

## NEFT/RTGS TRANSFER TO PURCHASE MUTUAL FUNDS

### **Important guidelines for NEFT/RTGS payment mode:**

- *Following NJ bank account to be used for transferring funds through NEFT/RTGS for Capital Market. One time NJ bank details to be added as beneficiary by client in his/her bank account for transferring the funds*

**Bank Name: HDFC Bank Ltd.**

**Account Name: NJ INDIA INVEST PRIVATE LIMITED**

**IFSC Code: HDFC0000240**

**Branch Name: Sandoz Branch, Mumbai**

**Bank Account Number: NJINDI<UCC>**

- *NJ Bank account number will unique for each client code i.e. UCC ( Unique client code allotted by NJ at the time of E-Wealth Account opening ) which will be combination of "NJINCM" followed by <UCC>*

### **Important Common Points:**

- *NEFT/RTGS should be done only from the Bank account registered with NJ. If payment is received through an unregistered bank account, the same shall be refunded to client originating bank account by EOD of T+1 working day (T day = Receipt of fund in NJ bank account)*
- *Only NEFT/RTGS option to be used while transferring funds from client bank account, **IMPS** option should not be used.*
- *For UPI payment mode Fund transfer has to be authorized from the Bank account number which is selected at the time of fund transfer request submission in NJ system. NJ Bank will auto refund the amount if the fund is authorized from another bank account.*
- *For NEFT/RTGS - Margin will be provided on receipt of fund confirmation MIS by NJ bank.(Approx 2 Hours)*
- *For UPI - Margin will be provided instantly.*
- *All fund transfer request submitted after market hours/ on non working day will be processed on next trading day.*

### **NEFT/RTGS Examples:-**

- *If client UCC is "1111" than NJ bank account number for that particular client will be **NJIPF K1111***
- *If client UCC is "2222" than NJ bank account number for that particular client will be **NJINF K2222***