How to add funds via UPI on SBI Securities?

Adoption of Standardised, Validated and Exclusive UPI IDs for Payment collection:

As per the SEBI guidelines, we now introduce official validated UPI Id, where payments are routed only to SBICAP Securities Ltd.'s ("SBI Securities") verified Bank account. Clients can use the facility to add funds through UPI from their registered bank account to their trading account by raising request through the website or mobile application only.

Login to your SBI Securities Broking account using your credentials.

Mobile App Steps:

1. Tap "Add Funds".
2. Enter the amount.
3. Select your bank account.
4. Choose "UPI" as the payment method.
5. Enter your UPI ID linked to that bank account.
6. Click "Transfer Funds".
7. Authorize the payment request in your UPI app

Website Steps:

1. Navigate to the "Limits" section and click on "Funds Limit".
2. Click on "Funds Hold & Release/Transfer".
3. Select UPI as your payment method and choose your bank account.
4. Enter the amount and your UPI ID.
5. Click on "Request Funds".
6. Authorize the payment request in your UPI app.

What are the Conditions for Using UPI Payments?

Client must ensure that UPI payments are made strictly from the bank account registered with us. Any transaction made from an account other than a registered bank account will be treated as a third-party transfer, and the **limit will not be processed**.

What is the Objective of introducing @ Valid UPI feature?

The objective of introducing a validated UPI ID @ valid is to enhance accessibility and ensure the safety of transactions in the security market.

What are the security features available for the new UPI IDs (as per SEBI Guidelines)?

- Every validated UPI ID will display a category suffix (e.g. "brk" for brokers).
- On the right side of the "@," the new and exclusive handle "@valid" will be present, which will be linked exclusively to the issuing bank. The handle will be followed by the issuing bank name.
- The UPI address of SBI Securities is "sbicap.brk@validsbi"

How will the Client Receive Confirmation of a Valid transaction?

For payments made to SBI Securities through a validated UPI handle, a "**Thumbs-up inside a green triangle**" icon will be displayed. This icon assures Clients that the payment has been made to the SBI Securities verified account, thereby enhancing confidence and security in UPI transactions. Clients are strongly urged to verify the presence of this security icon before authorising any payment.

Is payment available vide QR code?

Yes, payments can also be made using the QR code. This feature enables and ensures that financial security is maintained in the best interest of our clients. After the transaction is successfully completed, the "Thumbs**-up inside a green triangle**" symbol will again confirm that the payment is secure and credited to the SBI Securities verified account.

What is the transaction limit?

UPI, being a retail product, carries transaction limits. Each bank may impose its own limits. But upper cap is set by NPCI. Currently, the maximum permissible limit for Capital market transactions is Rs 5 lakhs per day. These limits are subject to periodic review and may be revised by regulators.

Disclaimer:-Clients are strictly instructed not to transfer funds to any UPI ID other than the validated ID specified above. Any transactions made to unauthorised UPI IDs or to IDs resembling our brand name will not be recognised. SBI Securities will not be held for any loss arising from transfers to unauthorised UPI Ids.