



SME Rating Agency of India Ltd. (SMERA) has undertaken an initiative to facilitate their customers to make payments using the National Electronic Funds Transfer (NEFT)/ RTGS platform of Reserve Bank of India.

NEFT / RTGS is a facility introduced by the Reserve Bank of India (RBI), which is a nationwide electronic funds transfer system to move funds from any bank branch in any part of country to any other bank branch in another part of the country. NEFT platform is live for 66,789 branches across 95 banks in India as of April 3, 2010.

Below are the key benefits for the customers willing to be a part of this initiative.

- Customers need not remember the SMERA bank account number to transfer the funds.
  - NEFT/RTGS makes payment settlement faster, safer and risk free.
  - Once amount is received by SMERA via NEFT/RTGS payment, intimation will be sent to customers email/telephone.
  - Customers can also walk-in to **any bank branch** offering NEFT facility for remittance up to Rs. 50,000 to SMERA via NEFT by depositing cash over the counter with the bank, **despite not having account with that remitting bank.**
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What will be bank account number to transfer the funds?

The bank account number to transfer the funds will be a combination of "SMERA" and Mobile Number of the customer.

For eg: A customer with mobile number as 1234567890, will transfer the funds to bank account number as SMERA1234567890

How to make Payment?

- Customers having access to net banking facility for their accounts can make payments via NEFT / RTGS payment using the below details:

Beneficiary Name: SME RATING AGENCY OF INDIA LTD.

Beneficiary Bank: Citibank N.A.

Bank Branch: Fort Branch, Mumbai

Account Type: Current

Bank Account Number: SMERAXXXXXXXXXX (Where XXXXXXXXXXXX denotes your 10 digit mobile number)

IFSC Code (11 digit) : CITI0100000

**Customers not having access to net banking facility, can use the below format for submitting request letter to their respective bank branch for making the NEFT / RTGS payment.**

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Dated: DD-MON-YYYY

To  
The Manager,  
Bank Name,  
Address,  
City

Subject: NEFT/ RTGS Transfer of INR XXXX from Current / Saving account number \_\_\_\_\_

Dear Sir/ Madam,

Request you to make a transfer of Rs. XXXXXX (Rupees \_\_\_\_ Lakh \_\_\_\_ Thousand and \_\_\_\_ only) via NEFT/ RTGS from my current/ savings account number \_\_\_\_\_ to the below given account details:

Beneficiary Name	SME RATING AGENCY OF INDIA LTD.
Beneficiary Bank Name and Address	Citibank N.A., Fort Branch, Mumbai
Account Type	Current
Bank Account Number	SMERXXXXXXXXXX (Where XXXXXXXXXXXX denotes your 10 digit mobile number)
IFSC Code	CITI0100000

Thanking you.

Yours sincerely,

Name and signature of Customer

**Customers can use the below format for remitting payments to SMERA via NEFT from any bank branch offering NEFT facility, where in they do not have existing account by depositing cash over the counter**

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Dated: DD-MON-YYYY

To  
The Manager,  
Bank Name,  
Address,  
City

Subject: NEFT Transfer of INR XXXX against Cash deposited

Dear Sir/ Madam,

Request you to make a transfer of Rs. XXXXXX (Rupees \_\_\_\_ Lakh \_\_\_\_\_ Thousand and \_\_\_\_\_ only) via NEFT against the cash deposited to the below given account details:

Beneficiary Name	SME RATING AGENCY OF INDIA LTD.
Beneficiary Bank Name and Address	Citibank N.A., Fort Branch, Mumbai
Account Type	Current
Bank Account Number	SMERAXXXXXXXXXX (Where XXXXXXXXXXXX denotes your 10 digit mobile number)
IFSC Code	CITI0100000

Thanking you.

Yours sincerely,

Name and signature of Customer  
Complete Address  
Phone #