

Investor Charter in Respect of Investment Advisory Services

A. Vision and Mission Statements for investors.

Vision:

To implement diligently researched customized investment strategies which help investors meet their long-term financial goals in a risk appropriate manner.

Mission:

To ensure that the Investment Advisory industry provides a viable investment avenue for wealth creation by adopting high levels of skill, integrity, transparency and accountability.

B. Details of business transacted by the Investment Adviser with respect to the clients.

- a. to provide Investor Charter to Clients
- b. to apply for Accredited Investor Certification
- c. to conduct appropriate risk profiling and suitability assessment of investors
- d. executing the Investment Advisory Agreement (IA)
- e. Advising investors regarding their investment decisions (advisory)
- f. To conduct audit annually
- g. To disclose the status of complaints on the website.

C. Details of services provided to Clients (No indicative Timelines) :-

- a. Onboarding of clients
- b. Completing KYC of Clients
- c. Conducting the risk profiling and suitability assessment of investors
- d. Sharing and Execution of the Investment Advisory Agreement (IA)
- e. Application to BSEasl for securing the AI Certification
- f. Communication with the Client in regards to Grievances (if any)
- g. Advising the client based on the risk appetite
- h. Distribution service
- i. Such other services as allowed under the IA Regulations, 2013

D. Details of grievance redressal mechanism and how to access it

1. It is mandatory for every Investment Advisor to register itself on SEBI SCORES (SEBI Complaint Redress System). SCORES is a centralised online complaint resolution system through which the complainant can take up his grievance against the Investment Advisory provider and subsequently view its status. (<https://scores.gov.in/scores/Welcome.html>)
2. The details such as the name, address and telephone number of the investor relations officer of the IA who attends to the investor queries and complaints should be provided in the Investment Advisory Agreement and/or Investor Charter.
3. The grievance redressal and dispute mechanism should be mentioned in the Investment Advisory Agreement.
4. In case of any grievance / complaint, an investor should approach the concerned Investment Adviser and shall ensure that the grievance is resolved within 30 days.
5. If the investor's complaint is not redressed satisfactorily, one may lodge a complaint with SEBI on SEBI's 'SCORES' portal which is a centralized web-based complaints redressal system. SEBI takes up the complaints registered via SCORES with the concerned intermediary for timely redressal. SCORES facilitates tracking the status of the complaint.
6. With regard to physical complaints, investors may send their complaints to: Office of Investor Assistance and Education, Securities and Exchange Board of India, SEBI Bhavan, Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051.

E. Expectations from the investors (Responsibilities of investors)

1. Check registration status of the intermediary from SEBI website before availing services.
2. Submission of KYC documents and application form in a timely manner with signatures in appropriate places and with requisite supporting documents.
3. The terms and conditions of the Investment Advisory Agreement should be read with care before signing the same.
4. The 'Risk Profiling Questionnaire' shall be filled in a just and fair manner.
5. The Client shall share the Holding Statements and such other statements, documents and information as required by the Investment Advisor promptly.
6. Ensure providing complete details of negative list of securities as part of freeze instructions at the time of entering into PMS agreement and every time thereafter for changes, if any, in a timely manner.
7. To update the Investment Advisor in case of any change in the KYC documents AND to provide the updated KYC along with the required proof and personal details.
8. To intimate the IA such other changes that may impact the advice that will be given by the IA to the client