Policy on Handling of Equity SIP Orders of Clients

1. Objective

This policy outlines the standard operating procedure for enabling and managing Equity Systematic Investment Plan (SIP) orders for clients trading through our platform. The aim is to promote disciplined investment and facilitate ease of equity investing.

2. Applicability

This policy applies to all registered clients using the following interfaces :

- Internet-Based Trading (IBT)
- Mobile Application
- Web Browser Platforms

Note : Dealer logins do not have access to Equity SIP functionalities.

3. Objective

3.1 Stock Selection : Clients can select listed equity stocks of their choice for initiating SIPs.

3.2 Initiating SIP : Navigate to the Buy option for the selected stock and choose the SIP tab to configure settings.

3.3 Types of SIP:

Amount-Based SIP : A Fixed investment amount each interval.

Quantity-Based SIP : A Fixed number of shares to be purchased each interval.

3.4 SIP Frequency Options : Clients may select from the following frequencies:

- Daily
- Weekly
- Monthly
- Quarterly
- Every 15 Days

3.5 Installment Configuration : Clients must specify the total number of SIP installments when placing the order.

3.6 Price Conditions:

- **Market Price :** Execute the SIP at the prevailing market price.
- **Limit Price :** Execute the SIP only if the stock is at or below/above a specified price.

Optional Cap Price : A Cap Price can be set to control the maximum purchase price.

3.7 Validity : SIP orders remain active and execute based on the configured frequency until:

- The specified number of installments is completed, OR
- The end date is reached,

;whichever is earlier.

4. Clear Fund and Intimation

4.1 Requirement of Margin : Adequate clear funds are essential (pledged securities are not considered) to ensure execution of Equity SIP orders on the morning off the due date. Incase of insufficient clear fund, that cycle of SIP orders will not be executed.

4.2 Reminder SMS/ Notification : An SMS / Notification shall be provided to the client's registered mobile number one trading day prior to the due date of SIP.

5. Tracking & Monitoring

Clients can view the status and history of their SIP transactions through the 'Trades' SIP tab on the trading platform.

6. Important Disclaimers

SIP orders are subject to market conditions, price fluctuations, and clear fund maintenance sufficiency. Orders may fail to execute if sufficient clear funds are unavailable at execution time. Clients are advised to monitor SIP investments regularly and adjust or cancel SIPs if needed.

7. Investor Wealth Creation

We encourage clients to utilize SIPs for long-term wealth creation and financial discipline. Equity SIPs allow clients to average purchase costs, reduce the impact of volatility, and simplify investing.