User Manual

for

"Sugam-REC"

A Mobile Application exclusively for REC 54EC Capital Gain Bond Investors

1. Introduction

Welcome to the REC 54EC Bonds Mobile Application. This user manual will guide you through the features and functionalities of the app, ensuring that you can effectively manage your REC 54EC Bonds investments.
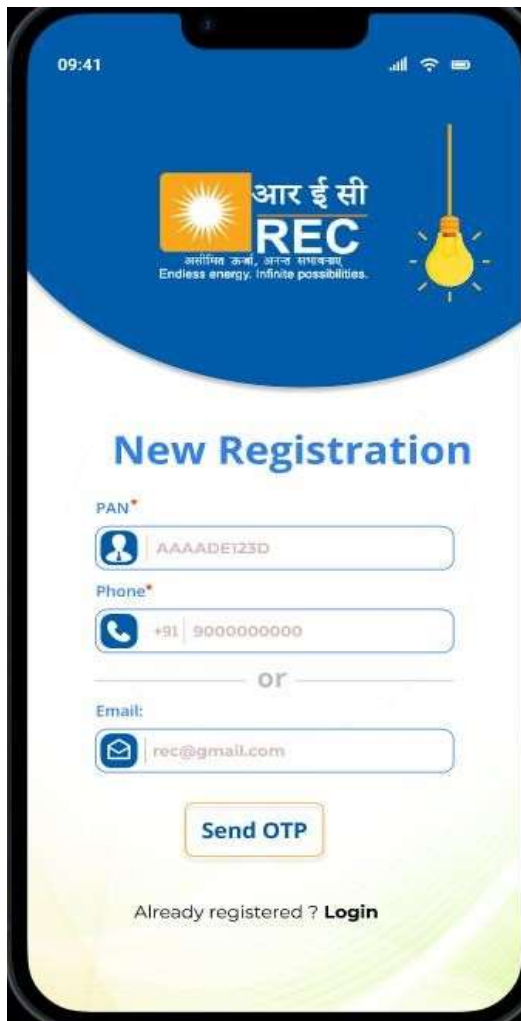

2. Getting Started

2.1. Installation

- Download the REC 54EC Bonds Mobile Application **"SUGAM-REC"** from the App Store (iOS) or Google Play Store (Android).
- Install the application on your mobile device.

2.2. Registration and Login

- Upon opening the app, you will be presented with options to register or log in.

- If you are already having investment in REC's 54EC Capital Gain Bonds and have received the Bond Certificate, kindly use your PAN, mobile number and email ID to register.

- If not registered or not having any existing investment with REC, you can use the app as a guest with limited features, such as access to Important Forms, Fresh Investment link, and Query Window.

- Once logged in using the PAN, the mobile token will be securely stored, enabling subsequent logins through biometric authentication such as Face ID or fingerprint recognition, obviating the need for the user to manually input the PANdetails again.

3. User Dashboard

- After successful login, user shall be directed to the Dashboard, the central hub of the app.

- From the dashboard, user can access various features and functionalities.
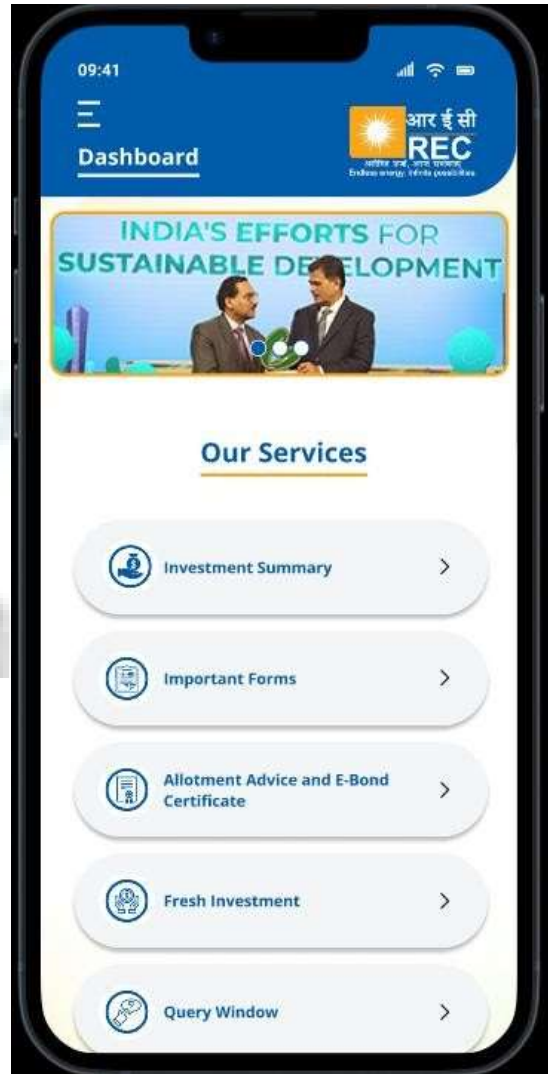
4. Investment Summary

- All the applications/investments in REC bonds linked to the registered PAN shall be visible here. The comprehensive details about each investment shall be visible which shall include allotment date, maturity date,interest rate, broker details, and more.

- Additional details can also be viewed by clicking on the links provided at the bottom, such as Interest payment details, Redemption payment details, and Bond Certificate dispatch details.
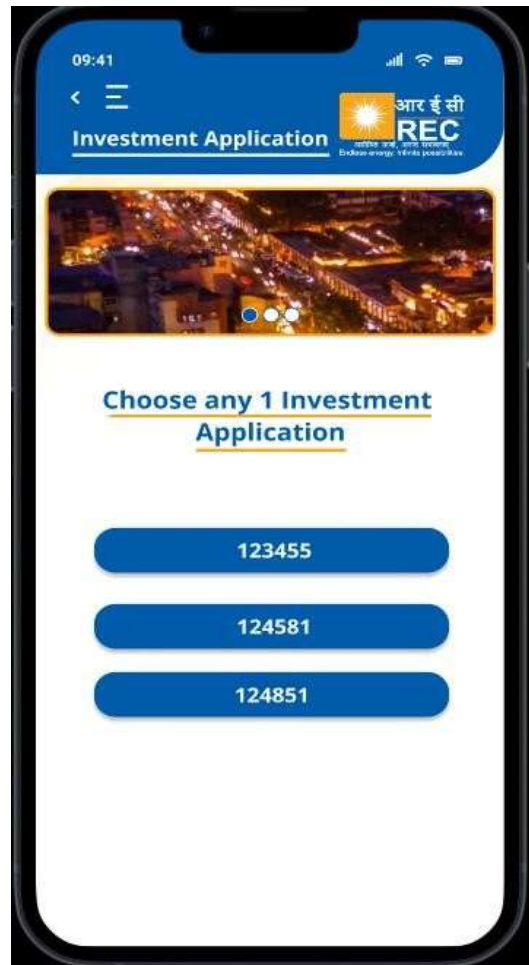
5. Important Forms

- All the essential forms related to the investments such as change in bank details, change in nominee, change in address, etc shall be available for download in PDF format.

- All the documents along with the necessary attachments will have to be submitted to RTA's office at the address as mentioned in the forms.
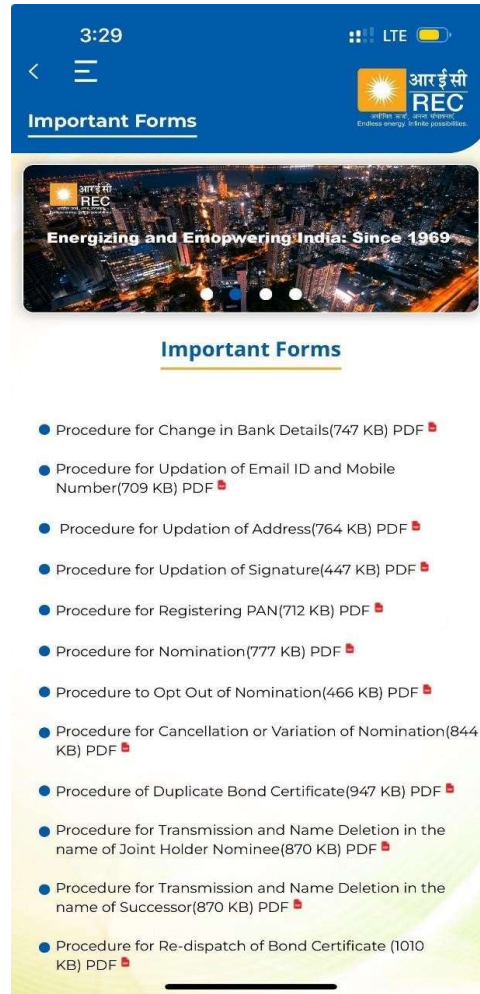
6. Allotment Advice and e-Bond Certificate

- Users shall be to download Allotment Advice and e-Bond Certificates of the linked investments from this link securely.

- The e-bond certificate downloaded shall be equally valid as the physical bond certificate dispatched from the company.

7. Fresh Investment

- Clicking on this link will redirect user to REC's main website wherein complete process and links for making new investments is provided.

- Complete application can be filled and paid for online through net banking via this seamless website experience.
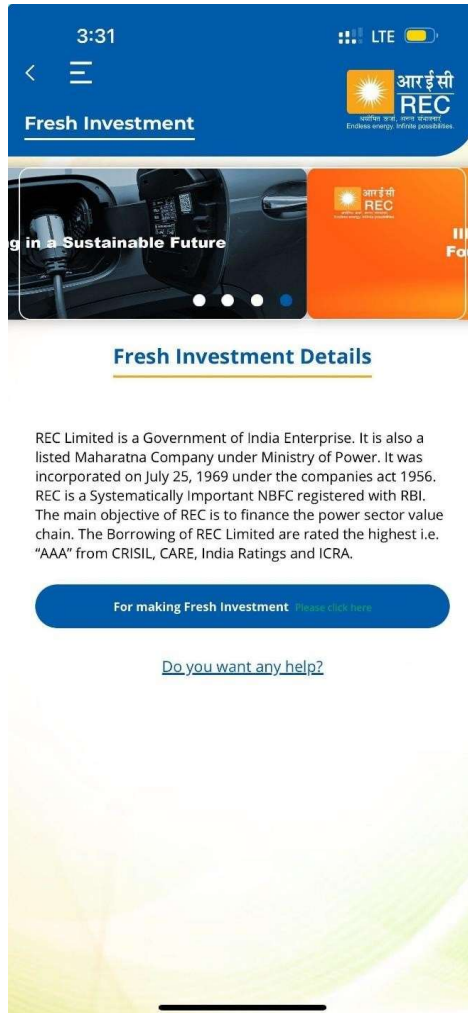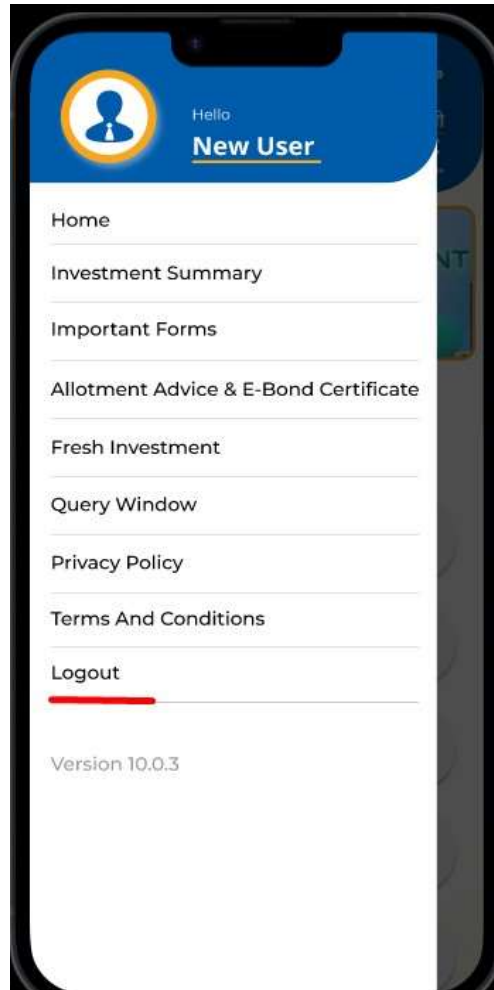
8. Query Window

- Users may connect with REC's Investor Cell and raise their queries using various given options which are as below:

  - Users may chat with the Investor Cell team via the ease of WhatsApp.

  - Users may submit their query via email.

  - Users may connect via the Toll-Free number.
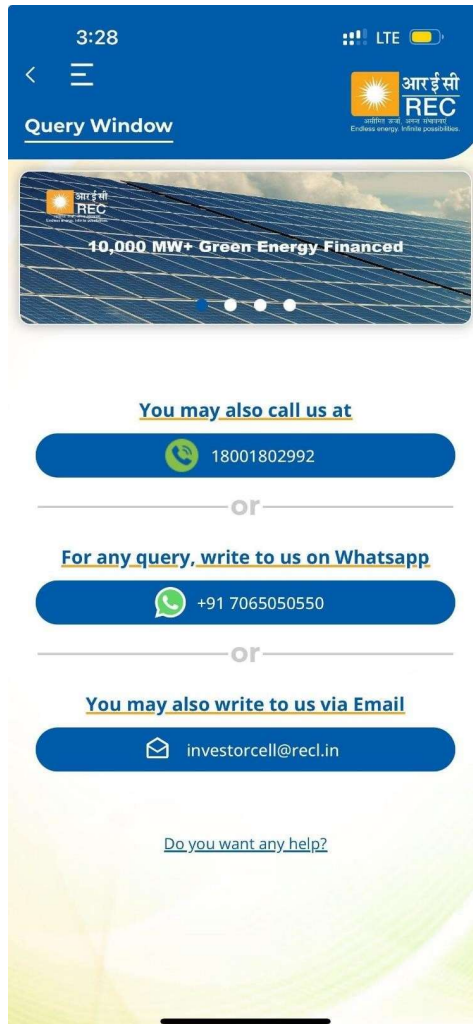
- Once the actions or use has been completed, users may log out or exit the app for securityand privacy purposes.

~THE END~