



SIP (SYSTEMATIC INVESTMENT PLAN) POLICY

1. Introduction

A **Systematic Investment Plan (SIP)** enables clients to invest in equities in a disciplined and automated manner through predefined amounts or quantities at selected intervals. Matalia Stock Broking Pvt. Ltd. (“MSBPL”) provides SIP execution through its **Mobile App / Solo Terminal / Browser Trading Platform**, allowing clients to accumulate equity positions methodically and reduce timing risks associated with lump-sum investing.

2. SIP Investment Process

Step 1 — Platform Login

Clients must log in to the **Mobile App**, **Browser Terminal**, or **Solo Desktop Platform** using their authenticated client credentials to initiate a SIP.

Step 2 — Stock Selection & SIP Mode

- Select the desired **equity stock** from the watchlist or search bar.
- Click **Buy → SIP** to activate the SIP creation window.

Step 3 — Choose SIP Type

Clients may select one of the following:

1. **Amount-Based SIP**
 - A fixed investment amount is deployed at each frequency.
 - Share quantity varies based on market price.
2. **Quantity-Based SIP**
 - A fixed number of shares is purchased at each interval.
 - Required margin will vary with price.

Step 4 — Choose SIP Frequency

Available frequency intervals include:

- **Daily**
- **Weekly**
- **Fortnightly (Every 15 Days)**
- **Monthly**
- **Quarterly**

The SIP engine will attempt execution on the scheduled date, subject to market holidays and RMS validations.

Step 5 — Select Number of Installments

Clients may define a fixed number of SIP executions or keep it running continuously until manually cancelled.

Step 6 — Set Price Conditions

Clients may choose how the SIP order should be executed:

- **Market Price (Default)**
- **Below a Specified Trigger Price**
- **Above a Specified Trigger Price**

Additionally, clients may define a **Cap Price**, which ensures:

The SIP order will not execute above the defined maximum purchase price.

If price conditions are not met on the SIP date, the SIP installment may be **skipped**, and the SIP continues to remain active for future cycles.

Step 7 — Review & Confirm

Before submission, clients must review:

- SIP Type

- Frequency
- Installments
- Price Conditions
- Cap Price
- Margin / Funds Availability

Upon confirmation, the SIP becomes active and will run based on the parameters set by the client.

3. Important Requirements & Conditions

A. Margin / Fund Availability

- Sufficient **available ledger balance or collateral margin** is mandatory at the time of SIP execution.
- If adequate margin is not available, the SIP installment will **not** be executed.

B. Use of Pledge for Margin

- Clients may pledge eligible securities to avail margin for SIP execution.
- In the absence of pledge-generated margin, funds must be transferred from the **registered bank account** in advance.

C. RMS Validation

All SIP orders are subject to MSBPL's RMS checks, including but not limited to:

- Price Band Restrictions
- Exchange Freeze Limits
- Circuit Limit Breaches
- Derivative / Surveillance Restrictions (if applicable)
- Insider Trading Surveillance Rules

D. Non-Execution Scenarios

A SIP installment may be **skipped** due to:

- Insufficient Funds / Margin
- Violation of RMS Parameters
- Price conditions not satisfied
- Exchange holiday or technical downtime
- Stock under ban / trading restrictions
- Platform or exchange order rejections

SIP continuity remains unaffected by individual installment skips unless cancelled by the client.

4. Modification & Cancellation

- Clients may modify SIP parameters (price, frequency, quantity/amount, cap price) anytime before the next due date.
- SIP can be cancelled at any time by the client from the platform.
- MSBPL reserves the right to cancel SIPs in case of:
 - Regulatory directions
 - Stock suspension
 - Corporate actions that materially alter price/quantity
 - Risk management concerns

5. Disclaimer

- SIP in equity does **not** guarantee returns; markets are subject to volatility.
- Execution price may vary from indicated or expected levels.
- Past performance of the stock does not guarantee future results.
- SIP is a risk-based investment method and should be aligned with the investor's risk profile.

6. Client Declaration

I hereby acknowledge that I have read, understood, and agree to the **SIP (Systematic Investment Plan) Policy** of Matalia Stock Broking Pvt. Ltd. I understand that SIP execution is subject to market conditions, price triggers, RMS rules, and margin requirements.