Portfolios, effective from **1st September 2025,** the management fees are reduced from **0.20% to 0.05%.**
- **Revised Fee Structure :** Up to 0.05% from 1st September, 2025.
- These revised fees will be applicable to all existing investors.

3. Changes in Non-Discretionary Low Risk Portfolio :
- Investors in the Non-Discretionary PMS Low-Risk Portfolio can now invest in the following sub-categories of funds :
  - **NJ Liquid Funds**
  - **NJ Overnight Funds**
- **Note :** Arbitrage Funds are no longer part of this portfolio. Existing investments will continue unless switched or redeemed.

- **Other Important points to be considered :**
  1. Please complete all pending account opening applications (Document Awaited/Not Approved/Document Received) by 15th September, 2025, 5:00 PM.
  2. The submitted requests with the previous version of forms till **15th September, 2025, 5:00 PM** will be considered for further approval and will either be HO Approved or HO Rejected, while any incomplete applications will be rejected and will require fresh submission.
  3. Any inward transaction in the new NDPMS Arbitrage Portfolio will require a revised F&C page submission.
  4. You are requested to use the latest versions of all forms available on the **NJ PMS website.**
  5. Investors are requested to review the updated Disclosure Document.
  6. Considering the changes in **fees** and removal of a **security from the list of permissible investments** as material changes in the **respective Investment Approach,** pursuant to the provisions of Clause 4.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-POD-1/P/CIR/2024/80 dated June 07, 2024. Investors are requested to note that there is **no exit load** applicable under the respective Investment Approach.

- Should you require further assistance, please contact NJ PMS customer care at 0261-6663355/0261-4102888 or email at **customercare@njpms.co.in.**

EXCITING UPDATE - LAUNCH OF OUR REFRESHED NJ CAPITAL MARKET PLATFORM

(Mail dated – 05th September 2025)

- We are delighted to announce the launch of our Capital Market platform with a new refreshed look and enhanced features on September 8, 2025.
- **What's New?**
  - All-New UI/UX with modern, intuitive, and user-friendly design
  - Faster & Seamless Performance for optimised speed and stability
  - **Enhanced Features :**
    - Corporate action details
    - Latest market news
    - Global indices tracking
    - Basket order facility
  - Improved Navigation for easier access to all key functions
- The web platform will be accessible through the same URL as the current platform and NJ E-Wealth CM app will be required to update to access the new version.
- We are confident that this upgrade will make your trading and investment journey more efficient and insightful. A Separate Communication will also be sent to active clients in the Capital Market segment.

IMPORTANT UPDATE - CLEARING HOLIDAY SHIFT IMPACT ON CAPITAL MARKET TRANSACTIONS

(Mail dated – 05th September 2025)

- In continuation of our earlier email dated **September 5, 2025,** and as per the RBI notification, the clearing holiday declared on **September 5, 2025 (Eid-E-Milad),** has been shifted to **September 8, 2025.**
- Consequently, the following actions will be impacted for Capital Market transactions :

Trade Date	Trade Settlement Date	Securities Available for Sale (BTST)	Funds Available For Withdrawal
04/09/25	09/09/25	09/09/25	09/09/25
05/09/25			
08/09/25	10/09/25	10/09/25	10/09/25
09/09/25			

  - Since 08/09/2025 is a non-banking day, there could be a delay in payment confirmation from banks, which could impact margin benefits.

NJ PMS - INTIMATION OF RE-BALANCING IN STIPULATED IAs

(Mail dated – 09th September 2025)

***Please note a separate communication is sent by NJ AMC to all active PMS investors in the DAAP and DEAP Investment Approach.**

- Please note that the portfolio rebalancing activity for **NJ Dynamic Asset Allocation Portfolio (DAAP) - Aggressive-Hybrid strategy** and **NJ Dynamic ETF Allocation Portfolio (DEAP) - Aggressive-Hybrid strategy** will be initiated from September 30, 2025, onwards.
- **You are requested to note the following important points :**
  - Any withdrawal request (including switch-out) received into **DAAP** and **DEAP,** during September 30, 2025, to October 8, 2025, shall be processed on October 09, 2025, i.e., once the rebalancing activity is completed.
  - Accordingly, the payout (including switch) will be processed within 5 business days from October 09, 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 the Notifications section on NJ PMS "https://njpms.in/ website.
- Should you require further assistance, please contact NJ PMS customer care team at 0261-6663355/0261-4102888 or email at customercare@njpms.co.in

TER CHANGE IMPACT IN BROKERAGE

(Mail dated – 12th September 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 September 2025, existing rates on AUM mobilized upto 31st August 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	Aug'25 TER	DIFF	Deduction impact in Payable
AXIS Value Fund	Nov'24	2.20	2.10	-0.10	-0.050
Groww Short Duration Fund	March'25	1.10	1.00	-0.10	-0.070
Kotak Nifty Midcap 150 Index Fund	March'25	0.75	0.63	-0.12	-0.060
Sundaram Conservative Hybrid Fund	April'19	1.97	1.75	-0.22	-0.110
Sundaram Medium Duration Fund	April'19	1.83	1.69	-0.14	-0.098
Union Innovation & Opportunities Fund	July'24	2.20	2.10	-0.10	-0.050

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

- Please note that we are comparing the 15th TER of each month with the base month TER of the scheme. If the 15th is a non-working day, we will consider the TER of the next working day for comparison.

AVAILABILITY OF PARTNER LOAN APPLICATION FACILITY ON PARTNER DESK

(Mail dated – 24th September 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 676 applications valued at more than Rs.62 crore, helping our partners access timely funding for business growth.
- A streamlined digital Partner Loan application system is easily accessible from the NJ Wealth Partner Desk under the path : **Partner Desk >> Loans >> Apply for Loan. NJ Capital shall be committed to processing your loan application within 1 working day!!**
- 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.

NJ PMS - LAUNCH OF PMS DESK 2.0 - SMARTER AND MORE SIMPLER

(Mail dated – 30th September 2025)

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

- We are delighted to announce the launch of PMS Desk 2.0 - Our all-new, upgraded platform designed to give you a faster, smarter, and more seamless portfolio experience.
- **Key Highlights of the New PMS Desk:**

1. Smarter Login Options
- Introduced **Personalized Login ID and PIN-based login,** in addition to the existing Client Code + Password option. Investor can create or change it anytime:
  - **For Login ID:** Profile Icon > Settings > Login Credentials > Login ID
  - **For PIN:** Profile Icon > Settings > Manage PIN > Generate/Reset PIN (sent to investor's registered email & mobile).

2. Interactive Dashboard
- Get a quick snapshot of Investment **Summary, Investment Breakup, and Pending Transactions** – all in one view.
- A quick transaction feature on the dashboard for existing holdings with the one-click Purchase/Redemption feature, making investment decisions execution faster and easier.

3. Quick Search Functionality
- Instantly find menus, reports, and features across the platform.

4. Simplified Transaction Approval
- Approve/reject transactions **directly via a secure email link by authenticating PAN or Date of Birth** – no need to log in PMS Desk.

5. Family Mapping for Reports
- Investors can now link up to 15 NJ PMS accounts for consolidated view of reports in one place under **Family Mapping feature.**
- **How to Map the accounts:**
  - Go to : PMS Desk > My Profile > Manage Multiple Account > Add Mapping request
  - Provide basic account details of the account investor wants to link, such as the PMS account code, PAN or Date of Birth of the first holder and Relation.
  - The recipient account holder must approve the request via **Email link or PMS Desk > Authorise > Service Requests** within 15 calendar days.
- **Important to Note:**
  - This feature is limited to report access only and does not allow transactions.
  - Partners can only view reports for family client codes that are mapped to their specific partner code.

6. Enhanced Portfolio Holding Report
- Detailed insights showing unrealised gain/loss with long term/ short term bifurcation, dividends, annualised & absolute returns and more.
- Visibility of Summary report at ISIN level and Detailed report at transaction/trade level.

7. **Investment in NJ MF**
    - A consolidated view of **NJ Mutual Fund holdings summary** will be displayed on the dashboard which includes all units of NJ Mutual Fund linked to the first holder's PAN.
    - This feature allows investors to view consolidated holdings across both NJ AMC products – Mutual Funds and PMS.

- Please find the attached **Desk Manual** to understand the unique features of the NJ PMS Desk 2.0
- We encourage you to explore the new PMS Desk features and leverage them to deliver greater value-enabling stronger investor engagement and helping clients experience the true benefits of the PMS desk platform.
- Should you require further assistance, please contact NJ PMS customer care at 0261-6663355/0261-4102888 or email at **customercare@njpms.co.in**

IMPORTANT UPDATES IN NJ RECOMMENDED MUTUAL FUND PORTFOLIO

(Mail dated – 30th September 2025)

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

1. **NJ Recommended Tax Saving Portfolio :**
    - The minimum lump sum investment has been reduced from Rs.10,000 to Rs.2,500, and the minimum SIP amount has also been reduced from Rs.5,000 to Rs.2,500.
2. **NJ Recommended SIP Portfolios - Aggressive & Diversified :**
    - The minimum SIP investment has been revised from Rs.1,000 to Rs.3,000.

***For a detailed article, kindly refer to the email.**

DESK UPDATES

Summary of the changes implemented on Partner desk

No.	Change Date	Addition	Type	Utility/ Report Name	Placement	Feature/Description of change
1	Sept'25	Updation	Forms	E-MF E-sign Declaration form	Partner desk > Client Services > CRM > Resources	New E-MF E-sign Declaration form is updated
2	Sept'25	Updation	Forms	MF Destatementisation Request Form	Partner desk > Client Services > CRM > Resources	New MF Destatementisation Request form is updated

Summary of the changes implemented on E-Wealth Account

No.	Change Date	Addition	Type	Utility/ Report Name	Placement	Feature/Description of change
1	Sept'25	Updation	Utility	Trade	NJ E-wealth account > Transact > Stocks & ETF > Trade	Enhanced version of NJ Capital Market Platform is launched
2	Sept'25	Updation	Utility	Statement of Account	NJ E-wealth account > Reports >NPS > SOA	NPS SOA can be downloaded from NJ e-wealth account desk

Summary of the changes implemented on Mobile Solutions

No.	Change Date	Addition	Type	Utility/ Report Name	Placement	Feature/Description of change
1	Sept'25	Updation	Utilit	Trade	NJ E-wealth mob app > Transact > Stocks & ETF > Trade	Enhanced version of NJ Capital Market Platform is launched
2	Sept'25	Updation	Utility	NJ E-wealth CM	NJ E-wealth CM mob app > Transact > Stocks & ETF > Trade	Enhanced version of NJ Capital Market Platform is launched

IMPORTANT POINTS TO REMEMBER

FAST-TRACK YOUR SIPS WITH INSTANT E-MANDATE REGISTRATION

- Forget the days of paper, postage, and painful delays! The e-Mandate (for the Mutual Fund Segment) isn't just a requirement for your clients; it's the key that instantly unlocks their full investment potential, letting them start a Systematic Investment Plan (SIP) or make a Purchase transaction right now.

  The Aadhaar OTP, Net Banking & Debit Card based e-Mandates are processed on a real-time basis, meaning once they're done, they're ready for action! Hence clients can do a transaction (Purchase & SIP) instantly.

- **Importance points to take care during mandate registration:**
  - **Aadhaar-Bank Link:** In case of Aadhaar OTP & E-sign based eMandate, please ensure that the client's Aadhaar number must be linked to a bank account.
  - **Name Match:** Ensure the name matches as per bank records and E-Wealth account.
  - **Keep Phones Active:** Inform customers to keep their registered and Aadhaar-linked mobile numbers active and be prepared to respond to OTP or confirmation requests immediately during the setup.
  - **No Refreshing:** Do not refresh the page during the eMandate process to avoid any rejections.
- As an NJ Wealth Partner, you don't have to wait to see if the mandate was successful. You have two places for an instant status check:
  1. **Partner Desk (Home) > Stock Exchange > Transactions > Mandate Status Report**
  2. **NJ Buddy**
- This real-time visibility is your edge, allowing you to follow up with clients immediately!

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