

FAQs on use of SEBI-Validated UPI ID for PMS Investments

Q1. Is it mandatory for investors to use only UPI handle of Vallum Capital for investing in the PMS pool account?

Answer: No it's not mandatory to use only UPI handle option for investing in Vallum Capital. Investors are free to choose their preferred mode of payment, including UPI, IMPS, NEFT, RTGS, or cheques. However, if an investor chooses to make the payment via UPI, they must use only the SEBI-validated UPI ID or QR code specifically allotted to Vallum Capital Advisors Private Limited.

Q.2. What is Vallum Capital's valid UPI ID/ QR code details?

Answer- Vallum Capital Advisors Private Limited has been allotted a SEBI-validated UPI ID for its PMS pool account as follows:

For ICICI Bank PMS Pool A/c Investment	For HDFC Bank PMS Pool A/c Investment
UPI ID- vallumcapital.pms@validicici	UPI ID- vallumcapital.pms@validhdfc
QR code-  vallumcapital.pms@validicici	QR code-  vallumcapital.pms@validhdfc

Important:

- **Only RESIDENT INVESTORS should use this UPI/QR code for investments in Vallum Capital.**
- **NRI (NON-RESIDENT INDIAN) INVESTORS should not use this UPI/QR code for investments in Vallum Capital.**
- *Before making any payment or investment via UPI or QR code, please confirm with the Vallum Capital team which bank-specific UPI handle (ICICI or HDFC) should be used for investment.*

For confirmation, please contact us at:

 **connect@vallumcapital.in**

 **+91 86556 64539**

Q.3. What should an investor check while making payment using Vallum Capital's UPI IDs/ QR Code?

Answer- Investors need to keep following things into consideration:

1. The UPI ID should properly show the name of the intermediary/ PMS i.e., Vallum Capital, followed by the short abbreviation of their registered category under SEBI, for example "pms" for Portfolio Managers followed by "@" 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.4. Do investors need to create new UPI handles to invest with Vallum Capital?

Answer: No, investors are not required to create new UPI IDs. The requirement to obtain SEBI-validated UPI handles applies only to intermediaries like PMS providers. Investors can continue using their existing personal UPI IDs to make payments/ investment.

Q.5. Whom should investors contact if a transaction or payment fails?

Answer: In the event of a transaction failure or technical issue, investors are advised to contact their respective bank for assistance and resolution.

Q.6. Can the Vallum Capital UPI ID be used to make the initial PMS investment of ₹50 lakh, as required by SEBI guidelines?

Answer: As per SEBI regulations, the initial investment in a Portfolio Management Services (PMS) account must be made as a lump sum of ₹50 lakh, not in multiple tranches.

Current UPI payment system limits capital market transactions to a daily cap of ₹10 lakh, with a maximum of ₹5 lakh per transaction. While SEBI is working to enhance these limits for PMS, the current UPI restrictions make it unsuitable for initial funding.

Therefore, for your initial investment of ₹50 lakh, please use alternative payment methods such as NEFT, RTGS, or cheque.

Q.7. If UPI cannot be used for the initial ₹50 lakh PMS investment, when can investors use Vallum Capital's UPI IDs?

Answer: While UPI is not permitted for the initial ₹50 lakh lump sum investment in PMS, investors can use Vallum Capital's UPI IDs for subsequent investments, such as:

- Top-up investments made after the initial funding
- Systematic Investment Plans (SIPs), if availed under the PMS arrangement

Please note that UPI usage is subject to the current transaction limits of ₹5 lakh per transaction and ₹10 lakh per day for capital market payments.

Q.8. How can an investor verify the authenticity of an entity on SEBI platform before making the payment?

Answer- To further safeguard investors, SEBI has launched the “**SEBI Check**” platform — an **additional layer of security** designed to help investors **verify the authenticity of an intermediary** before proceeding with any financial transaction.

You can independently verify both the **UPI ID** and **bank account details** of SEBI-registered intermediaries to ensure that your funds are directed to a legitimate entity.

Access SEBI Check via:

 [SEBI Check Platform](#)

 Or through the official **SEBI Saarthi App**

How to Verify Vallum Capital Details:

- **To Verify UPI ID:**
 - Click on **'FOR UPI PAYMENTS'**
 - Enter the UPI ID *vallumcapital.pms@validicici* OR *vallumcapital.pms@validhdfc* to confirm its validity.
- **To Verify Bank Details (IFSC & Account Number):**
 - Click on **'FOR SAFER NEFT/RTGS TRANSFERS'**
 - Enter the same UPI ID to view the linked **bank account number and IFSC code**, and cross-verify with the details shared by Vallum Capital.

Q.9. For NRI clients, where each client has a separate NRE/NRO account under Vallum Capital's PMS, will a separate UPI ID be issued for their PMS NRE/NRO account?

Answer: No, the requirement for a SEBI-validated UPI ID is not applicable to individual NRE/NRO bank accounts maintained in the investor's name under the PMS structure. Since these are client-specific accounts and not part of a pooled arrangement, a separate UPI ID is not required.

Q.10. Are there any additional charges or fees for using UPI instead of NEFT/RTGS or cheques for investing in PMS?

Answer: No, there are no additional charges levied on investors for making payments via UPI.

Q.11. Are there specific cut-off timings for UPI transactions?

Answer- UPI transactions can typically be made 24/7, including weekends and bank holidays. However, processing times may vary depending on the investor's bank and the intermediary's system. It is advisable to complete UPI payments during regular banking hours to avoid any potential delays in confirmation or credit to the PMS account.

Q.12. How will an investor receive confirmation after making a payment via UPI?

Answer- After making a payment through UPI, investors will receive an immediate transaction confirmation on their UPI app or bank's interface. Additionally, Vallum Capital Advisors Private Limited will send a formal acknowledgment via email once the payment is successfully credited to the investor's PMS account. Investors should retain their UPI transaction reference number for future reference, or any reconciliation needs.

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