

Tradejini Financial Services Pvt Ltd.,
Policies & Procedures

TRADES:

The trades of clients shall be carried out in the respective client code only. The dealers shall take utmost care while executing the trades of the clients regarding the accuracy of Client Code, Quantity and Price, etc.

Product Types under which Orders are to be placed:

MIS: If you wish to trade a particular contract for intraday purpose, you will have to select the product type as "MIS". You will be entitled to the benefit of trading with 40% to 50% of Exchange Specified Margins for above mentioned contracts. If you have taken an MIS Position and wish to carry forward the same, you will have the option of converting the position to NRML, subject to availability of funds in your account.

NRML: If you wish to carry forward positions to the next trading day, you will have to place your orders under product type "NRML". Placing orders under product type NRML will require full margins as specified by Exchange . If your MTM loss exceeds 80% of your available Capital, your entire position will be automatically squared off.

CNC: If you want to buy for Delivery in CM segment you need to have enough funds in your Account for full value of the buying to be made. If you want to Sell Stocks in CNC mode you need to have the Free / unencumbered Scrips in your Demat Account mapped to your Trading account.

MARGINS:

Tradejini does not engage in the business of Client Funding. Clients are required to have sufficient balance in their accounts to hold/carry forward positions.

Tradejini has a policy of giving 4 to 10 times leverage for stocks on which F&O trading is allowed. For most other stocks of NSE Tradejini gives 5 times leverage. All margins are given only for trading Intraday. No margin is given for delivery trades. The client needs to have enough money in his trading account to take delivery of shares failing which Tradejini square off the positions.

For Futures, Tradejini lets client to take positions for Intraday with 40% of the SPAN+Exposure Margins. On days when Tradejini feels the volatility is on the higher side the margins will be raised upto 100% of SPAN+Exposure Margins. To hold positions overnight full SPAN and Exposure margins is required .

No margin is provided for buying Options.

Margins for Intraday Trading

Tradeini aims at simplifying your trading experience, and hence has very easy to understand Margin rules for traders. These rules are applicable for all our clients irrespective of where and how they trade.

Item	Equity/Cash	Futures	Options	Currency	Commodity
Margin Benefit	4 – 10 times *	40% of Exchange prescribed margin **	None for buying. For Sell same as Futures ****	100% of Exchange prescribed	50% of Exchange prescribed margin
Margin Time	9:15 to 3:15	9:15 to 3:15	9:15 to 3:15	9:15 to 4:45	25 minutes before Close
If Shortage (square off)	Positions will be squared off automatically	Positions will be squared off by RMS Admin ***	Positions will be squared off automatically	Positions will be squared off automatically	Positions will be squared off automatically
Margins against Stock	4 – 10 times based on Tradejini's valuation of customer portfolio	Margin provided if MTM losses can be brought in on the same day	Margin provided if MTM losses can be brought in on the same day	Margin provided if MTM losses can be brought in on the same day	

* Intraday margins for Cash are pre-determined, so you will get 4 – 10 times exposure on your cash. We have an Excel sheet on our website which gives you the list of all stocks for which margins are provided.

** Intraday margins for Futures and writing options are 40% of the SPAN + Exposure margin prescribed by the exchange. You can view the SPAN margin report in your back office personal ledger. It's updated every day. Example: if the margin requirement for Nifty is Rs. 25000, at Tradejini you can trade this at only Rs. 10000

*** All Futures positions will be squared off by our RMS Admin desk where any open position which has a loss of over 80% of the capital will be squared off automatically. No margin call will be given. If you have sufficient funds, your positions won't be squared off. Admin square off entails a Call & Trade charge of Rs. 20, so please square off on your own to avoid these charges.

For example, if the exchange prescribed margin for Nifty is Rs. 25000, you should have those funds in your account, failing which your position will be squared off. **There will be no margin call from Tradejini.**

Intraday margins are provided (on request) on the holdings in your account if you have sufficient cash for MTM difference.

**** For buying Options, you have to pay full cash, no margin benefit is provided. For selling options, the margin requirement is similar to Futures margins.

<u>Strike Price of Option</u>	<u>Margin Required</u>
At the Money	Same as Futures
In the Money	30% more than Futures Margin
Deep in the Money	60% more than Futures Margin

The margin requirement varies depending on the strike price and expiry date.

Margins for Overnight/Positional/Delivery Trading

- Exchange prescribed limits apply for Futures /options/currency/commodity
- If Shortage Positions will be squared off automatically
- If there is a shortage of funds in your account, **there will be no margin call from Tradejini**. Your positions will be squared off automatically by our RMS Admin desk. Please plan your trades in advance and make sure you have sufficient funds.

Collateral Margins (Collateral against Stock):

Tradejini gives margin to its clients for the securities held by the client in their demat account. The way it works is, the shares would move from your beneficiary account to Tradejini Margin beneficiary account through an Off- Market transfer which you have to initiate and in turn these stocks would be moved to margin account. Tradejini would then provide you margins against these shares after considering NSE VaR margins and your limit would be enhanced on your trading platform. Whenever you wish to not receive these margins, you can just send us a request to withdraw the securities held in Tradejini Margin account and we would in turn move them to your beneficiary account. The whole process would cost you Rs 100/- per line item regardless of the size of your transfer/scrip.

Please note that at all times you would continue to remain the owner of the securities that you have transferred and hence would be eligible for all corporate benefits, whatsoever. Such corporate benefits would be passed on to you. Every broker does this as a value-added service and not necessarily as a money making process. We understand that not all clients can bring in cash to trade and since securities are assets, we could give margin against such assets for the client to trade.

However, there are some rules regarding the same which is explained below:

To avail Margin facility on your holdings, you would need to transfer the shares from your DP to our beneficiary account. As soon as the shares are transferred, you'll get margin against those shares after the exchange prescribed haircut. For example, if you have stocks worth Rs. 100,000 in your account and if the exchange prescribed haircut is

30%, then the actual cash value of your stocks will be Rs. 70000. However, if you want to utilize this Rs. 70000 as cash in your trading account, you need to have at least 30% of that value as actual cash (not stocks). This means that you need to have cash of around Rs. 25000 to utilize the entire margin benefit of Rs. 70000 against your stocks.

SQUARE OFF:

- All Equity Intraday positions will be squared off at 15 minutes before the market closing..
- All Commodity MIS positions will be squared off 25 minutes before the market closing.
- All Derivative positions held by clients for which margins exceed the Exchange requirements shall be squared off automatically. Since clients are made aware of the margins required to hold positions by way of SPAN file available for download on their respective Back office, **client will not be called to inform about the square off**

DEBIT BALANCE:

- The client is required to settle the debit balance within 5 working days failing which interest at the rate of 18% p.a shall be charged on such debit balance until such debit balance is settled.

Margin Policies for Tradejini Commodity Pvt Ltd.,:

For Intraday Trading* , the margin required will be 50% of Exchange Specified Margins for the following contracts only:

SILVER,
SILVERM,
SILVERMIC GOLD,
GOLDM,
GOLDPETAL,
GOLDPETDEL,
GOLDGUINEA
NATURALGAS
CRUDEOIL
COPPER,
COPPERMINI
ZINC,
ZINCMINI
LEAD,
LEADMINI

For all other contracts, you need to maintain Exchange Specified Margins for trading Intraday and for carrying forward positions. ~ ~ Trading of all Gold and Silver contracts will be banned 1 day prior to Delivery Intention of the contract. All open positions will be squared off automatically one day prior to Delivery Intention of the contract and no fresh positions will be allowed in these contracts.

~ ~ Trading of Cardamom, Potato, Coriander, Rubber, Kapaskhali, Menthaoil, Barley, Maize, Chanadal, Sugar, Wheat, Flakementha, and Cotton contracts will be banned 1 day prior to Delivery Intention* of the contract. All open positions will be squared off automatically one day prior to Delivery Intention of the contract and no fresh positions will be allowed in these contracts.

*A trader has to provide his delivery intention in writing to the exchange for all commodities before expiry of any contract. Tradejini doesn't allow physical delivery of any contract so all positions will be automatically squared off 1 day prior to the delivery intention date as per exchange regulations.

You can get the Daily Margin requirements for trading Commodities here:
<http://www.mcxindia.com/Sitepages/DailyMArgin.aspx>

FUNDS:

System of Pay in and Pay out of funds:

- Pay in: Clients can transfer funds into the Trading Account only from such bank accounts which are registered with Tradejini. Any transfer from a non registered bank account will not be considered and the client does not get any trading limit credit for such transfers.

Note: The client can transfer funds from the instant payment transfer facility available on the back office. However such transfers will be charged Rs 9/-

- Pay out: All payouts will have to be compulsorily placed on the Back office access provided to the clients. All payout requests will be processed electronically and the credit shall come to the client's bank account within 24 hours of having processed the payout request

*If the withdrawal request is placed before 9.45 a.m., it will be processed the same day. Requests submitted after 9.45 a.m. or on bank holidays will be processed the next working day.

CONTRACT NOTES AND MARGIN STATEMENT:

Tradejini will issue contract notes & margin statements to its clients within 24 working hours of the trade taking place. Along with the Contract note the Client shall also be furnished with a copy of the daily margin status which is also available to be viewed on their respective Backoffice Personal Ledger.

INVESTOR GRIEVANCES:

- The Compliance Officer shall be the designated officer for handling the Investors Grievances and Client Complaints.

The email ID on which you can write in case you have any grievance is complaints@tradejini.com.

The resolution of the Complaint shall be done at the earliest and the same shall be recorded in the register along with the date of resolution.

Call & Trade Policy

Policy for Call and Trade:

Customers can place order by Calling customer care / helpdesk if he/she does not have access to internet or other similar reasons.

Validation of the Client while accepting Order:

The client will be asked to answer one or two questions from his / her personal profile to check the validation of the client while accepting the order. If the client answered correctly, the Admin. Team will accept the request and place the order in to the system or else the request will not be entertained.

Charges for Call & Trade / Offline Trade:

1. Additional charges of ₹20 per executed order will be levied over and above the normal brokerage.
2. Call and Trade Charges are applicable for all positions squared off by Admin for margin shortfalls.