

Frequently Asked Questions (FAQs) : INVESTORS

Q. Is it compulsory for the investors to use the new handle only?

Ans. The investors can choose their preferred mode of payment, such as UPI, IMPS, NEFT, RTGS, or Cheques. If an investor opts to use UPI for the payment to registered intermediaries, then they have to do so only using the new UPI IDs allotted to registered intermediaries.

Q. What should I check while making payment using the new UPI IDs/ QR Code?

Ans. Investors need to keep following things into consideration:

1. The UPI ID should properly show the name of the intermediary, followed by the short abbreviation of their category for example "pms" for Portfolio Managers, "mf" for Mutual Funds to the left of the "@" character.
2. On the right side of the "@", the new and exclusive handle "@valid" should be present, followed by the bank name.
3. On the confirmation screen, the app should show a white thumbs-up icon inside a green triangle.
4. The QR code generated using the utility will have a white thumbs-up icon inside a green triangle. It will also display the UPI ID just below the QR code.

Q. Do investors also need to obtain new UPI handles to transact in the securities market?

Ans. No, the new UPI IDs are only for intermediaries to obtain and investors can continue to use their existing UPI IDs.

Q. Whom to approach if my transaction/ payment fails with the new UPI ID?

Ans. The secure validated UPI ID of intermediaries will use the same banking channel as the earlier generic UPI handles. In case of any technical difficulty, investors are requested to approach their respective bank.

UPI Details

UPI	Payment Type	Beneficiary Bank	QR Code
niapl.ia@validhdfc	Investment Advisor	HDFC Bank	 niapl.ia@validhdfc
niapl.rzp1.ia@validhdfc	Investment Advisor	HDFC Bank	 niapl.rzp1.ia@validhdfc

Corporate Office (Mumbai): 803, A Wing, Kanakia Wall Street, Andheri Kurla Road, Andheri (E), Mumbai-400 093

SEBI Registration: INA300005439 **BASL Membership No.:** 1020 (Non-Individual) **Validity:** Permanent

Principal Officer: Mr. Sanjeev Damani, **Contact No.:** 022 6270 1200, **Email id:** compliance@narnolia.com

Grievance Officer: Rana Debnath, **Contact No.:** 022 6270 1200, **Email id:** ig@narnolia.com

SEBI Regional Office: L&T Chambers, 3rd Floor, 16, Camac Street, Kolkata - 700 017

Registration granted by SEBI, enlistment as IA with Exchange and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

