

## Type of digital payment options

Sr. No.	Types of Digital Payment	Benefits
1	ECMS (The most preferred & recommended mode of payment for faster processing and faster credit into your Trading account)	<ul style="list-style-type: none"> <li>- Auto update every 2 hrs Till 5:00 PM (IST) on daily basis on a working day.</li> <li>- No need to make entry in IBeats.</li> <li>- Auto Reconciliation Process.</li> <li>- Funds credited in to you Trading account within working hours of funds transfer.</li> </ul> <p>Please refer to the next page on how to make payment through ECMS payment option.</p>
2	NEFT	<ul style="list-style-type: none"> <li>- Credited in same day – before end of the day in MSFL bank account.</li> <li>- Client should email the screen shot of payment done and / or inform the respective Branch/AP (Sub broker) about the same.</li> <li>- Branch / AP should <b>mandatorily</b> make entry in IBeats.</li> </ul>
3	RTGS (Payment for INR. 2 lacs & above only)	<ul style="list-style-type: none"> <li>- Credited within few hours in MSFL bank account.</li> <li>- Client should email the screen shot of payment done and / or inform the respective Branch/AP (Sub broker) about the same.</li> <li>- Branch / AP should <b>mandatorily</b> make entry in IBeats.</li> </ul>
4	IMPS	<ul style="list-style-type: none"> <li>- Instant Credit in MSFL bank account.</li> </ul> <p>Client should email the screen shot of payment done and / or inform the respective Branch/AP (Sub broker) about the same.</p> <ul style="list-style-type: none"> <li>- Branch / AP should <b>mandatorily</b> make entry in IBeats.</li> </ul>
5	NACH	<p>Standing instruction from client to pull the money.</p> <p>Fund will be received <b>in the next working day (by EOD)</b> with some reservations like extension by branch,etc.</p> <p>Hassle free process for clients.</p>

## How to make payment through ECMS?

To transfer funds through ECMS facility, the Customer needs to add the Virtual Account as a beneficiary as per below;

- This option is available through the Beneficiary Addition transaction in NEFT/RTGS tab/ menu under funds transfer tab / menu.
- આ વિકલ્પ બેનિફિસયરી (ક્લાયન્ટ) ના એડીશનલ ટ્રાન્ઝેક્શન ફંડસ ટ્રાન્સફરના ટેબમાં અવેલેબલ છે.  
Add ECMS Code in the A/C No. field
- The added beneficiaries can be viewed in the View Beneficiaries option.
- એડ થયેલા બેનિફિસયરી (ક્લાયન્ટ) View Beneficiaries ઓપશનમાં જોઈ શકે છે.
- Once the beneficiary is added, no amount can be transferred for the first 30 minutes, and a maximum of Rs. 1 Lac can be transferred in the first 48 hours.
- જ્યારે બેનિફિસયરી (ક્લાયન્ટ) એડ થાય, ત્યારે પહેલા 30 મિનિટ સુધી કોઈ પણ રકમ ટ્રાન્સફર કરી શકશે નહિ, અને પહેલા 48 કલાકમાં મહત્તમ 1 લાખ સુધી ટ્રાન્સફર કરી શકશે.

IFSC Code	ECMS code for MSFL	Payee name
HDFC000101	<b>MSFLTD Client Trading Code</b> without space or any other object Example -MSFLTDA10520 ક્લાયન્ટ ટ્રેડિંગ એસ વચ્ચે રીઈપલ સ્પેસ(જગ્યા) રાખવી નહી. E.L.N.- MSFLTDA10520	MARWADI SHARES AND FINANCE LIMITED

### Benefits of using ECMS for Customers; MSFL ના ક્લાયન્ટ માટે ECMS કરવાના ફાયદા.

- Within 2-3 hours credit to customers trading account through automated process.
- ઓટોમોટેડ પ્રોસેસ દ્વારા કસ્ટમરના ટ્રેડિંગ એકાઉન્ટમાં 2-3 કલાકમાં ક્રેડિટ થઈ જશે.
- Avoid delay in limit increase, if required.
- જો લીમિટ વધારવાની જરૂર હોય તો તેમાં ઝડપથી પ્રોસેસ થાય છે.
- Increase efficiency for both customer and MSFL
- ગ્રાહક તેમજ MSFL બંનેની કાર્યક્ષમતામાં વધારો થાય છે.