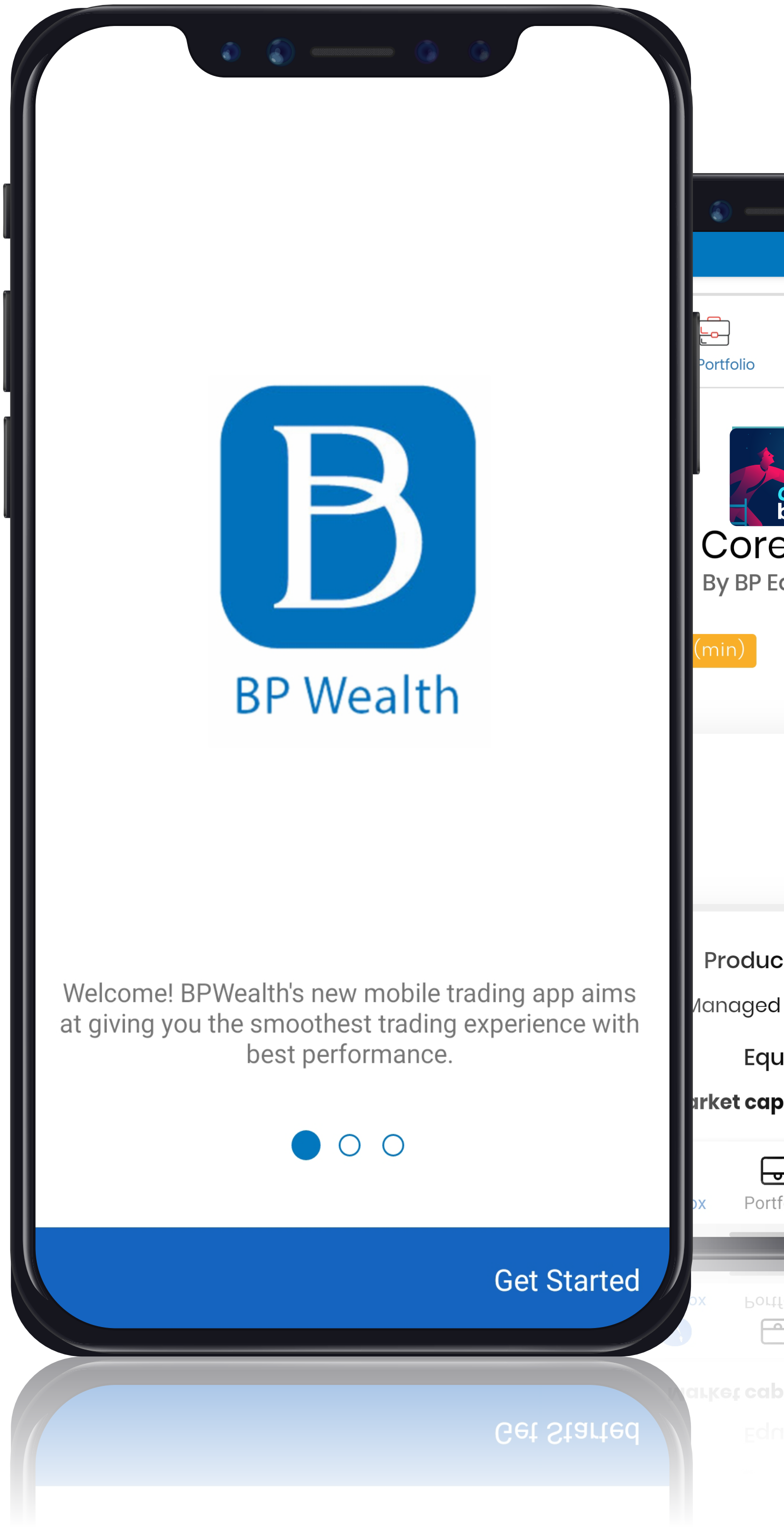
BP Wealth

BP Wealth Mobile App Manual

April 2020



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App Manual

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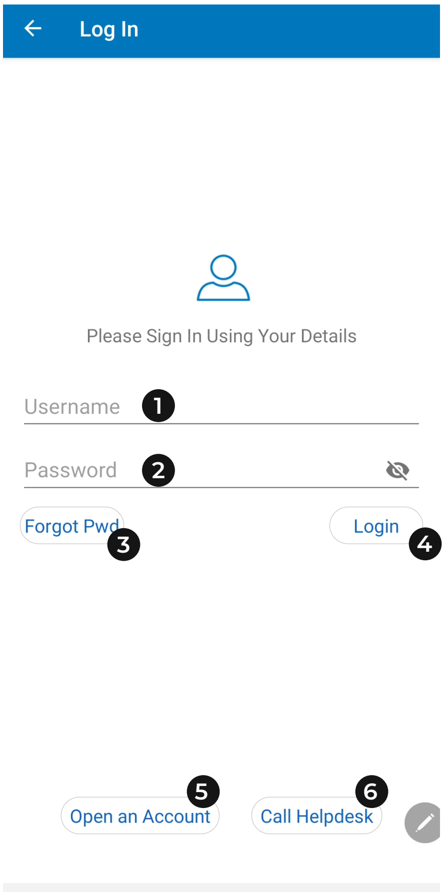
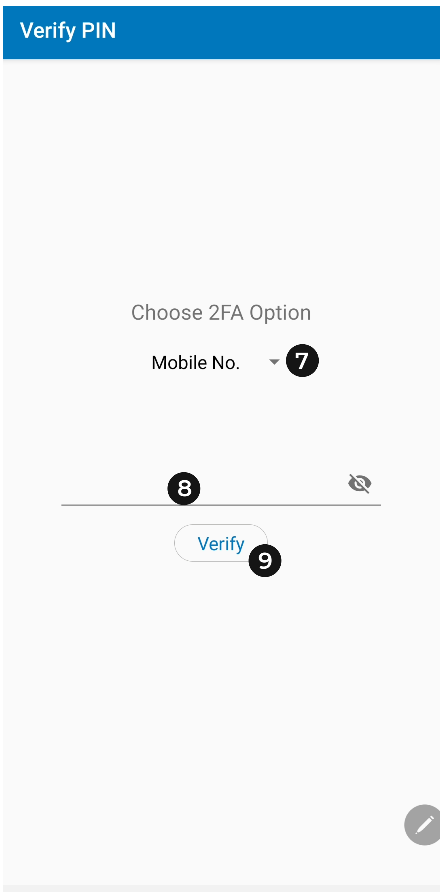




Login Screen

This is the main Login screen. Below are the navigation elements.

1. Username:
You need to input your Client ID here.

2. Password:
Need to enter your latest password here

3. Forgot password:
In case you have forgotten your password, click on the Forgot Password button.

- Enter your Client ID & registered email address to get your temporary password on your registered email address.

- Sign in using the updated password.

4. Login:
Once you have successfully entered your Client ID & password. Click on Login to proceed to the 2FA (2 Factor Authentification) screen.

5. Open an account
If you wish to open a new account with BP Wealth click on this button and create a new account online via eKYC.

6. Call Helpdesk:
If you need any assistance you can click on this button and contact the respective helpdesk numbers.

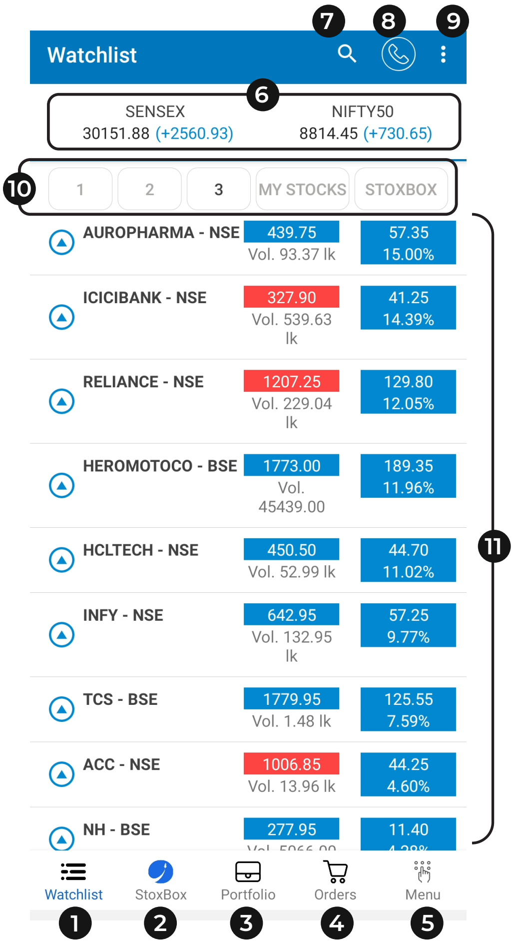
2FA Screen

As per SEBI compliance, you will need to verify your mobile number, or your PAN Number to proceed.

7. Select Mobile number or PAN card
You need to choose either the mobile number or the PAN Card by clicking on this dropdown.

8. Enter the Mobile number or PAN card details
You need to enter your mobile or PAN card details here.

9. Verify to proceed
Once you have entered the above details click on the 'Verify' button to proceed.



App Home Screen

This is the default logged in screen. Below are the navigation elements across this screen.

1. Watchlist Section:
This is the default tab that is open when a user enters the app.

2. Stoxbox Section:
On clicking this tab, the user can begin investing in our advisory stoxbox products.

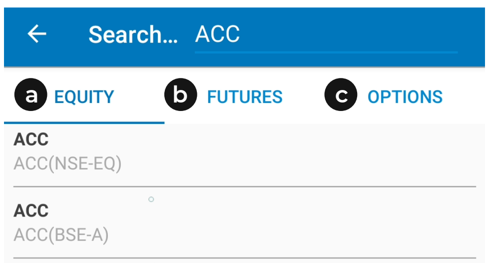
3. Portfolio Section:
On clicking this tab, the user can view his detailed portfolio which includes his
a. Positions
b. Holdings
c. Stoxbox Holdings

4. Orders Section:
On clicking this tab, the user can view his orders in detail
a. Pending Orders
b. Executed Orders
c. All (Pending + Executed + Rejected + Cancelled) Orders

5. Menu Section:
On clicking this tab, the user can see a list of important features such as Online Back Office, Fund Transfer, Reports, Settings & Other useful links

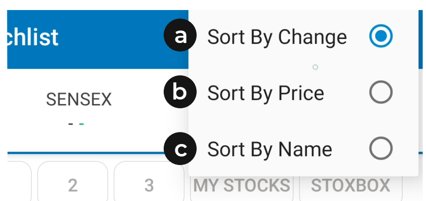
6. Indices:
Here you will see the BSE Sensex & Nifty 50 indices as default. On clicking the index you can see all the index stocks. You can also modify them by going to: Menu Section -> Settings -> Preferences -> Indices -> Index 1 & Index 2

7. Search:
By clicking on the search icon you can search for your favourite stocks. You can search across
a. Equity b. Futures c. Options.

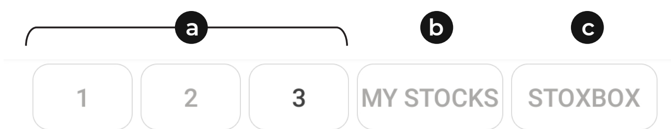


8. Call Helpdesk:
If you need any assistance you can click on this button and contact the respective help-desk numbers.

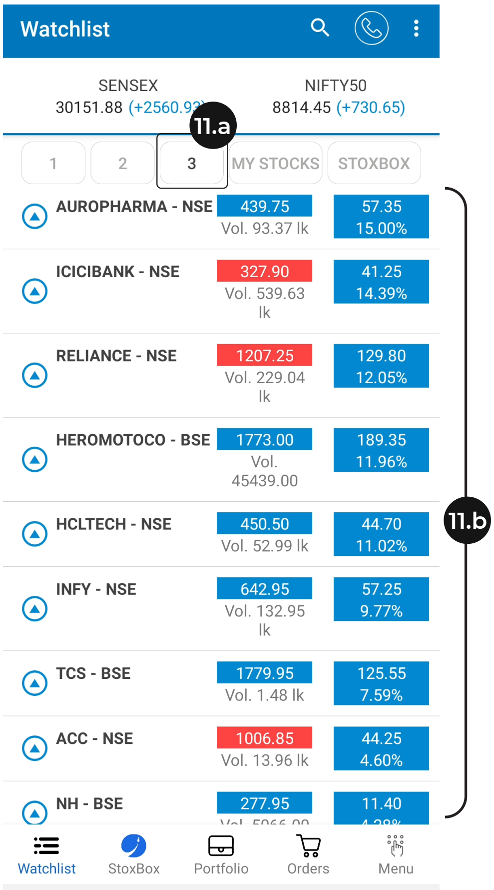
9. View Sorting:
You can sort the stocks from the watchlist in the following ways.
a. By Change
b. By Price
c. By Change



10. Watchlists + Holdings + Stoxbox Tabs:



a. You can create up to 3 separate sets of tabs of your watchlists.
b. MyStocks: You can see your holdings
c. Stoxbox: You can see your Stoxbox holdings



App Home Screen

11. Stocks Added to the selected Watchlist:
In this section you will see all the stocks that have been added into the selected watchlist.

11.a) Watchlist **no. 3** is selected.
11.b) The stocks that have been added into Watchlist no. 3

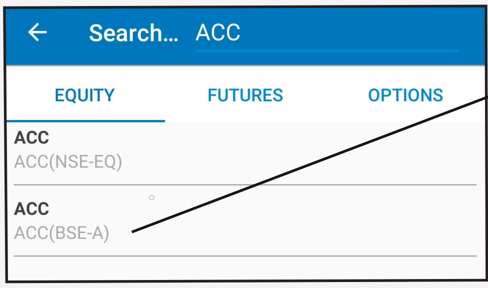
How To **Add** Stocks To The Watchlist?

As mentioned above, you can create up to 3 watchlists. Furthermore, you can add up to 100 stocks in each watchlist. Below are the steps to add stocks to the watchlist:

Step 1. Select a watchlist tab
Always being by selecting one of the 3 watchlist tabs by clicking on either, 1, 2 or 3.

Step 2. Search for the Stock Name
As seen below, ACC was the script name that was searched for in the Equity Segment.

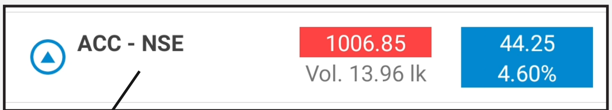
ACC (NSE-EQ)
(NSE-EQ) here stands for the NSE Index. So, if you select this option, you will be selecting the stock 'ACC' from the NSE Index



ACC (BSE-A)
(BSE-A) here stands for the BSE Index. So, if you select this option, you will be selecting the stock 'ACC' from the BSE Index

Step 3. Click & select either one
If you wish to add ACC Stock from NSE click on ACC (NSE-EQ) or if you wish to add ACC from BSE Index, click on ACC (BSE-A).

Once clicked, the selected stock will appear in the watchlist.



ACC (NSE-EQ)
Has been selected

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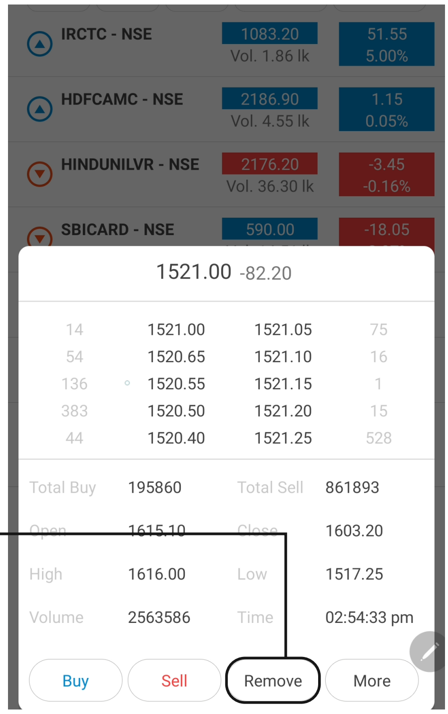
How To **Remove** Stocks From The Watchlist?

Once you have added the stock to your watchlist, you can remove the same by following the steps below.

Step 1. Select the Stock from the Watchlist
Select the watchlist in which the stock you wish to remove is present. Now, click on the stock you wish to remove.

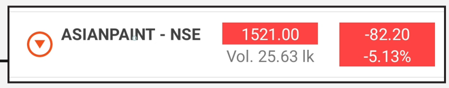
Step 2. Click 'Remove'
Look for the 'Remove' button, and click on it to remove the stock from the selected watchlist.

Note: You can again add the removed stock by following the Add stocks to watchlist method as explained previously



Stock Specific Details

To BUY, SELL or View Details about a specific stock, you need to click a stock from your watchlist.
*Example: Here we have clicked on **Asian Paint - NSE** from the watchlist.*

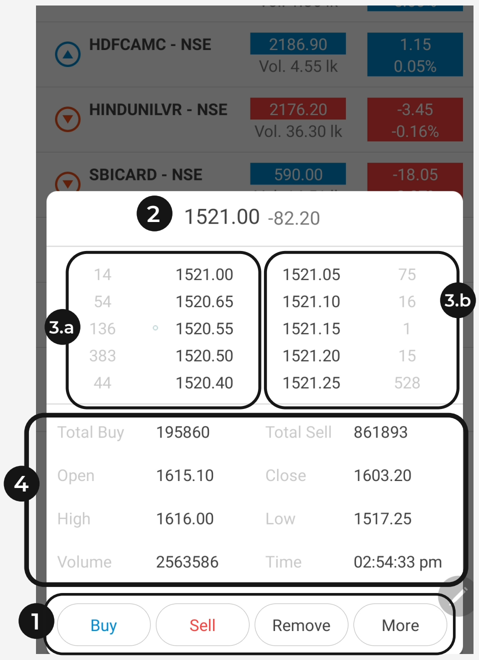


1. Action Buttons
There are 4 main action buttons.
BUY, SELL, REMOVE and MORE

2. Price of the Stock
This shows the price of the stock

3. Market Depth
3.a: Shows the number of BUY orders & it's price point
3.b: Shows the number of SELL orders & it's price point

4. Information
This section shows the total BUY & SELL orders
The Open Price and the Close Price
The HIGH & LOW price range during the day
The Total volume of the Stock
The Current Time



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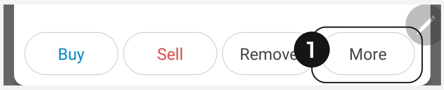
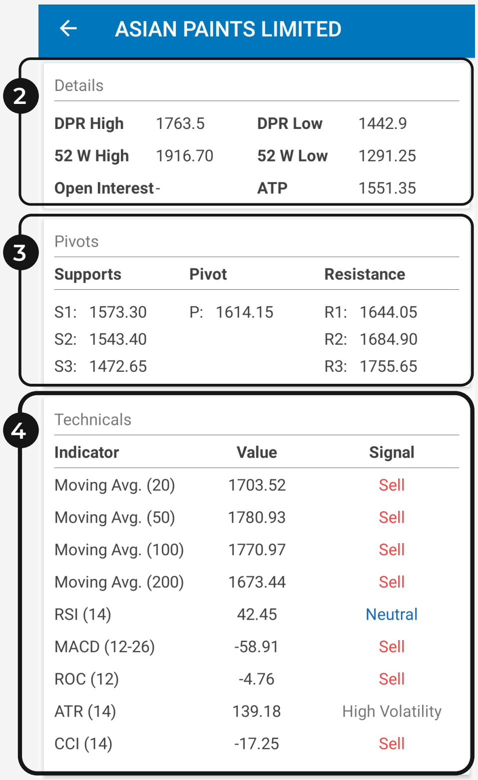
Stock Specific
‘More’ Details

By clicking on the More button you can get additional details regarding the stock.
*Example: Here we have clicked on **Asian Paint - NSE** from the watchlist.*





1. The ‘More’ Button
Click on the ‘More’ button to get additional detail about a particular stock.

2. Details of the Stock
DPR (Daily Price Range) High - Low Price
52 Week High - Low Price Range
ATP - Average Traded Price

3. Stock Pivot Details
Supports for the Stock
Pivot for the Stock
Resistance for the Stock

4. Technical Indicators
This section shows the technical indicators such as
- Moving Averages
- RSI (Relative Strength Index)
- MACD (Moving Average Convergence Divergence)
- ROC (Return Over Capital)
- ATR (Average True Range)
- CCI (Commodity Channel Index)

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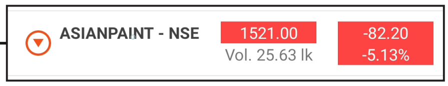
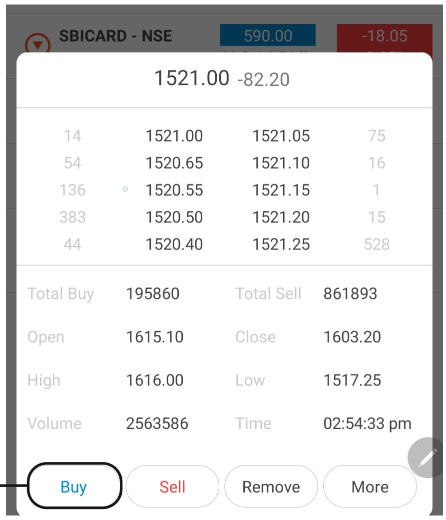
How To **Buy** Stocks From The Watchlist?

You can BUY stocks from the watchlist or by clicking on a stock. *Example: Here we have clicked on **Asian Paint - NSE** from the watchlist.*

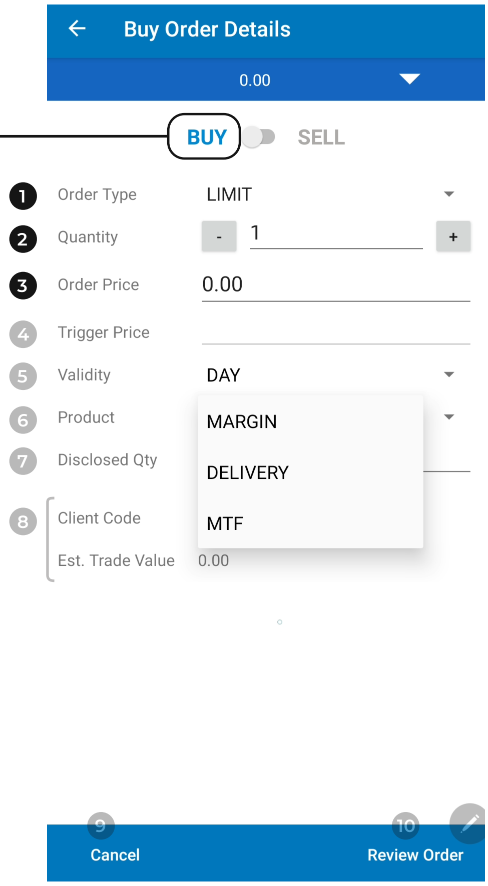


Step 1. Select the Stock from the Watchlist
Select the watchlist in which the stock you wish to remove is present. Now, click on the stock you wish to remove.

Step 2. Click 'BUY'
Look for the 'BUY' button, and click on it.



Step 3. Buy Order Details
You will now see the 'Buy Order Details' page from where you can place the type of order, the quantity & the price you desire. Since it's a BUY order, the switch will be set on BUY by default.



1. Order Type
You can place 3 types of orders.

1.a: Limit Orders
For all 'Limit Orders' you can input the price at which you wish to purchase the stock. Only when the price mentioned is reached, your order will be executed.

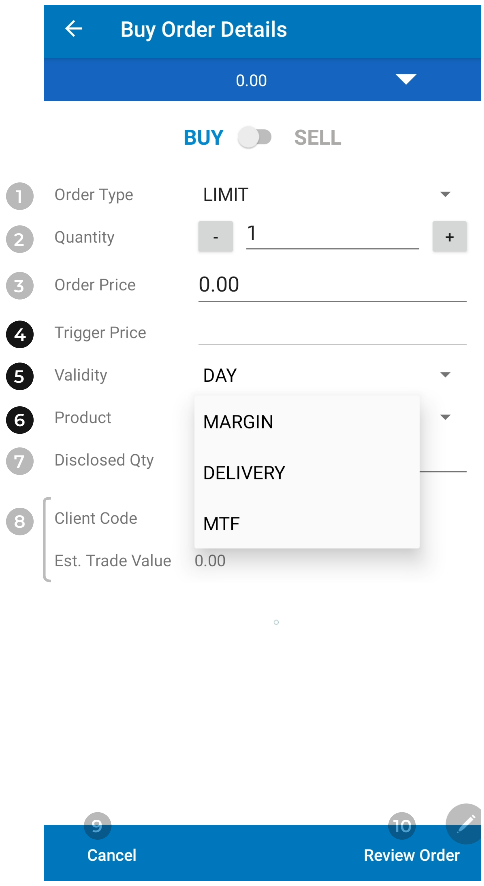
1.b: Market Orders
For all 'Market Orders', the stocks will be bought at the current market price and you will NOT be able to input your desired price.

1.c: Stoploss Orders
The 'Stoploss Orders' are similar to 'Limit Orders' with the addition that you can input a stoploss in the 'Trigger Price' section along with the order.

2. Quantity
You can choose the number of shares you wish BUY

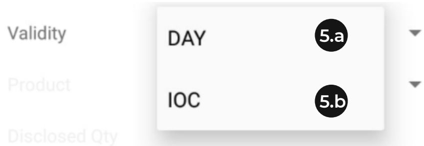
3. Order Price
You need to enter the price at which you wish to BUY the share. Order price will NOT be active when you place 'Market Orders'

How To **Buy** Stocks From The Watchlist?



4. Trigger Price (Stoploss Price)
The ‘Trigger Price’ is the ‘Stoploss Price’ which you can input while placing ‘Stoploss Orders’ ONLY.

5. Validity
The user can select 2 types of validity of their orders.

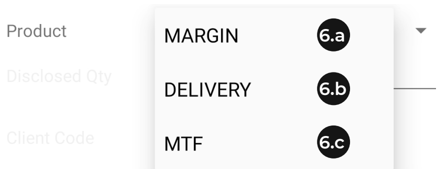


5.a: Day
By default all Types of orders will be valid for the ‘Day’ ONLY. ‘Day’ order as the name indicates, valid for the whole (trading) day. The order that you place, unless it was executed fully, will be in pending status till the end of the session i.e 3.30 PM.

5.b: IOC (Immediate Or Cancel)
IOC on the other hand is an ‘Immediate Or Cancel’ order which means if your order does not find a counter-party, the order gets cancelled even if none of the shares are not traded or even when the order gets partially filled. You will not be having any pending orders in your order book. An IOC limit order is entered at a specific price whereas an IOC market order has no price attached and transacts with the best offer price for a buy and best bid price for a sell.

- IOC orders execute immediately & cancel any unfilled portion.
- IOC orders only require a partial fill.
- IOC orders may be “limit” or “market” orders.
- Investors use IOC orders to complete large orders at a particular price.

6. Product
The user can select from the 3 types of Products



6.a: Margin
Margin product is ideally selected for intraday trading in India. The ‘margin’ provides you the resources to buy more quantities of a stock than you can afford at any point of time. For this purpose, the broker would lend the money to buy shares and keep them as collateral.

6.b: Delivery
Delivery is one of the most common trading methods in the stock market. In this product type, the investors pay the full price of the stock, and those stocks are automatically deposited in their Demat account. The Delivery product should NOT be selected for intraday purchases.

6.c: MTF (Margin Trade Funding)
MTF is a facility offered by the Broker to its customers to buy stocks with a minimum required margin and hold the stocks for a lifetime by maintaining the required margin. The client can carry a delivery position for a lifetime, by paying only a small percentage of the securities value known as margin amount, instead of the entire value of securities.

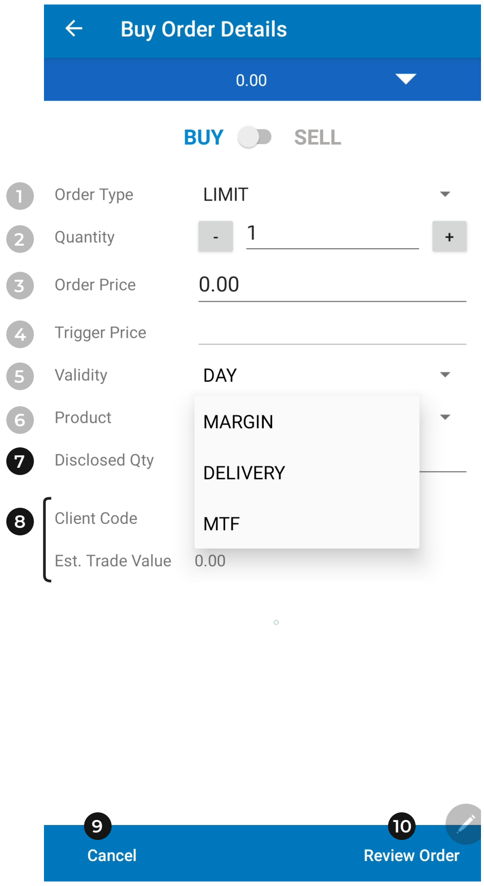
*Example: If you have to buy Reliance Industries shares worth Rs. 1,00,000 then the margin amount to be paid by you will be around Rs.25000, the remaining amount of around Rs.75000 will be funded by Reliance Securities. You can carry this position for a lifetime. In case you wish to take delivery you just need to repay the funded portion. Interest will be charged on the funded amount/Debit amount.**

**Source: https://www.reliancesmartmoney.com/learning/faqs*

How To **Buy** Stocks From The Watchlist?

7. Disclosed Quantity
You can input the quantity you wish to disclose here. Disclosed quantity allows you to disclose only a part of the actual quantity you want to buy/sell. Once the disclosed quantity is specified by the client, the order is sent to the exchange and only the disclosed quantity will be shown on the market screen. Disclosed quantity can't be used when trading futures & options.

Example: If the customer wants to buy/sell 25000 shares, with a disclosed quantity condition of 5000 shares, only 5000 shares will be displayed to the market at a time. After this is traded, another 5000 shares will be automatically released until the order is fully executed.



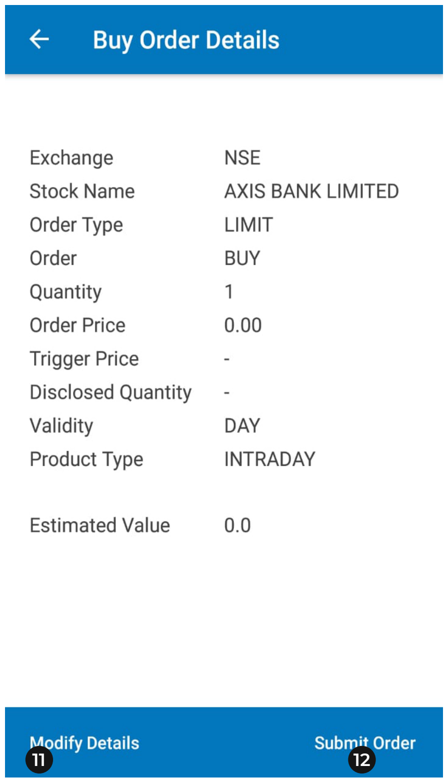
8. Client Code & Estimated Trade Value
Both these are NON EDITABLE fields. These show the Client Code & the estimated trade value price of the stocks that will be purchased.

9. Cancel
If you wish to Cancel the purchase of the Stock, click on Cancel.

10. Review Order
This is the final step before you place the BUY order.
To proceed BUYING the stocks, click on 'Review Order'

You will see a new window called

Buy Order Details
In this window you will be able to see the details of your order.



11. Modify Details
If you wish to modify your order click on 'Modify Details'.

12. Submit Order
If you are satisfied with your BUY order details, click on 'Submit Order' to purchase your stocks. You will be shown a BUY order confirmation window.

Note:
Your executed orders that have been bought or sold will show in the 'Orders -> Executed Orders'

Delivery you can view your stocks in 'Portfolio -> Holding'
Intraday you can view your stocks in 'Portfolio -> Positions'

How To **SELL** Stocks

The basic way of SELLING stocks is the same as that off when you BUY stocks. However there are some basic differences that need to be looked into.

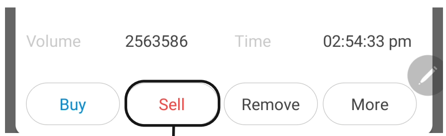
There are 2 ways you can SELL stocks
1. Short SELL stocks (Intraday ONLY)
2. SELL from your Holdings (Delivery ONLY)

For Short SELL & SELL from your holdings the steps are more or less similar with a few important differences.

1. Short SELL stocks

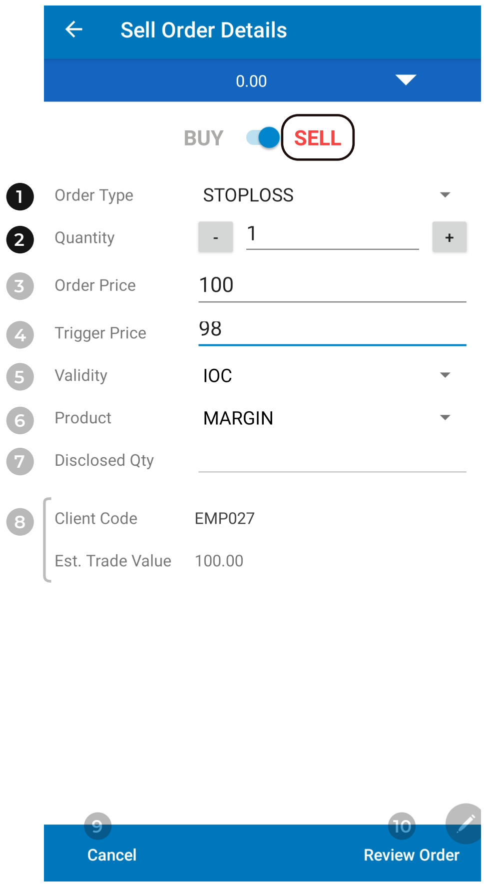
Short SELLING or Shorting means first selling and then buying. Short selling is an investment or trading strategy that speculates on the decline in a stock. To open a short position, a trader must have sufficient margin in the account and will usually have to pay interest on the value of the borrowed shares while the position is open. Secondly, he can short a stock only in Intraday trading. The moment the Short SELL is executed, the stock comes in your 'Position' window under the 'Portfolio' section.

Below are the steps of how to Short SELL stocks



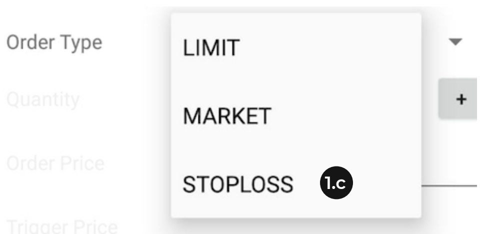
Step 1. Select the Stock from the Watchlist
Select the watchlist in which the stock you wish to remove is present. Now, click on the stock you wish to remove.

Step 2. Click 'SELL'
Look for the 'SELL' button, and click on it.



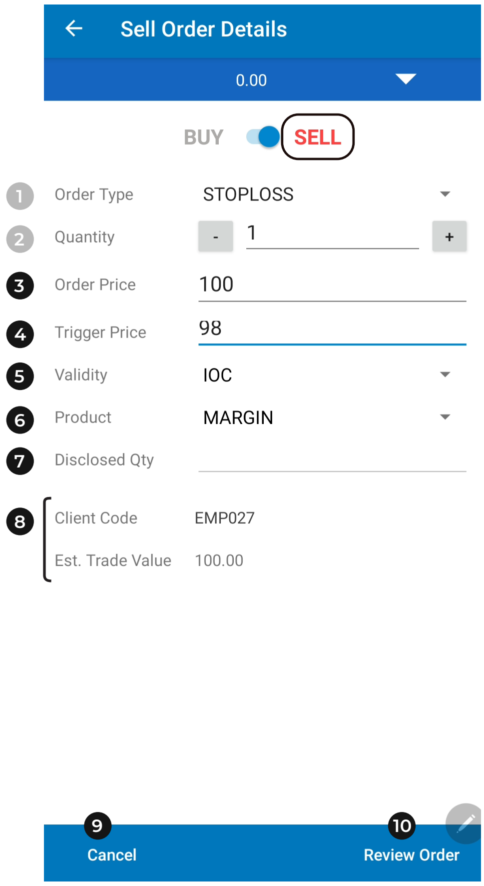
Step 3. Sell Order Details
You will now see the Sell Order Details' page from where you can place the type of order, the quantity & the price you desire. Since it's a SELL order, the switch will be set on SELL by default.

1. Order Type
You need to select **1.c: Stoploss Orders** for all Short SELL orders



2. Quantity
Choose the number of shares you wish Short SELL

How To **SELL** Stocks

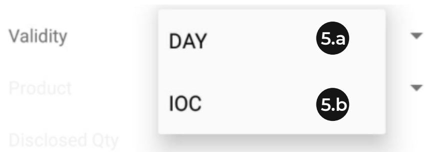


Below are the steps of how to Short SELL stocks

3. Order Price
You need to enter the price at which you wish to SELL the share. Order price will NOT be active when you place 'Market Orders'

4. Trigger Price (Stoploss Price)
The 'Trigger Price' is the 'Stoploss Price' which you can input while placing 'Stoploss Orders' ONLY.

5. Validity
The user can select 2 types of validity of their orders.

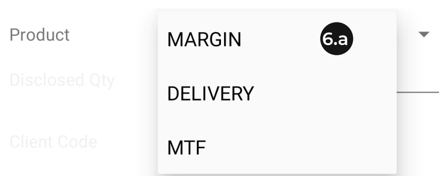


5.a: Day
By default all Types of orders will be valid for the 'Day' ONLY. 'Day' order as the name indicates, valid for the whole (trading) day. The order that you place, unless it was executed fully, will be in pending status till the end of the session i.e 3.30 PM.

5.b: IOC (Immediate Or Cancel)
IOC on the other hand is an 'Immediate Or Cancel' order which means if your order does not find a counter-party, the order gets cancelled even if none of the shares are not traded or even when the order gets partially filled. You will not be having any pending orders in your order book. An IOC limit order is entered at a specific price whereas an IOC market order has no price attached and transacts with the best offer price for a buy and best bid price for a sell.

- IOC orders execute immediately & cancel any unfilled portion.
- IOC orders only require a partial fill.
- IOC orders may be "limit" or "market" orders.
- Investors use IOC orders to complete large orders at a particular price.

6. Product
The product type should be set to
6.a: Margin for stocks sold via Short SELL



6.a: Margin
Margin product is ideally selected for intraday trading in India. The 'margin' provides you with the resources to buy more quantities of a stock than you can afford at any point of time. For this purpose, the broker would lend the money to buy shares and keep them as collateral.

7. Disclosed Quantity
You can input the quantity you wish to disclose here. This is an optional field.

8. Client Code & Estimated Trade Value
Both these are NON EDITABLE fields.
These show the Client Code & the estimated trade value price of the stocks that will be purchased.

9. Cancel
If you wish to Cancel the purchase of the Stock, click on Cancel.

10. Review Order
This is the final step before you place the SELL order.
To proceed SELLING the stocks, click on 'Review Order'

How To **SELL** Stocks

Below are the steps of how to Short SELL stocks

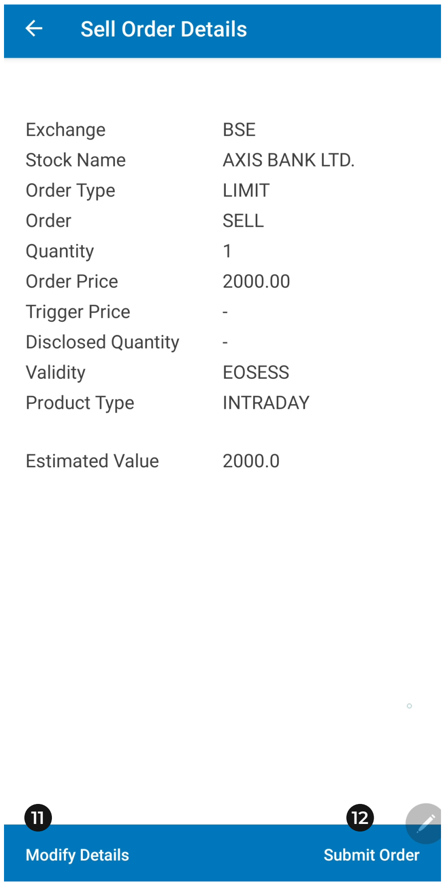
SELL Order Details
In this window you will be able to see the details of your order.

11. Modify Details
If you wish to modify your order click on 'Modify Details'.

12. Submit Order
If you are satisfied with your SELL order details, click on 'Submit Order' to sell your stocks. You will be shown a SELL order confirmation window.

Note:
Your executed orders that have been bought or sold will show in the 'Orders -> Executed Orders'

Delivery you can view your stocks in 'Portfolio -> Holding'
Intraday you can view your stocks in 'Portfolio -> Positions'

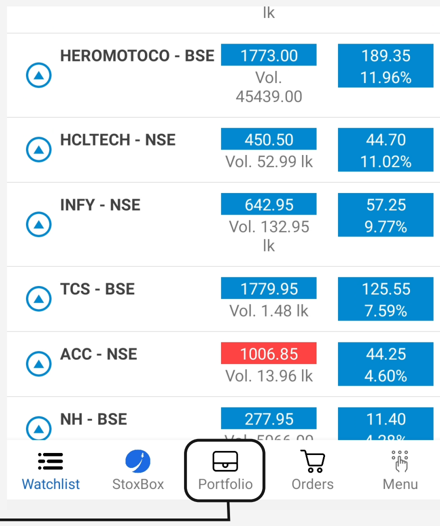


2. SELL from your Holdings (Delivery ONLY)

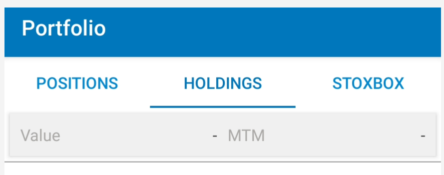
All the shares that you have purchased other than for Intraday, will be considered as the stocks that you are Holding in your DMAT account. When you wish to SELL stocks that you are 'holding' in your portfolio you need to do the following.

Below are the steps of how to SELL stocks from your Holdings

Step 1. Click on the Portfolio tab
From the 5 main navigation tabs below, click on the 'Portfolio' tab.



Step 2. Click on 'Holdings'
Once you are in the 'Portfolio' tab, you need to click on the 'Holdings' section. In this section you will see all the stocks that you have bought and are holding in your portfolio of stocks.

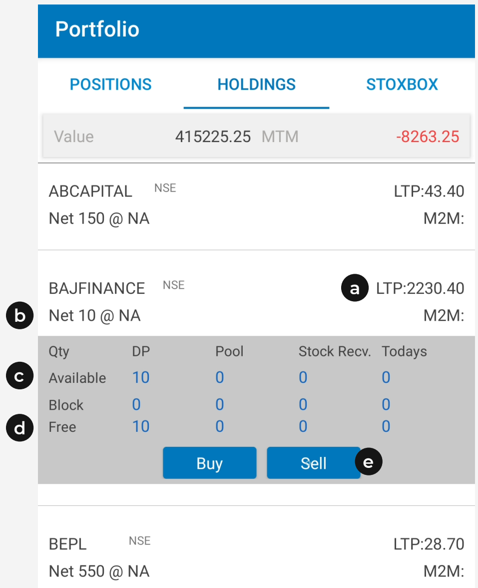


How To **SELL** Stocks

Below are the steps of how to SELL stocks from your Holdings

Step 3. Select the stock name you wish you SELL
By clicking on the name of the stock, you will see the following essential elements.

a. LTP: Last Traded Price
b. Net: The Net number of stocks you have
c. Available: Stocks in the DP account
d. Free: Stocks available to Sell
e. Sell Button: To initiate SELLING of your stocks

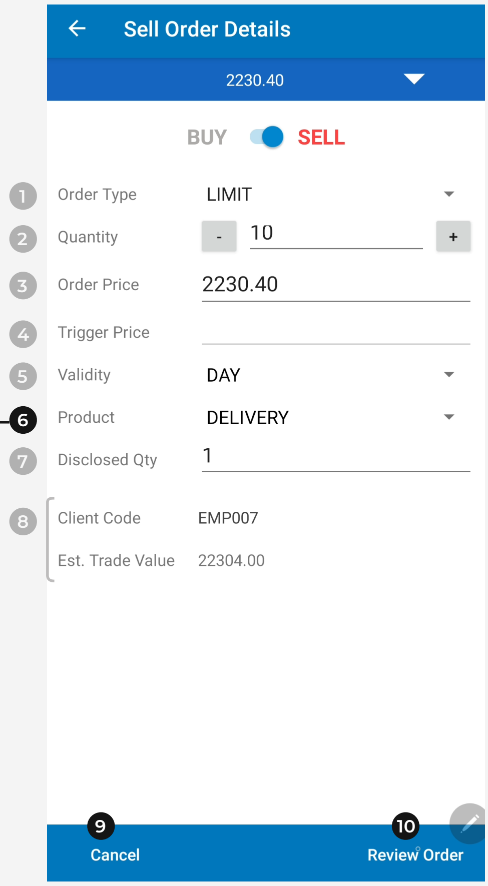


Step 4. Sell Order Details
You will now see the Sell Order Details' page from where you can place the type of order, the quantity & the price you desire. Since it's a SELL order, the switch will be set on SELL by default.

The methodology to SELL from Holdings is the same as that of Short SELL wtih respect to points

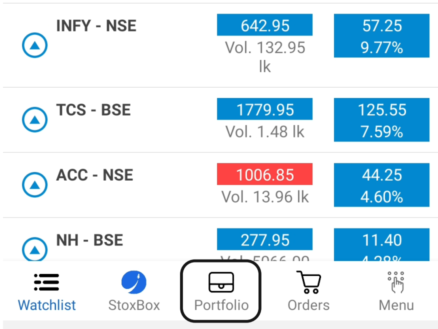
1, 2, 3, 4, 5, 7, 8, 9, 10, 11 & 12

6. Product: Delivery
Whenever you SELL from holding, by default it the product type should be set to 'DELIVERY'



What is a Stoxbox?

Investment ideas and opportunities are growing at an accelerated pace in India. At Stoxbox, we create an ecosystem for investors, which builds low-cost wealth boxes that come in different shapes and sizes and cover multiple themes & sectors. We believe one size most definitely does not fit all. Therefore, we bring boxes for every kind of retail investor. The platform offers investors an opportunity to invest in structured investment products that are built on a foundation of in-depth research and powered by the latest quantitative, fundamental & technical research technologies.



The value proposition of Stoxbox

A Stoxbox is a box of stocks which adheres to an underlying theme. Currently, the Indian market is flooded with products that are largely similar in nature and thus, are limited in their ability to provide true portfolio diversification. Additionally, due to the current structure of the markets, the availability of innovative products is restricted to institutional/UHNI investors, leaving retail investors with limited options for portfolio diversification. Stoxboxes give all investors, irrespective of size or investment styles, an opportunity to invest in intelligent investment ideas in a low cost and transparent manner.

Providing real value to customers:
All Stoxboxes are solely designed to drive portfolio performance for the customers, who find value in a product that delivers to its promise.

Enhanced customer acquisition & activation:
Stoxbox is a unique mobile app only based investment product, hence it makes it easier to acquire & activate new customers as compared to conventional acquisition methods.

Improved customer retention:
By adding layers of transparency to Stoxbox, the product ensures that the customer can easily modify, rebalance & exit a Stoxbox. Thereby making it easy for the customer to access & better his Stoxbox performance in just a few clicks.

Activating inactive customers:
In India a mere 4% of the total population is invested in the stock markets. Out of those 4%, 2% are inactive customers. Through Stoxbox we can touch our inactive customers who have been averse to equity investing directly, and can get them to subscribe to any of the highly researched & backtested Stoxboxes.

The value proposition of Stoxbox

Build diversified portfolios:
Boxes spanning across themes and ideas that provide long-term secular solutions and medium/short-term investing ideas

Powered by modern technology and in-depth research:
We have leveraged technology and the best in industry practices to create customised solutions that are available to investors at a compelling cost.

Access to previously inaccessible innovative products:
Specially curated innovative product available to all investors, and platform will make sure it is safe and secured for everyone.

Simple & easy to transact and monitor:
A platform is completely transparent as the stocks are traded through BP Wealth & held in his/her own Demat account.

Excellent Exposure:
Gain specific exposure to a sector or a theme or a style - each basket is individually curated to give exposure to a select theme or idea.

Our technology partner 'WealthDesk'

WealthDesk

WealthDesk is a platform that lets you invest in systematic, modern Investment products previously inaccessible that help you build long term and short term portfolios in a low-cost, transparent easy manner. Transparent. Safe. Profitable.

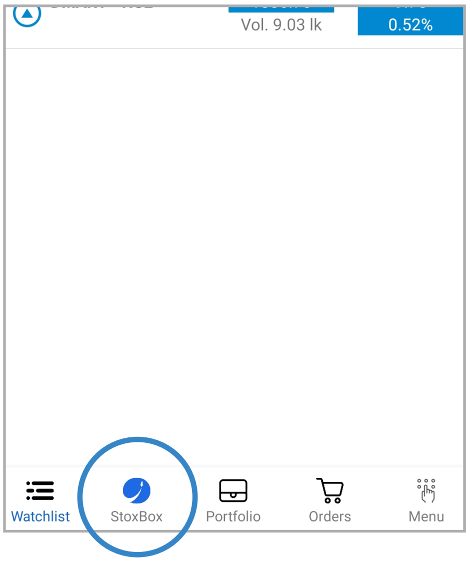
Technical User & Flow Document

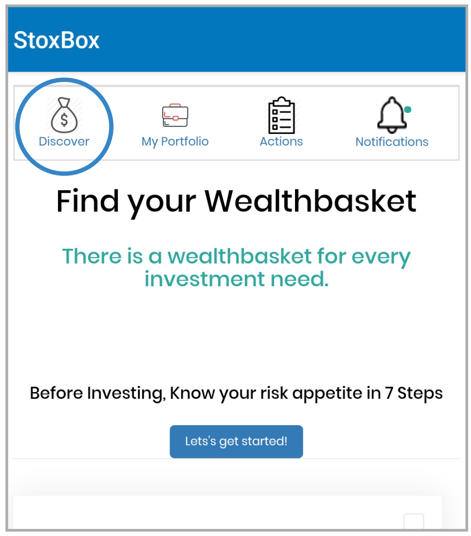
Stoxbox Product

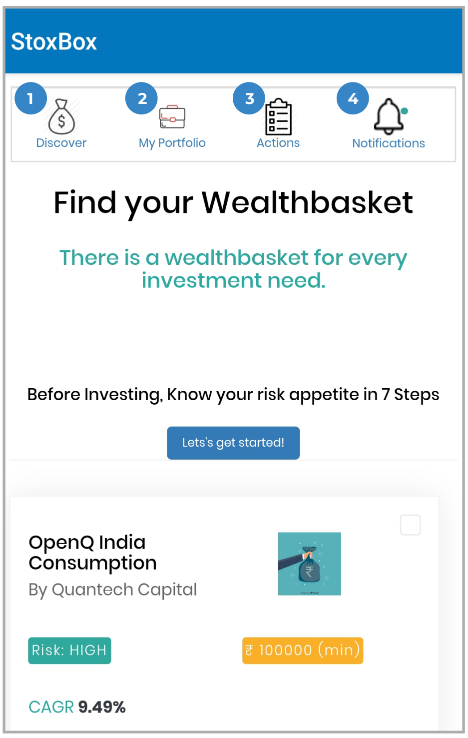
Installation & first use guide

Step 4: Search& click on the ‘Stoxbox’ icon in the bottom navigation section of the App

Step 5: Click on the ‘Discover’ section tab within Stoxbox







Sections within Stoxbox

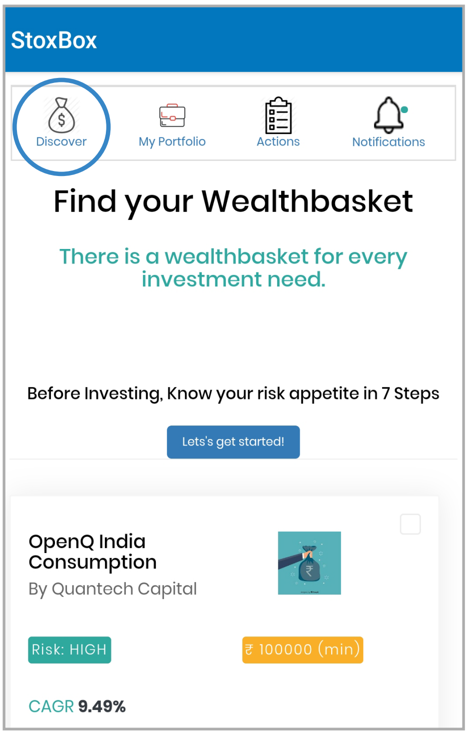
1. Discover Stoxbox
2. My Portfolio
3. Actions
4. Notifications

Technical User & Flow Document

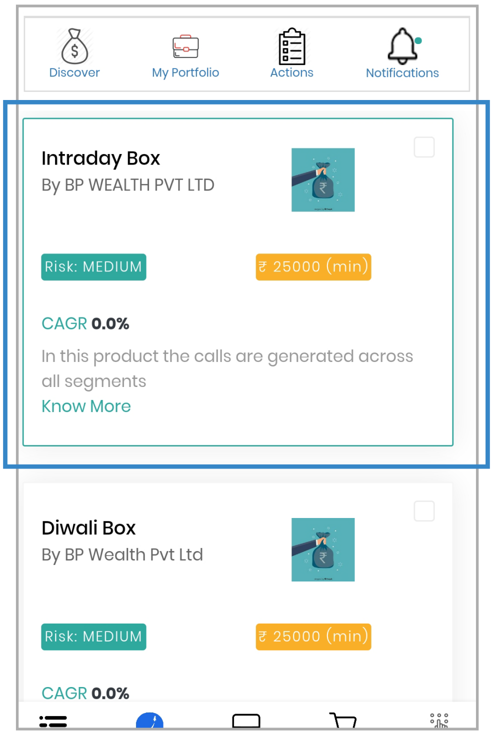
Stoxbox Product

Discover Stoxboxes

Step 1: Click on the 'Discover' section tab within Stoxbox



Step 2: Look through all the investable product options



Technical User & Flow Document

Stoxbox Product

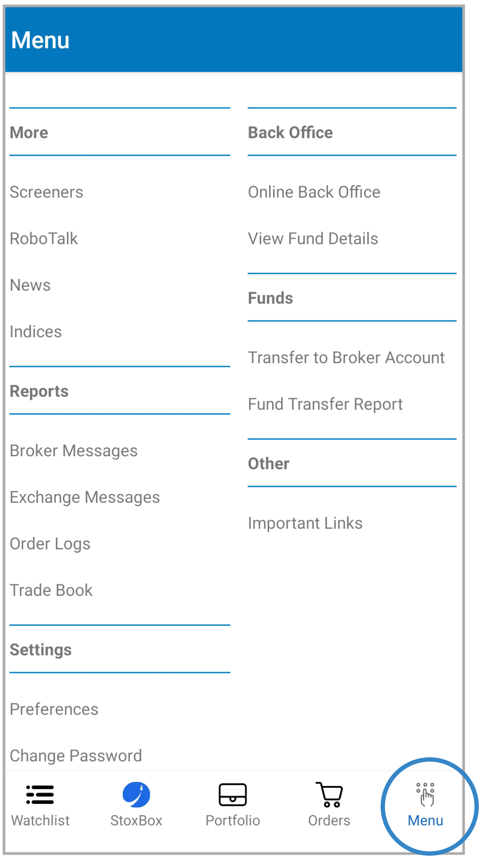
Adding Funds

Note: To start investing into any Stoxbox the user needs to have a clear ledger (cash) balance in his/her account. No holding margin will be provided to invest into any Stoxbox.

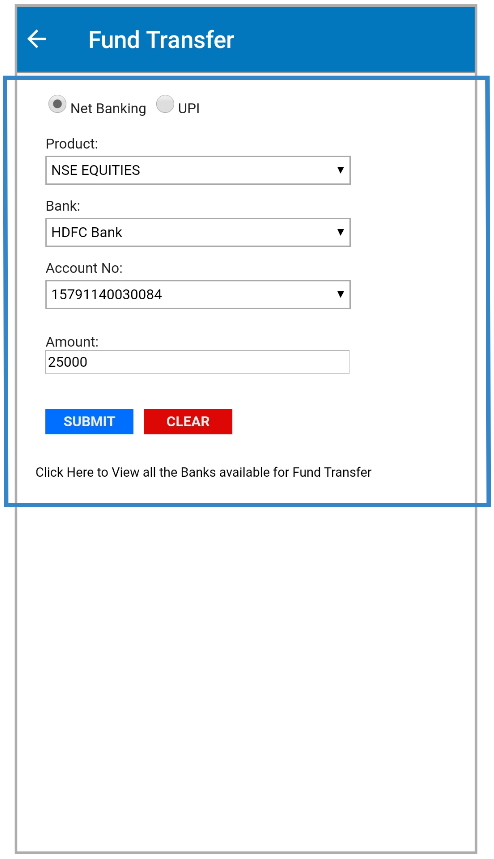
1. Adding funds into your broking account
2. Adding additional lumpsum funds to your existing Stoxbox

1. Adding funds into your broking account

Step 1: Open the Bp Wealth mobile app & click on the 'Menu' tab.



Step 2: Look for the 'Funds' section and click on 'Transfer to Broker Account' to add funds



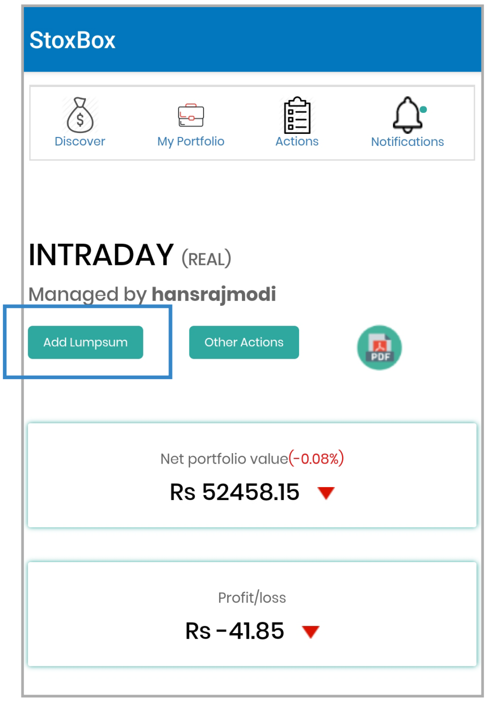
Technical User & Flow Document

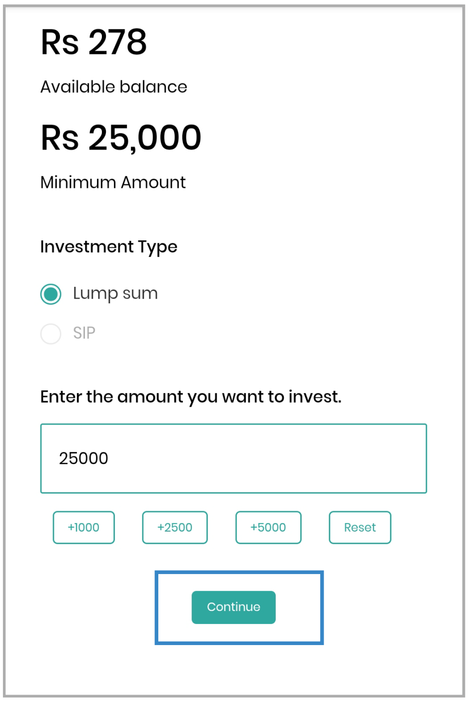
Stoxbox Product

2. Adding additional lumpsum funds to your existing Stoxbox

Step 1: Select your existing 'Stoxbox' & click on 'Add Lumpsum'

Step 2: Enter the additional amount you wish to invest & click 'Continue'





Technical User & Flow Document

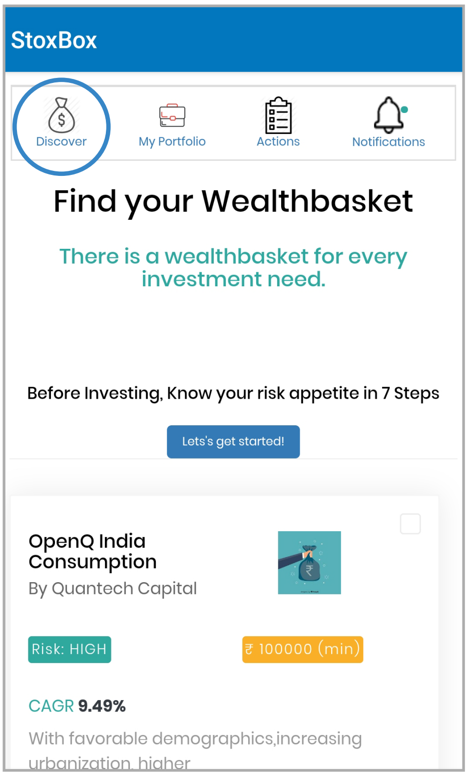
Stoxbox Product

Subscribing to a Stoxbox

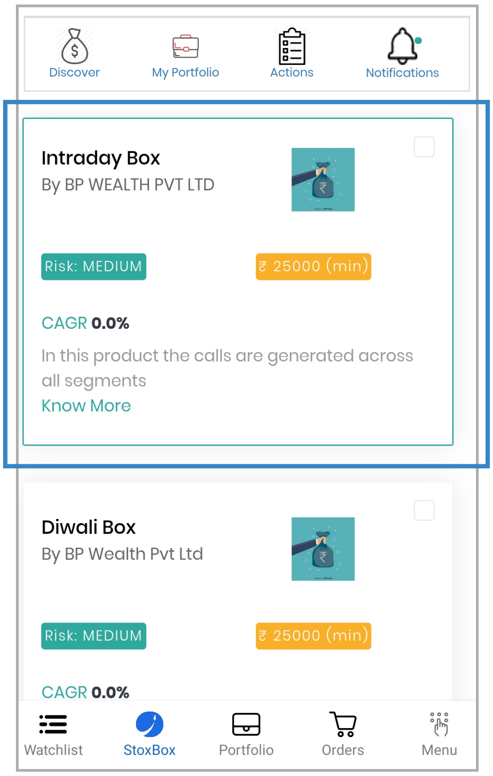
1. How to subscribe to a Stoxbox
2. Minimum & maximum investment amount & its rationale
3. How will the user get a confirmation regarding his Stoxbox subscription?
4. Un-successful subscription to a Stoxbox
5. How to fully exit to a Stoxbox
6. How to partially withdraw from a Stoxbox

1. How to subscribe to a Stoxbox

Step 1: Click on the 'Discover' section tab within Stoxbox



Step 2: Look through all the investable Stoxbox options

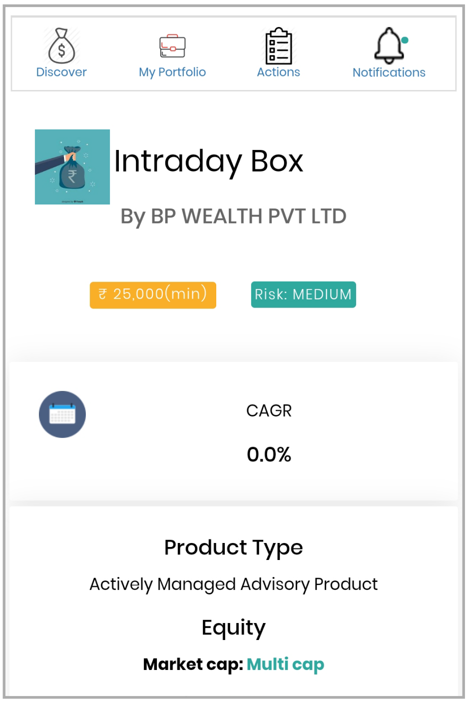


Technical User & Flow Document

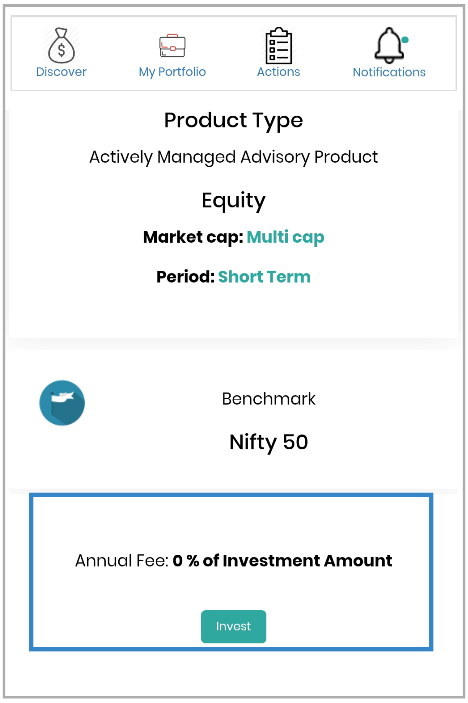
Stoxbox Product

1. How to subscribe to a Stoxbox

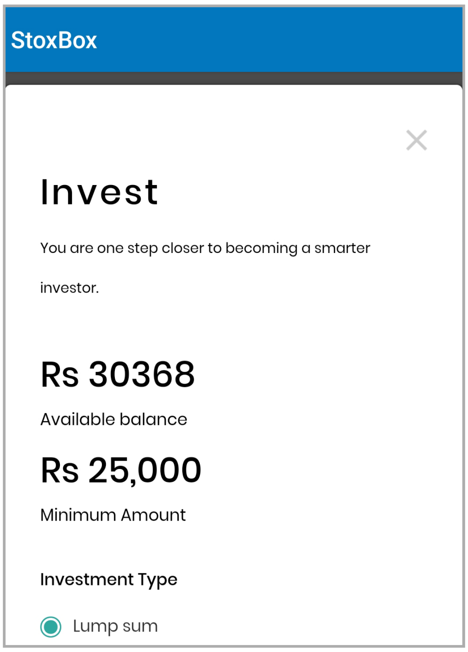
Step 3: Browse through the features of the selected Stoxbox.



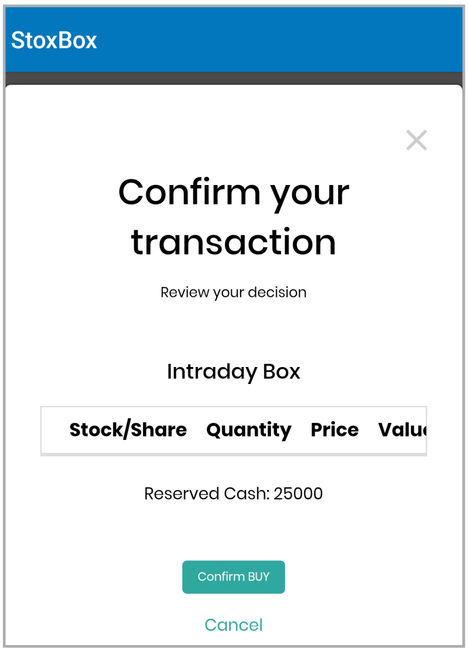
Step 4: Click on 'Invest' button



Step 5: On clicking 'Invest' a new window will open up where the user will be shown the minimum amount neded to invest and the clear cash balance available for investing



Step 6: Click on 'Confirm Buy' to start subscribing & investing in the selected Stoxbox.

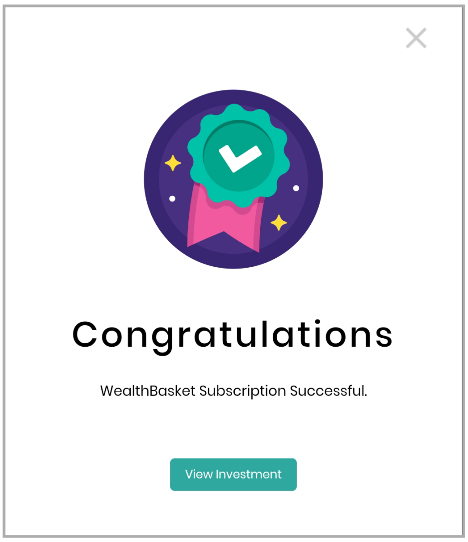


Technical User & Flow Document

Stoxbox Product

1. How to subscribe to a Stoxbox

Step 8: Congratulations window mentioning Successful subscription



Note: All investments will be in multiples of the minimum investment amount.
Example: if the minimum investment amount for the 'IntradayBox' is Rs 25000, the user can invest in multiples of Rs 25000 x 2 or more.

2. Minimum & maximum investment amount for Stoxboxes

The minimum amount to invest in any Stoxbox starts from Rs 25,000.
For Wealth Box the minimum investment amount is Rs 50,000

If the user chooses to add more funds in an existing Stoxbox, he can add funds in multiples of the minimum amount of the respective Stoxbox.

3. How will the user get a confirmation regarding his Stoxbox subscription?

Once the user has successfull subscribed to a Stoxbox he/she will get notifications via

1. In-app notifications
2. Email, confirming his subscription
3. Notifications Panel will also display a 'Successfully subscribed to Stoxbox' message

Technical User & Flow Document

Stoxbox Product

4. Un-successful subscription to a Stoxbox

An un-successful subscription event will occur due the following 2 main reasons:

1. No 'Clear Ledger (Cash) Balance'
2. Technical Issue

For any successful Stoxbox subscription to get executed, the user needs to have an available clear ledger cash balance in his account. No margin will be will be utilized for any subscriptions done via Stoxbox.

Technical issues are the second reason for an un-successful subscription. Kindly retry subscribing again after 5 mins.

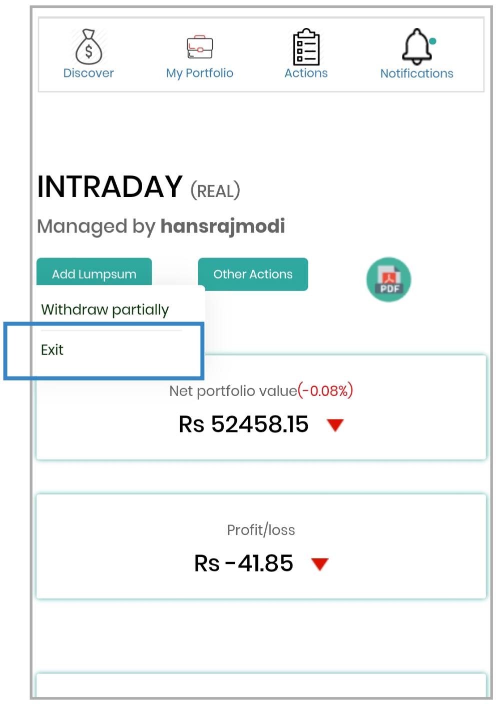
5. How to fully exit to a Stoxbox

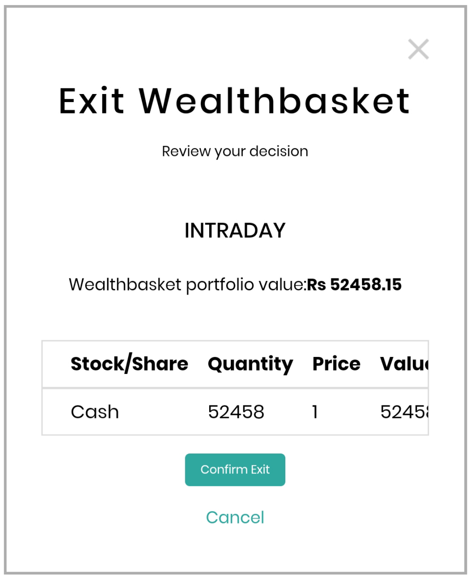
When a user exits a Stoxbox, the user will no longer be subscribed to that particular Stoxbox and will not get any rebalance update. An exit would imply that the user does not wish to continue with the recommendations provided within the Stoxbox.

Follow the steps below to fully exit a Stoxbox.

Step 1: Select the Stoxbox you are subscribed too & click on 'Other Actions' & click on 'Exit'. On clicking 'exit' the user will be shown the 'Confirmation Window'

Step 2: In the 'Exit Wealthbasket' confirmation window the user wll be shown the stocks invested in and the cash balance. Upon clicking 'Confirm Exit' the user will have exited the fund





Technical User & Flow Document

Stoxbox Product

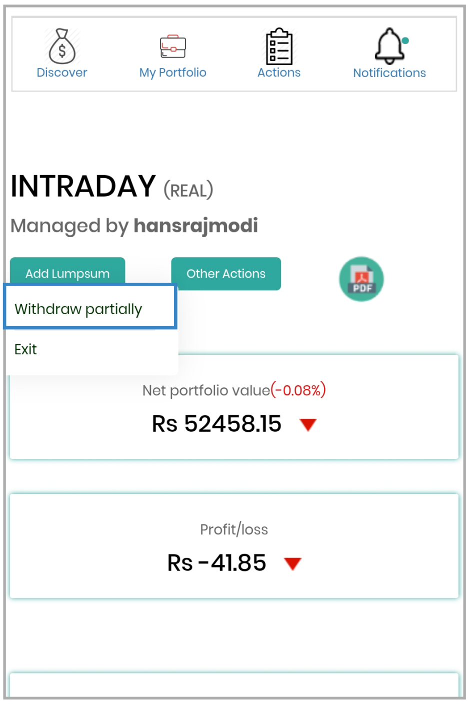
6. How to partially withdraw from a Stoxbox

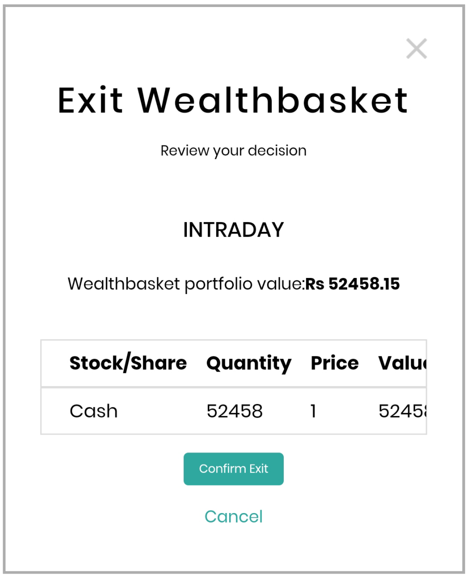
When a user requires funds from am existing invested Stoxbox, he/she can partially withdraw from the invested Stoxbox. The difference between an full exit and partial withdrawal, is that the in a full exit the user will not be getting any future updates for the exited Stoxbox. In partial withdrawal, the user will be able to partially withdraw his funds and continue to stay subscribed in the selected Stoxbox.

Follow the steps below to partially withdraw from a Stoxbox.

Step 1: Select the Stoxbox you are subscribed too & click on 'Other Actions' & click on 'Withdraw partially'. On clicking 'Withdraw partially' the user will be shown the 'Confirmation Window'

Step 2: In the 'Withdraw Fund' confirmation window the user wll be requested to enter the amount he wishes to withdraw.





Technical User & Flow Document

Stoxbox Product

Rebalancing Investments

a. What is rebalancing?

Rebalancing is the process of reviewing of stocks/ETFs of a Stoxbox to ensure that it continues to reflect the underlying original idea.

- Rebalancing takes into account fundamental factors, company updates, etc. to objectively narrow down on the right stocks & their weightage.

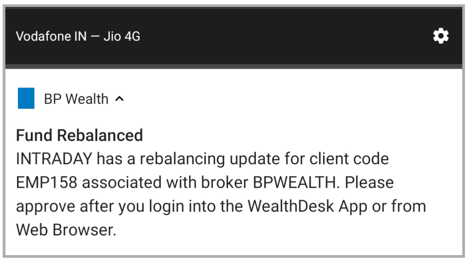
- Stocks & their weightage may be changed, based on the criteria of the Stoxbox

b. How will I be notified about a pending rebalance?

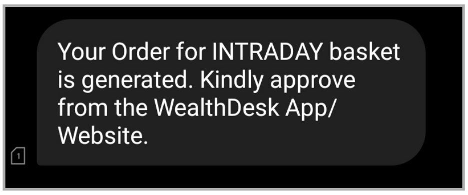
For every rebalance of your Stoxbox you will be notified via

1. In-app notification
2. SMS
3. Call from our Stoxbox agent requesting you to rebalance.

In-app notification



SMS

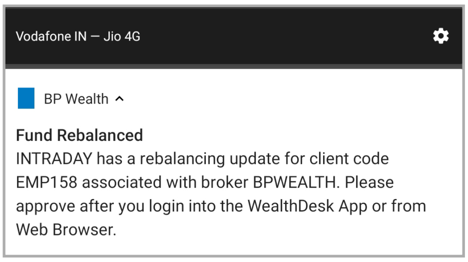


Technical User & Flow Document

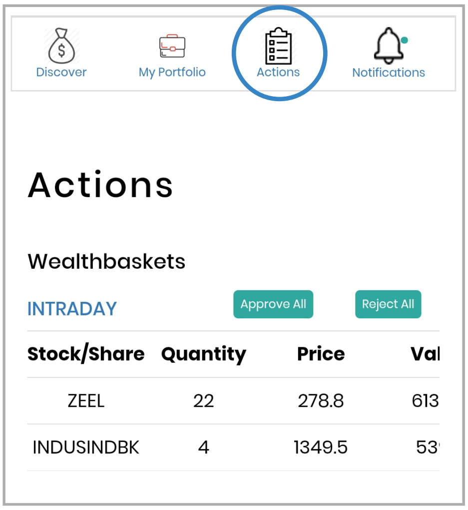
Stoxbox Product

c. How to execute a successful rebalance?

To execute a successful rebalance you will need to do the following:

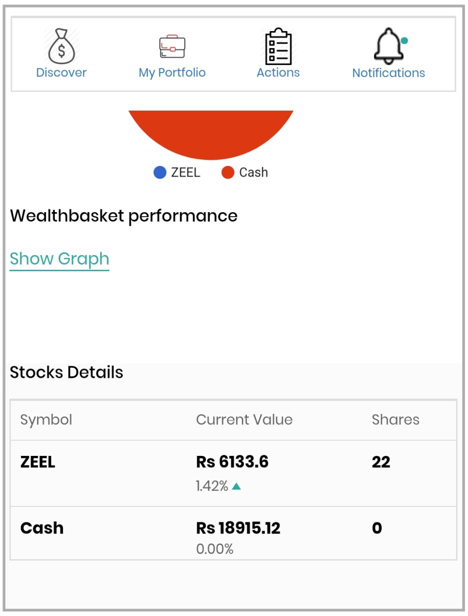


Step 1: Click on the 'In-app Notification' or Click on the actions tab in Stoxbox.



Step 2: In the actions page there will be a 'Pending actions' tab where the user wil see the type of rebalance recommended. Either BUY or SELL

Step 3: Click on 'Approve All' to proceed to BUY or SELL. We recommend that the user rebalances all the Rebalance request as notified to stay subscribed within the selected Stoxbox. However, if the user chooses to 'Reject All' the rebalance, he will no longer be subscribed to the selected Stoxbox and no more notifications will be shown to the user.



Step 4: Upon a successful BUY rebalance, the user will see the stocks purchased in the respective Stoxbox.

My Portfolio -> Intraday -> Stock Details

Technical User & Flow Document

Stoxbox Product

d. How does applying a rebalance update affect my returns?

Rebalancing isn't done automatically. When a Stoxbox you hold has been rebalanced, you receive a Rebalance Update notification for the same via e-mail and push notification (in the mobile apps) and you can simply apply it with just 2 clicks.

If you skip a rebalance update, your Stoxbox holdings, composition & returns may vary from the original. Also, your Stoxbox will not reflect the underlying theme/model as intended

e. Am I charged for rebalancing my Stoxbox?

In Stoxbox there are no charges for rebalancing. However, the standard brokerage's charges would apply as usual.

f. Is there a limited time period to rebalance my Stoxbox?

All Stoxboxes will be rebalanced periodically. Stoxboxes suh as Intraday Box will be rebalanced several times during the day & the final rebalance will square off all your intraday positions. Keeping the nature and speed of Intraday trading, if you have not bought a Stox within a certain time, it might not be available, else there might be a SELL call by the time you notice it. Therefore for Intraday Box its very crucial to rebalance the moment a rebalance recommendation is out.

For the remaining Stoxboxes that have a longer holding duration, depending on the price movement, the user might or might not be shown a rebalance.

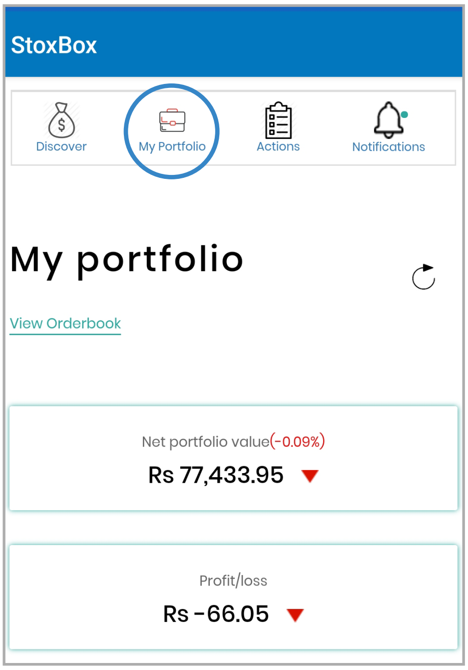
Technical User & Flow Document

Stoxbox Product

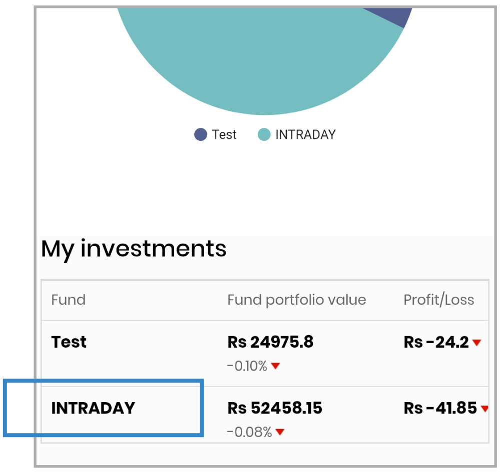
Track Stoxbox Performance

Step 1: Overall Stoxbox portfolio performance

Click on the 'My portfolio' section where the user can see the overall portfolio performance



Scroll down to reach 'My Investments' and select a Stoxbox you have invested in

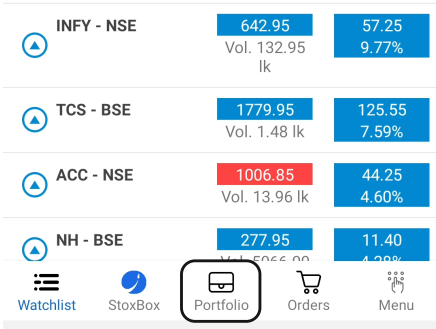


Step 2: Individual Stoxbox performance

Click on individual product to view individual performance

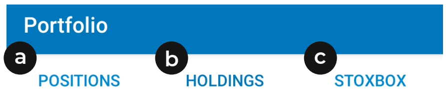
The **Portfolio** Section

All the shares that you have purchased as Delivery, Intraday positions & Stoxbox advisory basket holdings, will all show up in the ‘Portfolio’ section.



There are 3 tabs in the ‘Portfolio’ section

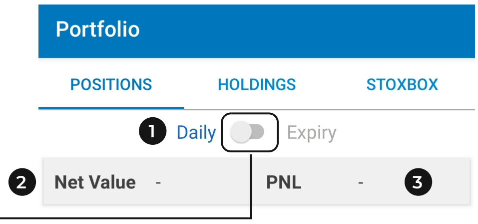
a. Positions
b. Holdings
c. StoxBox



a. Positions Tab

In the ‘Positions’ tab, you will see all the Intraday &F&O positions that you have taken for the day & for expiry.

Below are the elements within the ‘Positions’ tab



1. Daily or Expiry switch
All your daily Intraday positions will show up when the ***switch*** is ‘turned-on’ to daily

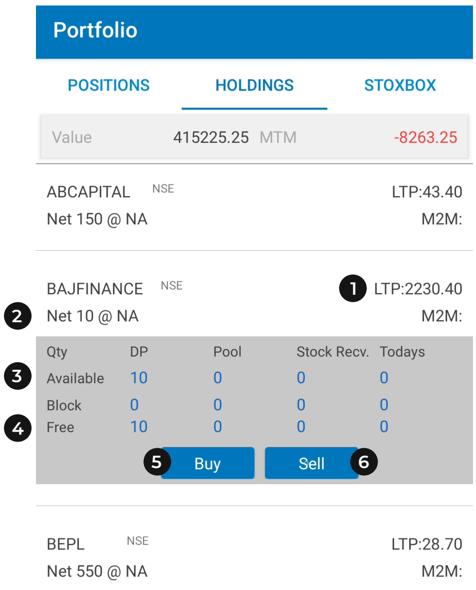
All Futures & Options positions that have an expiry date will show when the ***switch*** is ‘turned-on’ to expiry.

2. Net Value
The Net value will show you the combined Net value of your daily & expiry positions.

3. PNL (Profilt & Loss)
Profit & Loss section shows the net profit or loss of your positions.

b. Holdings Tab

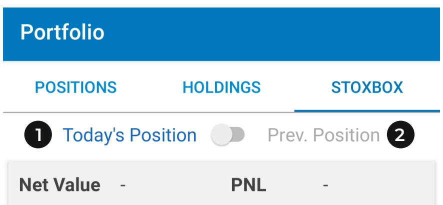
In the ‘Holdings’ tab, you will see all the stocks that you hold in your broking account. You can BUY additional or SELL the stocks that are there in your ‘Holdings’



1. LTP: Last Traded Price
2. Net: The Net number of stocks you own
3. Available: Stocks in the DP account
4. Free: Stocks available to Sell
5. Buy Button: To initiate BUYING of stocks
5. Sell Button: To initiate SELLING of stocks

c. StoxBox Tab

In the ‘Stoxbox’ tab, you will see the positions of all the stocks that you hold in Stoxbox



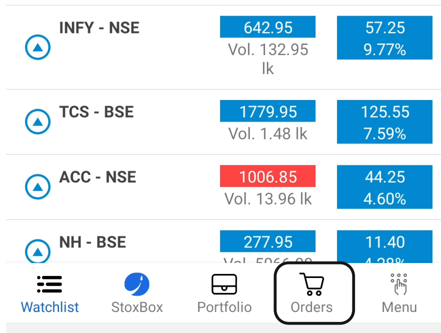
1. Today’s positions if any
2. Previous positions

The **Orders** Section

The 'Orders' section shows the status of the orders that have been placed throughout the day.

There are 3 tabs in the 'Orders' section

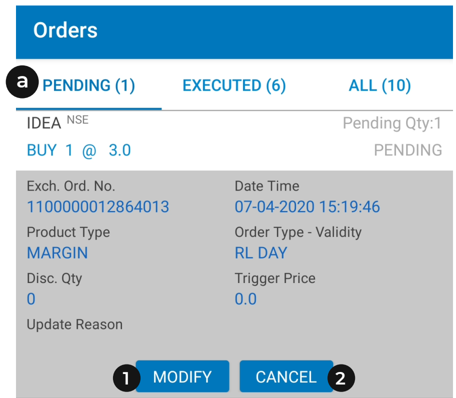
a. Pending
b. Executed
c. All



a. Pending Orders Tab

In the 'Pending' tab, you will see all the BUY & SELL orders that have been placed in the day, but NOT executed.

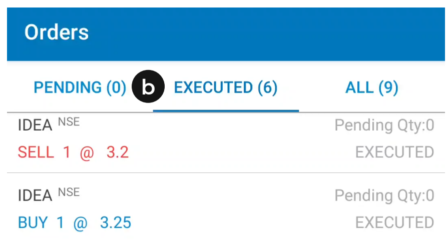
1. Modify: Your BUY or SELL orders by clicking on the 'Modify' button
2. Cancel: Your order by click on the 'Cancel' button.



b. Executed Orders Tab

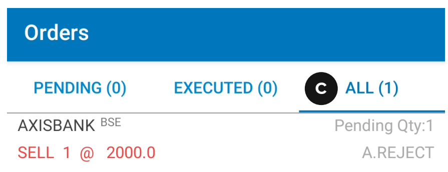
In the 'Executed' tab you can see all the stocks that have been executed i.e. BOUGHT & SOLD.

The stocks that have been BOUGHT are shown in the Blue colour. The stocks that have been SOLD are shown in the Red colour.



c. All Orders Tab

In the 'ALL' tab, you will see, all the pending, executed and cancelled orders in 1 place.

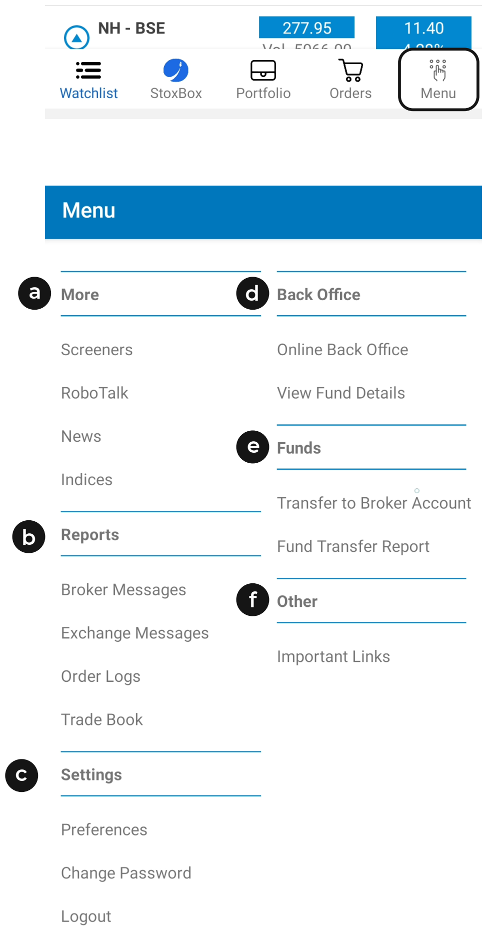


The **Menu** Section

The 'Menu' section contains all the essential links and functions of the app other than BUYING & SELLING of stocks.

There are 6 main categories within this section.

a. More
b. Reports
c. Settings
d. Back Office
e. Funds
f. Other



a. 'More' section
In the 'More' section you get to see a list of tools:

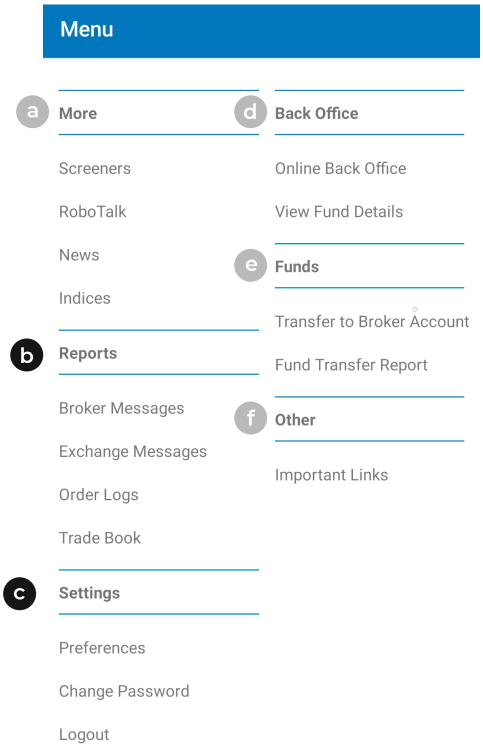
Screeners:
A stock screener is a tool that investors and traders can use to filter stocks based on user-defined metrics. Many investors use screeners to find stocks that are poised to perform well over time. Active traders may use stock screening tools to find high probability set-ups for short-term positions.

RoboTalk:
An **Artificial Intelligence** based Voice chatbot that gives you a range of topics such as 'market snapshot', 'stock quotes, 'what's new' and many more.

News:
You can look at the market pulse and the latest news from all major news networks such as Moneycontrol, NDTV, Economictimes, Business Standard, BSE, Twitter & many more.

Indices:
You can see the entire list of all the Indices on BSE & NSE.

The **Menu** Section



b. 'Reports' section

In the 'Reports' section you get to see the list of reports:

Broker Messages:
You can see all the **research calls** and other important messages that have been shared by BP Wealth.

Exchange Messages:
In the exchange messages you can see all the messages that have been shared by the exchanges. Messages such as dividend declaration, directors meeting, latest announcements and much more.

Order Logs:
In order logs, you can see all those orders that have been placed. Such as orders executed, pending, cancelled & rejected. Order logs are maintained for the day only.

Trade Book:
In the trade book you can see all trades, including partial trades. All the trade details for the day will be shown here.

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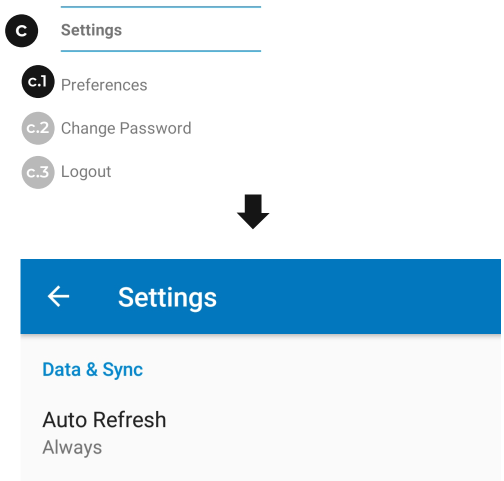
c. 'Settings' section

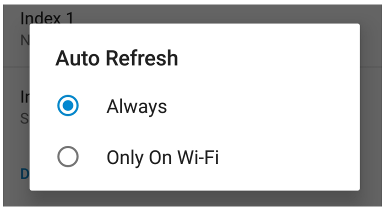
All your App settings will come under this section.



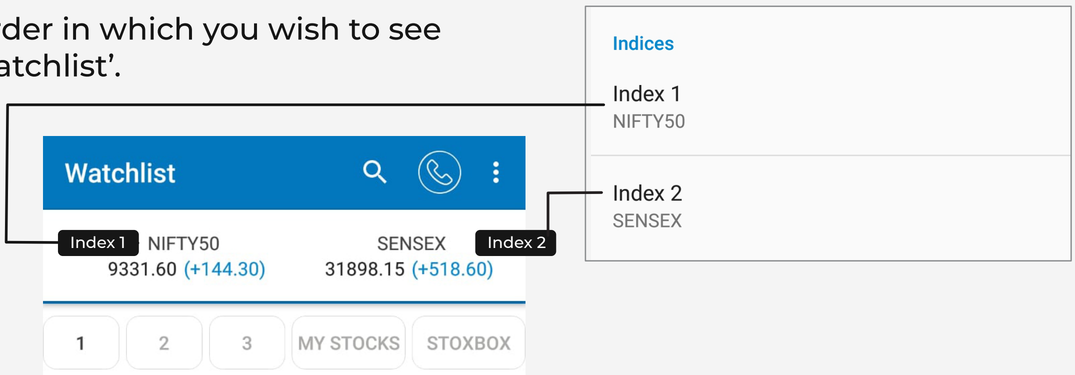
c.1: Preferences
Through the preferences link you can modify the following details:

Data & Sync Auto Refresh:
You can choose if you wish to automatically refresh your trading information as Always or Only on Wi-Fi

Default: Should be set to Always ONLY



Indices:
You can choose the order in which you wish to see your Indices in the 'Watchlist'.

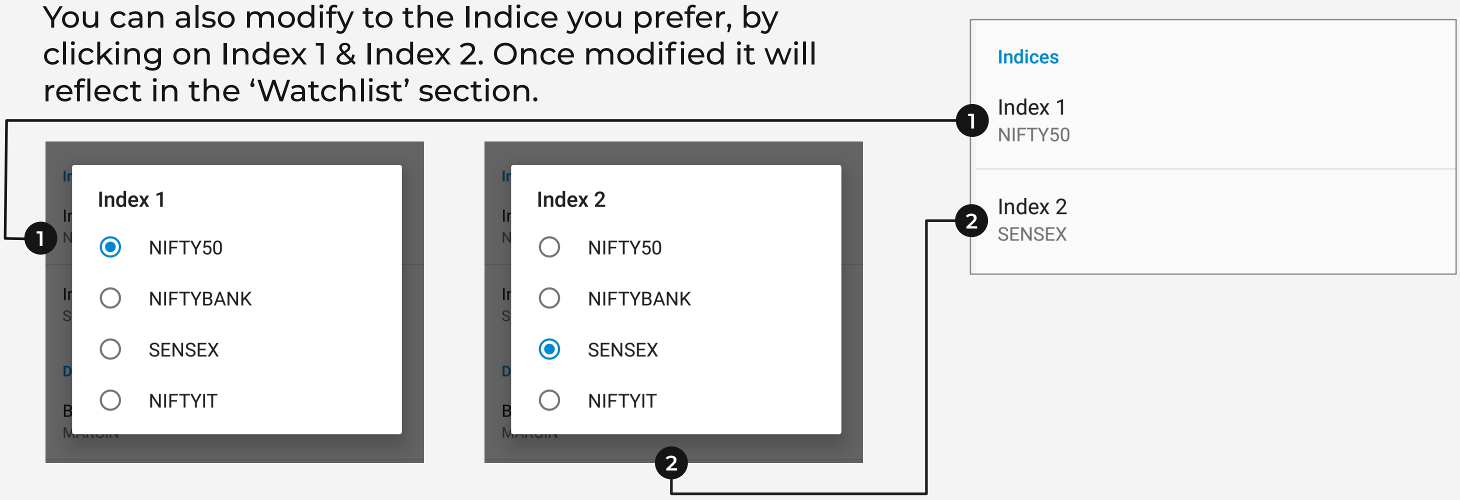


The **Menu** Section

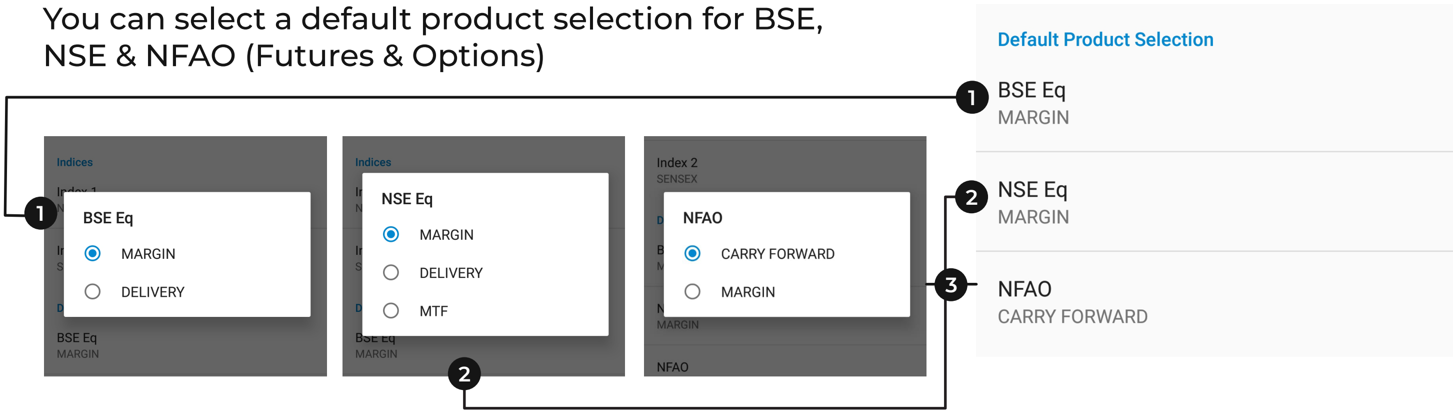
c. 'Settings' section

c.1: Preferences

Indices:
You can also modify to the Indice you prefer, by clicking on Index 1 & Index 2. Once modified it will reflect in the 'Watchlist' section.

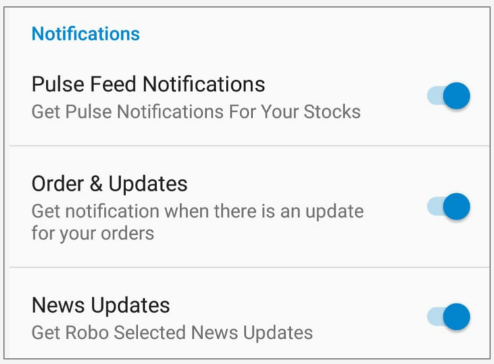


Default Product Selection:
You can select a default product selection for BSE, NSE & NFAO (Futures & Options)

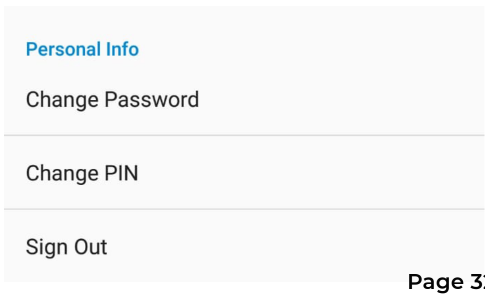


Notifications:
You can choose to enable to disable the following types of notifications.

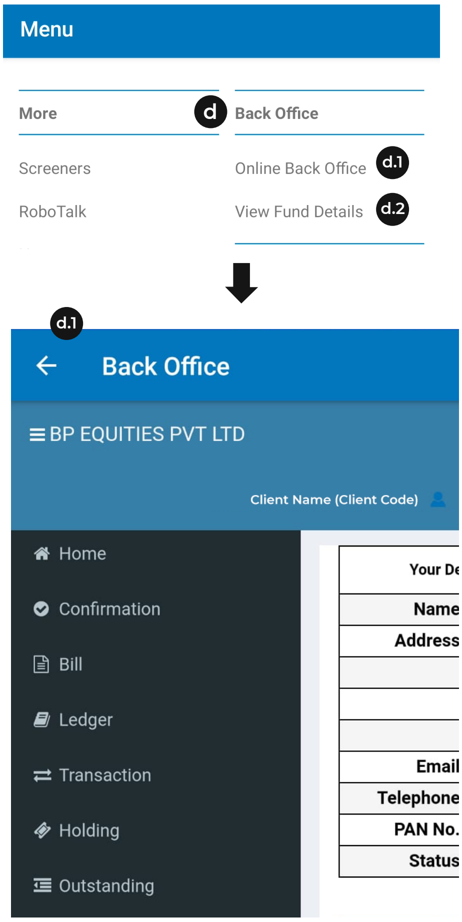
- Pulse Feed Notifications
- Order & Updates
- News Updates



Personal Info:
You can change your password & sign ou by clicking on the respective options.



The **Menu** Section



d. 'Back Office' section

The Back Office section is one of the crucial sections of the app. It contains the following 2 options:

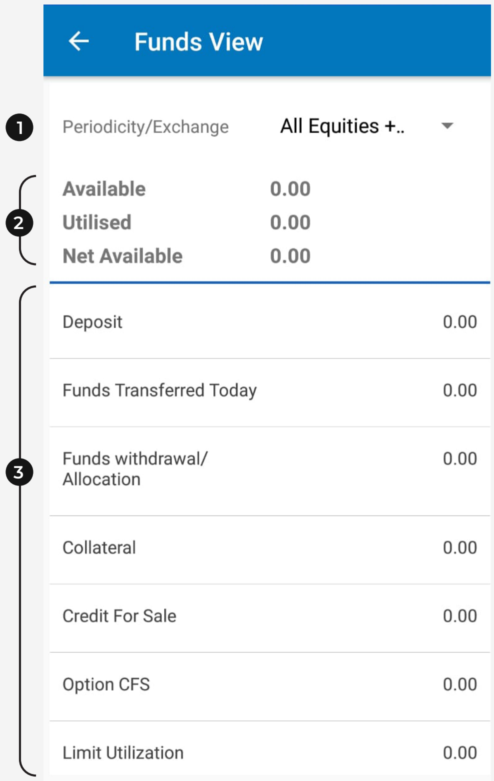
d.1: Online Back Office

Through the online back-office, you can access the entire *Trade Plus* back office details such as:

Your details
Bills
Ledger Details
Transactions
Holdings
Outstanding
Collateral
Profit/Loss
Digital Documents (contract notes, etc)
Agreement
Margin Short Fall
Capital Gains/ Loss
Request (Payout/ Report)

d.2: View Fund Details

From 'View Fund Details' you can access all the relevant details regarding the funds you have in the account, the funds transferred today, limit utilization and much more. In this section you can only view your fund details and can not add or remove funds.

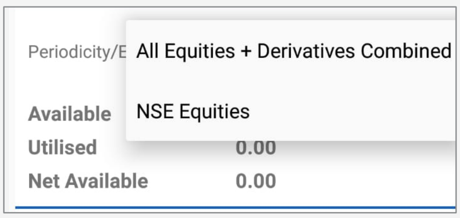


There are 3 main views within this section:

1. Periodicity/ Exchange
2. Overall Summary View of Available, Utilized & Net Available Funds
3. Detailed breakdown of all types of funds.

1. Periodicity/ Exchange

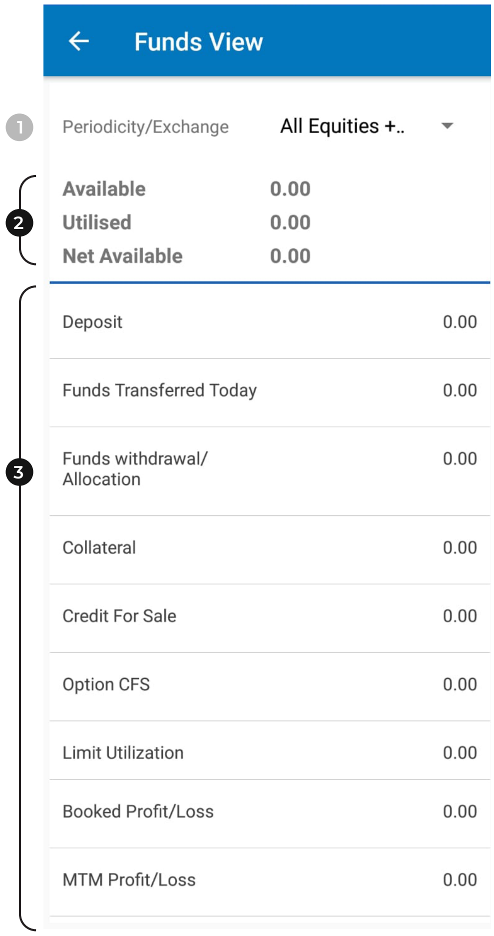
You can select if you wish to see the funds basis
a. All Equities + Derivatives
b. NSE Equities Only



Basis your selection, your overall summary & detailed breakdown will be shown

The **Menu** Section

d. ‘Back Office’ section
d.2: View Fund Details



2. Overall Summary View of Available, Utilized & Net Available Funds
Basis the selection of Periodicity/ Exchange you will be able to see your available, utilised and net available funds.

3. A Detailed breakdown of all types of funds.
In this section you can click on each fund type to view details. Below are the type of fund details you can see.

- Deposits
- Funds Transferred Today
- Funds withdrawal/ Allocation
- Collateral
- Credit For Sale
- Options CFS
- Limit Utilization
- Book Profit/ Loss
- MTM Profit/ Loss

Below are the details for each of the type of fund details you can see:

Deposit	0.00
Adhoc Deposit	0.00
Overdraft Limit	0.00
Cash Deposit	0.00
Misc. Deposit	0.00
Notional Deposit	0.00
Manual Collateral	0.00

Option CFS	0.00
Total Trading Power Limit	0.00
Multiplier	1.00
Maximum Option CFS	0.00
Option CFS	0.00

Credit For Sale	0.00
Pool CFS	0.00
SAR CFS	0.00
Maximum CFS Limit	0.00
DP CFS	0.00

Collateral	0.00
SAR Collateral	0.00
DP Pledged Collateral	0.00
Pool Pledged Collateral	0.00
Pool Collateral	0.00
Maximum Collateral Limit	0.00
DP Collateral	0.00

Limit Utilization	0.00
Derivative Position	0.00
Commodity Position	0.00
Currency Position	0.00
Equity Position	0.00

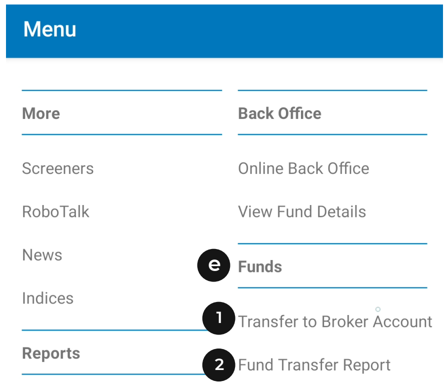
MTM Profit/Loss	0.00
Derivative Position	0.00
For Trading	0.00
Net Available Funds	0.00
For Allocation/Withdrawal	0.00
Total Utilization	0.00
Commodity Position	0.00
Currency Position	0.00
Equity Position	0.00

Booked Profit/Loss	0.00
Derivative Position	0.00
Commodity Position	0.00
Currency Position	0.00
Equity Position	0.00

The **Menu** Section

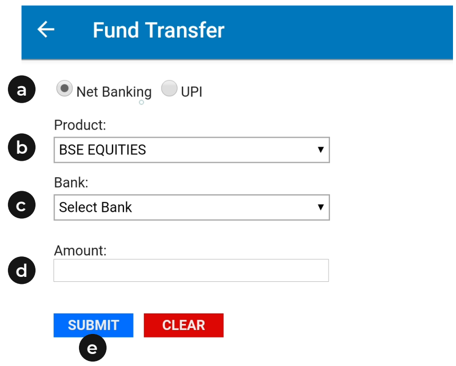
e. 'Funds' section

In this section you can you can transfer the funds into your broking account and also view the fund transfer report.



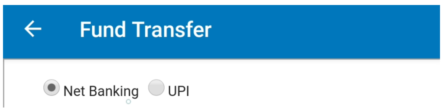
1: Transfer to Broker Account
2: Fund Transfer Report

1: Transfer to Broker Account
The days of transferring funds into your BP Wealth account by cheque are over.

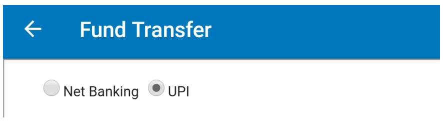


a: Transfer Methods:
The days of transferring funds into your BP Wealth account by cheque are over. You can now transfer funds via the app through the 2 methods shown below:

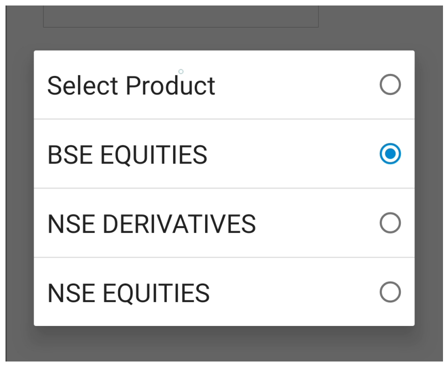
Net Banking



UPI



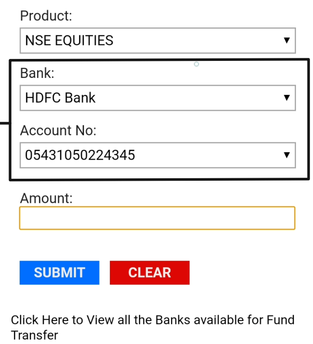
b: Product Selection:
To select a particular product type you need to click on the 'Product' dropdown to view the various options.



You need to select 1 out of the 3 product types

1. BSE Equities
2. NSE Derivatives (Futures & Options)
3. NSE Equities

c: Bank Selection:
Once you have selected a product type, your registered **bank name** and **account number** will be pre-filled.



d: Amount:
Once your bank name & account details are on the screen, all you need to do is enter the amount you wish to transfer and click on the 'Submit Button'

Note: Based on the payment method you select you will be shown the next steps on the screen.

The **Menu** Section

e. 'Funds' section

2: Fund Transfer Report

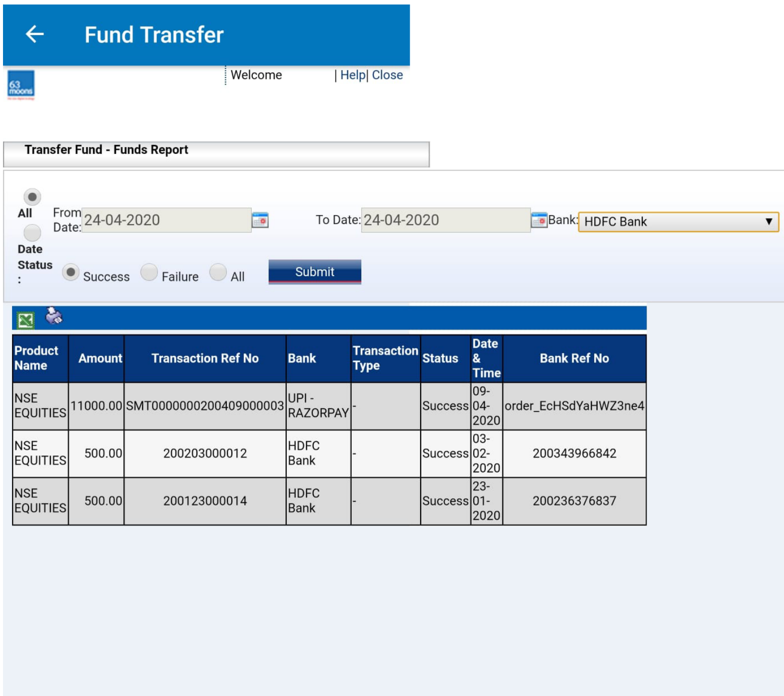
Through the fund transfer report you can see all the details regarding the funds you have transferred.

You can filter basis:

- The date range
- Status: Success, Failure or All
- Basis the Bank

In the report you can see the following details such as:

- Product Type
- Amount Transferred
- Transaction reference ID
- Bank & payment method
- Transaction Type
- Status
- Date & Time
- Bank Reference Number



Product Name	Amount	Transaction Ref No	Bank	Transaction Type	Status	Date & Time	Bank Ref No
NSE EQUITIES	11000.00	SMT0000000200409000003	UPI - RAZORPAY	-	Success	09-04-2020	order_EcHSdYaHWZ3ne4
NSE EQUITIES	500.00	200203000012	HDFC Bank	-	Success	03-02-2020	200343966842
NSE EQUITIES	500.00	200123000014	HDFC Bank	-	Success	23-01-2020	200236376837

You can also export the details as an excel sheet or even print it out.