RMS Policies

Vramath Financial Services Private Limited a Trading Member of National Stock Exchange of India Ltd and Bombay Stock Exchange. As per the requirement of Exchange & SEBI, Company has designed a "Risk Management Policy" for extending trading facility to its clients and in the respective Segments of exchanges.

RMS works on the following concepts:

1. In respect of buying of shares by a client for which the credit balance available in the client or pledge stock valuation or EPN credit, the same may be considered as margin collected towards peak margin for the said purchase transaction.

2. Square of the outstanding Debits on T+5 basis from the date of pay in., or Debit reaching 75% of the Stock Value.

3. In respect of sale of shares by a client for which EPI has been accepted by CC, the same may be considered as margin collected towards peak margin for the said sale transaction.

4. For the sale of shares by a client on T Day, the buying exposure can be given to the clients on T+1 day provided the sales of shares for which EPI has been accepted by CC the same may be considered as margin collected towards peak margin for the purchase transaction. Margin amount available for the client have to be checked in the EPN credit ledger.

5. For the sale of shares by a client on T Day, the buying exposure can be given to the clients on T-day provided the sales of shares for which EPI has been accepted by CC and credit entry is posted of the sale value of the shares in the ledger account of the client, EPI value may be considered as margin collected towards subsequent margin requirement of the client.

      However, the sale value of such securities (EPI value) as reduced by value of the 20% upfront margin, shall be available as margin for other positions across all the segments. i.e Member can utilise, maximum 80% as margin towards subsequent margin requirement.

6. In case of pledge stock valuation available for the client, sale of shares by a client and purchase of shares by a client can be considered as two different transactions (without considering net position).

i.e

a. In respect of sale of shares by a client for which EPI has been accepted by CC, the same may be considered as margin collected towards peak margin for the said sale transaction.

b. In respect of buying of shares by a client for which the credit balance available in the client or pledge stock valuation or the EPN credit, the same may be considered as margin collected towards peak margin for the said purchase transaction.

7. In respect of sale of shares by a client which has been given as pledge stock, for which EPI has been accepted by CC, the same may be considered as margin collected towards peak margin for the said sale transaction.

The unpledge request is processed after the market hours; the pledge stock valuation can be considered as margin collected towards subsequent margin requirement of the client.

8. In case of credit balance/pledge stock valuation available in the client account, the same may be considered as margin collected towards peak margin for the transactions. In case of Intraday and net balance available after purchase can be considered for fund payout request/ unpledge request to the client after the market hours.

9. In respect of sale of BE shares by a client which has been given as pledge stock, for which EPI has been accepted by CC, the same may be considered as margin collected towards peak margin for the said sale transaction.

 However, the sale value of such securities (EPI value); no value available be available as margin for other positions across all the segments.

10. In respect of buying of BE shares by a client for which the credit balance available in the client or pledge stock valuation or EPN credit, the same may be considered as margin collected towards peak margin for the said purchase transaction. The upfront margin is 100% of the buying value.

11. Delayed payment interest 18% p.a from T+1 basis from the date of pay in. If the Trading account shows a Debit balance for a continuous period of 7 days all limits will be temporarily suspended till the regularization of Accounts (For Non-OD clients).

12. For Trade-to-Trade Stocks 100% Margin will be collected. Trade to Trade Stocks: These types of Stocks should be traded either only one side as per NSE rules i.e buy or sell. In case if intraday trade is done on any Shares of Trade to Trade, Client will have to give Cheque for buying and give Share for delivery sold against the settlement.

13. New Listing shares and ultra volatile will attract the Delivery limit criteria only and norms in this category will be prescribed from time to time also. Intraday limit for short selling new listed co. shall be restricted for certain period.

14. This RMS policies are subject to change from time to time without notice subject to market conditions.

Process and mode through which the client can place the request to freeze/block & unfreeze/unblock the trading account:

1. Client can place the request through below two modes through which the client may request for voluntary freezing/ blocking the online access of trading account if any suspicious activity is observed in the trading account:

Email ID: Send an Email through registered email id

Mobile number: Send SMS/Make call through registered mobile number

2. Client can send an Email if any suspicious activity is observed in his/her trading account to stoptrade@vramath.com for requesting to freeze/block the account

3. Client can send SMS/ make call if any suspicious activity is observed in his/her trading account to **+91 6381660056** for requesting to freeze/block the account

4. Once the request is received through, we will validate the request received from the client. Verifying whether request is received from the registered phone number/e-mail Id of the client; or where request is received from other than registered phone number/e-mail Id of the client,

- The client can visit any of our branch along with his/her proof of Identity, proof of Address and Freeze/unfreeze request form

5. Once validated, will send an acknowledgement to the client for freezing/blocking the account and simultaneously will cancel all the pending orders of the said client.

6. After freezing/blocking the client account, client will receive a communication on the registered Email id and Mobile number stating that,

- the online access to the trading account has been frozen/blocked
- all the pending orders in the account if any is cancelled
- Details of open positions (if any) along with contract expiry information will be communicated within one hour from the freezing/blocking of the trading account.
- Process of re-enablement for getting the online access to the trading account will be enabled after taking necessary due diligence
    - o For re-enablement:
        - Client will be required to send request for unfreezing/unblocking of account to admin@vramath.com from the registered email id
        - Client will be required to submit a declaration form along with the proofs submitted during the opening of an account
        - Client will also be required to submit unfreeze request form
    - o After re-enablement, client will get an acknowledgement email to the registered email id

7. We will freeze/block the online access withing the prescribed timelines (15 minutes in case the request is received during the trading hours and within 15 minutes before the start of trading / Before the start of the next trading session in case the request is received after the trading hours and 15 minutes before the start of the trading)

This time limit shall be contracted after a review in next six months after the date of its applicability to enhance protection of investors from suspicious activities.