

## Making payment to R Wadiwala – FAQs

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## General

### 1. What are the different modes of making payment to R Wadiwala?

You can make payment to us using any of the following modes:

Cheque deposit	<ol style="list-style-type: none"><li>1. You can submit cheques to our branches/associates, or</li><li>2. You can deposit cheque directly in our bank.</li></ol>
NEFT/RTGS	You can transfer funds directly from your bank to R. Wadiwala's bank account using online banking.
Payment Gateway / Online Payment	You can make payment using our payment gateway platform by login into: <ol style="list-style-type: none"><li>1. Mobile App or Web based trading platform or</li><li>2. Our client back office on the web or mobile app.</li></ol>
Bank Mandate / Direct debit	Simply designate a bank account using ACH system and we automatically deduct your payment from the registered banks.

### 2. What care should be taken while making payment?

Payment should always be made from your registered bank account. Registered bank account is the bank account given by the customer at the time of opening his/her trading account with us. If you want to make payment from any other bank account, you will have to get the new bank account registered with us. You can [<Click Here>](#) to get application form to add new bank account with R. Wadiwala. There is no limitation to number of accounts that can be registered with us provided that the name in the bank accounts is same as that of trading account.

### 3. Do I get credit of the payment made from the unregistered bank?

As per norms specified by SEBI, funds can be transferred from registered bank accounts only. Hence, if the funds are transferred from unregistered account, it will not be reflected in your ledger right away. Only after you get the new bank account registered with us by filling Bank Modification form along with supporting documents like latest bank statement/passbook/cancelled cheques, etc., you will get the credit of the same.

### 4. What will happen if I have debit in one segment but I make payment to the bank account of other segment?

In case you transfer funds to other segment of the same company, we will move your balance to the segment where you have debit balance at the end of the day/week. You need not take any action to correct the same.

However, if you make payment to R. Wadiwala Securities instead of R. Wadiwala Commodities or vice versa, you will have to put a request to release the funds and then transfer the amount to the company where you have outstanding debit balance.

## Cheque Deposit – Directly at HDFC Bank or at our Branch/Associates

### 1. What care should be taken while depositing cheque?

- a. While submitting cheque with any branch or associate, you should always make sure to mark the cheque 'Account Payee Only', fill the name of the company and the amount. Never hand over blank cheque to any staff member or associate.
- b. Make sure to write your Trading Account Code on the reverse of the cheque leaf.

### 2. How can I deposit cheque directly in R. Wadiwala's bank account?

For depositing cheque directly to our bank account, make sure to use CMS slips provided by the HDFC Bank. Also, use only special alphanumeric bank account numbers unlike other 16-digit all numeric bank account numbers. The bank details are given below.

<b>Bank Name</b>	HDFC Bank	
<b>Bank Address</b>	Chaitanya Jyoti, Parle Point. Surat – 395001	
<b>Segment</b>	<b>In favour of</b>	<b>Account No (CTS ID) for Cheque Payment</b>
BSE Cash	R Wadiwala Securities Pvt Ltd	RWADISBSE
BSE MF		RWDBSEMFSS
NSE Cash		RWSNCASH
NSE FO		RWSNSCFNO
NSE Currency		RWNESEPCDL
MCX	R Wadiwala Commodities Pvt Ltd	RWCMCEMCP
NCDEX		RWWNCDEXCP

Make sure to mention your client code (UCC) on the reverse side of the cheque.

### 3. While depositing cheque in CMS account, do I need to fill regular deposit slip?

No, for depositing cheques in CMS accounts, you will have to fill different slip unlike regular deposit slip. These slips are readily available with HDFC Bank. For your ready reference, please check the attached sample image of the CMS slip.

HFDC BANK				CORPORATE PRODUCTS & SERVICES													
Client Name: <b>R Wadiwala Securities Pvt Ltd.</b>				Local <input type="checkbox"/>	Outstation <input type="checkbox"/>	HDFC Bank Transfer Cheque <input type="checkbox"/>											
Date: ...../...../.....				Deposit No. <b>123</b>													
Client Code		<table border="1" style="font-size: small;"> <tr> <td>R</td><td>W</td><td>A</td><td>D</td><td>I</td><td>B</td><td>S</td><td>E</td><td></td><td></td> </tr> </table>		R	W	A	D	I	B	S	E			Pickup Location .....		No. of Insts.: .....	
R	W	A	D	I	B	S	E										
Sr. No.	Cheque No.	Cheque Date	Drawer	Drawee Bank	Drawn on Location	Amount(Rs)											
1	XXXXX	DD/MM/YYYY	Mr. ABC	XYZ Bank	Surat	00000											
2																	
3																	
4																	
5																	
<b>Total</b>						00000											

.....  
Depositor's Signature

Customer copy With Bank Acknowledgement

## NEFT / RTGS

### 1. Is there any extra charges for making payment using NEFT / RTGS?

No, there are no extra charges for payment done using NEFT/RTGS, except as charged by your bank.

### 2. How can I transfer funds through NEFT/RTGS?

NEFT/RTGS can be done using online banking. To activate, you will have to add our bank account in your beneficiary list in your online banking system. Once our name is added to you beneficiary list, you can transfer funds any time.

### 3. Can I make payment using NEFT/RTGS on holidays?

Requests for NEFT transactions are accepted on Holidays & Sundays (Sundays and holidays as defined by RBI) but the actual debit and the transaction will be completed only on the next working day.

### 4. Which account details to be used for transferring funds using NEFT/RTGS?

For making payment using NEFT/RTGS, you will have to use below mentioned details. Further, note that we have special alphanumeric bank account numbers unlike other 16-digit all numeric bank account numbers.

<b>Bank Name</b>	HDFC Bank	
<b>Bank Address</b>	Chaitanya Jyoti, Parle Point. Surat – 395001	
<b>IFSC Code</b>	<b>HDFC0000240</b>	
<b>Segment</b>	<b>In favour of</b>	<b>Account No (CTS ID) for NEFT/RTGS</b>
BSE Cash	R Wadiwala Securities Pvt Ltd	RWBSEC0371
NSE Cash		RWNSEC0467
NSE FO		RWNSFN0474
NSE Currency		RWNSFX1029
MCX	R Wadiwala Commodities Pvt Ltd	RWCMCX1859
NCDEX		RWCDEX2504

## **Direct Debit Facility / ACH System**

### **1. What is ACH system?**

ACH system is the facility by which you give authority/mandate to withdraw funds from your bank account.

### **2. How is the amount debited from my bank account?**

After receiving the ACH (mandate) from you, we send it to your bank for registration. Once it is confirmed by your bank, we are authorized to draw payment from your bank account. However, this is subject to the ceiling/frequency mentioned in the mandate.

### **3. Is there any extra charges for making payment using direct debit?**

No, we do not charge anything for payment drawn using ACH system. R. Wadiwala bears all the expenses for the same.

### **4. How do i know about the debits in my account?**

Before debiting your bank account, we will send the particulars of debit by the way of SMS to your registered mobile number. In case of any problem, you can contact our Customer Care department on 0261-6673500 or mail us at [support@rwadiwala.com](mailto:support@rwadiwala.com).

## Payment Gateway

### 1. What is Paynetz?

R. Wadiwala Paynetz is the service through which you can transfer funds securely from your registered bank account.

### 2. How do I use this facility? Do I get the limits on the funds transferred using payment gateway immediately?

#### Fund Transfer using payment gateway of trade engine

You can login to our web or mobile trading application and use 'Fund Transfer' tab to make payment to us. You will immediately get limit on the funds transferred by this way. However, it will be reflected in your ledger at the end of the day or maximum within 24 hours.

#### Fund Transfer using back office on the web or app

You can also use your back office web login or back office mobile app to transfer the funds. In this case, your trading limits will be automatically updated on the next trading day. However, if you need the limit right away, you will have to call your RM so that he can get it updated manually by our Risk Management Team.

### 3. Are there any charges to transfer funds online?

No, there are no charges for transferring funds online.

### 4. Can I use Credit / Debit card for transferring funds?

No, Credit or debit card is not allowed to transfer funds. You can transfer funds only through online banking provided by your registered bank.

### 5. Is there any daily transaction limits for fund transfer?

No, there is no limit on the minimum or maximum amount that can be transferred.

### 6. Can I make fund transfer on holidays?

Requests for NEFT transactions are accepted on Holidays & Sundays (Sundays and holidays as defined by RBI) but the actual debit and the transaction will be completed only on the next working day.

### 7. Whether transferring funds online is secured?

R. Wadiwala Securities/Commodities Pvt Ltd. provides simple and secured payment gateway using the platform of ATOM Technologies which caters to 4500+ clients spanning across various sectors in India and across the globe. *(As disclosed by ATOM technologies)*

### 8. How do I get confirmation of Success or Failed transactions?

R. Wadiwala Securities/Commodities Pvt. Ltd. will send E-mail as well as SMS alert on every successful or failed transaction.

### 9. Whom should I contact in case of any queries?

You can call Customer Support team on 0261-6673500 or mail us at support@rwadiwala.com.

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