

RMS Policy

System of Payin and Payout of funds

Payin: Clients can transfer funds into the Trading Account only from such bank accounts which are registered with ISF. 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.

The client can transfer funds from the instant payment gateway facility available on the trading platform, backoffice or from the website. Such transfers will be charged at ₹9 + GST per transfer.

If a client chooses to transfer using NEFT or by means of cheque, there will be no cost.

If the client transfers funds via cheque, the details of the transfer along with a copy of the cheque should be made available to ISF for the credit to be updated on the trading account.

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

Withdrawal requests for EQ/Currency will be processed at 8:30 PM on working days. If you place a withdrawal request before 8:30 PM, the money will be credited to your account the next bank working day. If you place a withdrawal request after 8:30 PM, it will be processed on the next working day and you will receive the funds in 48 hours.

Payout windows are closed on Saturday and Sunday – this means if you place a request on Saturday or Sunday or after 8:30 PM on Friday, it will be honored only on Monday.

Margins

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

NSE/BSE Equity: ISF has a policy of giving up to 5 times exposure on a broad spectrum of stocks; 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 ISF can cut the position.

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NSE/BSE Futures and Options: ISF does not engage in the business of Client Funding. Clients are required to have sufficient balance in their accounts to hold/carry forward positions. Leverage provided here is subject to market conditions and changes in its proportion are dynamic.

Cover Orders: Currently available for NSE/BSE/CDS Equity and FO typically the margin benefit under this is higher relative to MIS positions.

Intraday products (MIS/BO/CO) square off timings:

Item	Equity/Cash	Equity derivatives	Currency futures
Intraday Margin Time (MIS and CO)	3:20 PM onwards	3:25 PM onwards	4:45 PM onwards

*Note: Intraday square off timings can change based on the discretion of our risk management department.

Note :

- An order placement charge of ₹100 plus GST will be levied for all OFS.
- Option premium received from writing options will not be considered as Cash/Capital.
- MIS is not available on currency options.
- Cover Order is not available for stock options.
- Positions which do not have sufficient funds can be cut any time at the discretion of our RMS desk. There will be no margin calls or intimation from our RMS desk.
- Any open positions can be squared off at the discretion of our RMS desk If the funds available in your account are short of exchange specified margins. There will be no margin call before the position is squared off. During times of extreme volatility, the loss could be more than the funds available in your account before the position is squared off. All resulting charges or debts that might occur from such square offs will have to be borne by the client.
- Collateral margin will not be considered for equity delivery positions.
- All BO, CO and MIS positions will automatically be squared off at the end of the each trading day.
- Basket orders will not be allowed on penny stocks.
- Basket Orders will be allowed only on orders which are over ₹25,000 in turnover per leg.
- AMO (After-Market Orders) will be allowed only if the value of each order is above ₹25,000.
- AMO will be cancelled if the price entered is more than 10% away from the LTP in either direction.
- Fines levied by the exchange for short margin will be payable by the client.
- Clients will have to ensure all Co, Mis, and intraday products are closed by the EOD.
- BO and CO is not allowed in preopen for Equities.
- On the start of the delivery intention period, clients will not be informed before closing any open positions to avoid compulsory delivery notice. Clients are advised to close their positions well in advance.
- Instruments available for trading at ISF are subject to the discretion of the risk management team, and these may change from time to time for various reasons.

All information mentioned here is subject to change at the discretion of our Risk management team.

Collateral margins :

- For all pledge requests placed before 4:00 PM, the collateral margin will be available to trade on T+1 day (next working day). All requests placed after 4:00 PM will be processed only on the next working day.
- Margins will be provided after the applicable haircut. A haircut of 10% would mean that if you pledged stocks worth Rs 1 lakh, Rs 90,000 (90% of 1 lakh) will be added as collateral margin to your trading account.
- You will be able to use this entire margin after haircut for taking intraday or overnight positions in Futures, and for writing Options of equities, indices, and currencies. You will not be able to use this margin to buy Options or take further positions on the equity segment.
- Exchanges stipulate that for overnight F&O positions, 50% of the margin needs to compulsorily come in cash and the remaining 50% can be in terms of collateral margin. If you don't have enough cash, your account will be in debit balance and there will be an delayed payment (interest) charges charge applicable on the debit amount. So, if you take positions that requires a margin of Rs 1 lakh, you will need at least Rs 50,000 in cash irrespective of how much collateral margin you have. Assuming you don't have this Rs 50,000, whatever you are short by will be the debit balance for the day, and delayed payment (interest) charges will be applicable for that amount. You can check this link to know more on how the delayed payment (interest) charges will be computed.
- Liquid bees are considered as cash equivalents by the exchange, so the above 50% rule wouldn't apply. So margin received from pledging liquid bees will be as good as having cash in your trading account.
- All delayed payment (interest) charges accumulated will be debited once every month on the ledger.
- All pledged stocks will be debited from your demat account until they are unpledged again. The entire process of pledging and unpledging will cost Rs 70 plus GST per scrip irrespective of the quantity. So if you pledge 100 shares of Infosys and 200 shares of Reliance, the total cost (pledging + unpledging) will be Rs 140 plus GST (Rs 70 x 2). This charge will be debited from your ledger the day you place the pledge request.
- You will continue to get benefits of all corporate actions like dividends, splits, bonuses, etc. on the stocks you have pledged.
- This facility is available only for those clients who have opened a demat account through ISF with PoA duly mapped to ISF. It is not available for non PoA accounts.
- ISF reserves the right to liquidate any stock in case debit arises in the client's account and subsequent non payment of such debits.
- ISF reserves the right to make any changes in the policy with due intimation to the client.

Voluntary Freezing/ Blocking the Online Access of Trading Account

1. This policy has been framed as per requirements of SEBI circular ref. SEBI/HO/MIRSD/POD-1/P/CIR/2024/4 dated 12-Jan-2024
2. ISF Securities Ltd. (ISF) offers internet based trading (IBT) facility to its clients. The following two modes of communications through which the client may request for voluntary freezing/ blocking the online access of trading account if any suspicious activity is observed in the tradingaccount: -

- a) Email from registered Email ID
- b) Tele calling

The dedicated email id for receipt of communication for voluntary freezing/ blocking of the online access of the clients' trading account shall be compliance@moneyisle.in. The telephone no. shall be 011-43500300.

3. ISF shall take the following actions on receipt of request for freezing/blocking of the online access of the trading account from the client:

Validate that the request is received from the client as per modes mentioned in para no.2 and issue the acknowledgement as well as freeze/block the online access of the client's trading account and simultaneously cancel all the pending orders of the said client. The timelines for freezing/ blocking of the online access of the clients' trading account is as under:

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Scenario	Timelines for issuing acknowledgement as well as freezing/blocking of the online access of the trading account.
Request received during the trading hours ¹ and within 15 mins before start of trading.	Within 15 Mins ²
Request received after the trading hours and 15 min before the start of trading.	Before the start of next trading session

4. Post freezing/blocking the client's trading account a communication shall be sent on registered mobile number and registered email ID of the client, stating that the online access to the trading account has been frozen/blocked and all the pending orders in the client's trading account, if any, have been cancelled along with the process of re-enablement for getting the online access to the trading account.
5. Details of open positions (if any) shall also be communicated to client along with contract expiry information within one hour from freezing/blocking of the trading account. Once the online access of the trading account is frozen / blocked such client may place orders through alternate channels such as call and trade.
6. ISF shall maintain appropriate records/logs including, but not limited to, request received to freeze/ block the online access of trading account, confirmation given for freezing / blocking of the online access of the trading account and cancellation of pending orders, if any, sent to the clients.
7. Client may request for unfreezing/unblocking the online access to their trading account. ISF shall re-enable the online access of trading account after carrying out necessary

due diligence including validating the client request. Once the client tries to login, client will need to authenticate himself by entering Trading ID / Login ID and PIN. Audit trail for the same shall be maintained.