

Your Investments, Now Even Safer with @valid UPI Ids

Investing money should be safe, easy, and worry-free for every individual. To make payments more secure, SEBI has introduced validated UPI IDs for all registered intermediaries, effective October 1, 2025. These IDs are structured in a way that makes them easy to recognise and verify, helping you invest with confidence.

Here's how the new UPI addresses work:

- The username is combined with a unique '@valid' handle linked to the intermediary's bank. For instance: xyz.abc@validhdfc or lmn.pqr@validicici
- Every validated UPI ID will also show a green thumbs-up icon to make it even easier to spot a verified intermediary. Seeing this icon means your payment is going to a registered intermediary, while its absence warns you to be cautious of unverified entities.

UPI payments for investments will have a daily limit of up to 5 lakhs and a cumulative daily limit of Rs 10 Lakhs, depending on the chosen bank or payment app.

What does it mean for HSBC Mutual Fund investors?

- **Existing Systematic Investment Plans (SIPs)**

Your current SIPs will continue as usual. No changes are required, and your ongoing investments remain uninterrupted.

- **New SIPs, renewals, or fresh investments**

You can use validated UPI ID for any new or renewed investments.

- **Other payment options remain available**

If you prefer using NEFT, RTGS, IMPS, or cheques for investments, you can do so as usual. This gives you flexibility while maintaining the added security of validated UPI payments.

For more details, refer to the [SEBI circular dated June 11, 2025](#).

Invest securely with SEBI Check

SEBI will also introduce a **SEBI Check** tool soon to help investors verify the UPI IDs and bank account details of registered intermediaries. This tool aims to add an extra layer of security to your investment payments.

How can it benefit investors like you?

- Peace of mind knowing that your payments go to the right place
- Easy verification of UPI IDs before making any payment
- Enhanced safety to prevent fraud and ensure your investment journey is secure from start to finish

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.