Investor Charter

Investment Adviser — under SEBI (Investment Advisers) Regulations, 2013

Vision and Mission Statements for Investors

Vision: Invest with knowledge & safety.

Mission: Every investor should be able to invest in right investment products based on their needs, manage and monitor them to meet their goals, access reports and enjoy financial wellness.

Details of Business Transacted by the Investment Adviser

- To enter into an agreement with the client providing all details including fee details, conflict of interest disclosure and maintaining confidentiality of information.
- To do a proper and unbiased risk-profiling and suitability assessment of the client.
- To conduct audit annually.
- To disclose the status of complaints on its website.
- To disclose the name, proprietor name, type of registration, registration number, validity, complete address with telephone numbers and associated SEBI office details on its website.
- To employ only qualified and certified employees.
- To deal with clients only from official number.
- To maintain records of interactions with all clients including prospective clients, where any conversation related to advice has taken place.
- To ensure that all advertisements adhere to the Advertisement Code for Investment Advisers.
- Not to discriminate among clients opting for the same/similar products or services.

Details of Services Provided to Investors (No Indicative Timelines)

- Onboarding of clients.
- Sharing of agreement copy.
- Completing KYC of clients.

Disclosure to Clients

- To provide full disclosure about its business, affiliations and compensation in the agreement.
- To not access client's accounts or holdings for offering advice.
- To disclose the risk profile to the client.
- To disclose any conflict of interest of the advisory activities with any other activities of the adviser.
- To disclose the extent of use of Artificial Intelligence tools in providing investment advisory services.
- To provide investment advice based on the risk-profiling and suitability of the client.
- To treat all advisory clients with honesty and integrity.

- To make adequate disclosure of all material facts such as risks, obligations and costs relating to the products or securities advised.
- To provide clear guidance and adequate caution notice when advising on complex and high-risk products/services.
- To ensure confidentiality of client information unless disclosure is legally required or specifically consented to.
- To disclose timelines for the various services provided and ensure adherence to them.

Grievance Redressal Mechanism and How to Access It

An investor may lodge a complaint/grievance against the Investment Adviser in the following ways:

Mode of filing the complaint with the Investment Adviser

In case of any grievance/complaint, an investor may approach the concerned Investment Adviser who shall strive to redress the grievance immediately, but not later than 21 days of receipt of the grievance.

Mode of filing on SCORES or with IAASB

- SCORES 2.0 — a web-based centralized grievance redressal system of SEBI for time-bound resolution (https://scores.sebi.gov.in).
- Two-level review: first review by the designated body (IAASB); second review by SEBI.
- Email to the designated email ID of IAASB.
- If unsatisfied with the resolution, the investor may file on the SMART ODR platform for resolution through online conciliation or arbitration.

With regard to physical complaints, investors may write 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.

Rights of Investors

- Right to Privacy and Confidentiality.
- Right to Transparent Practices.
- Right to Fair and Equitable Treatment.
- Right to Adequate Information.
- Right to Initial and Continuing Disclosure.
- Right to receive information about all statutory and regulatory disclosures.
- Right to Fair & True Advertisement.
- Right to Awareness about Service Parameters and Turnaround Times.
- Right to be informed of the timelines for each service.
- Right to be Heard and to Satisfactory Grievance Redressal, including timely redressal.
- Right to Suitability of the Financial Products.
- Right to Exit from a financial product or service in accordance with the agreement.
- Right to clear guidance and caution notice when dealing in complex and high-risk products.

- Additional rights for vulnerable consumers: access to services even if differently abled; to provide feedback; and against coercive, unfair or one-sided clauses.

Expectations from Investors (Responsibilities) — Do's

- Always deal with SEBI registered Investment Advisers and verify a valid registration certificate and SEBI registration number.
- Refer to the list of SEBI registered Investment Advisers on the SEBI website.
- Pay only advisory fees, through banking channels only, and keep duly signed receipts. Payment may be made via the Centralised Fee Collection Mechanism (CeFCoM) of IAASB, if opted for.
- Always ask for your risk profiling before accepting advice and insist advice is based on it.
- Ask all relevant questions and clear your doubts before acting on advice.
- Assess the risk-return profile, liquidity and safety before investing.
- Insist on terms and conditions in writing, duly signed and stamped; read them carefully.
- Be vigilant in your transactions and approach appropriate authorities for redressal.
- Inform SEBI about advisers offering assured or guaranteed returns.
- Be aware of your rights to exit, to seek clarifications, to provide feedback, and to not be bound by clauses contravening regulatory provisions.

Don'ts

- Don't fall for stock tips offered under the pretext of investment advice.
- Do not provide funds for investment to the Investment Adviser.
- Don't fall for promises of indicative, exorbitant or assured returns; don't let greed overcome rational decisions.
- Don't fall prey to luring advertisements or market rumors.
- Avoid transacting only on the basis of phone calls or messages from any adviser or representative.
- Don't take decisions merely because of repeated messages and calls.
- Do not fall prey to limited-period discounts, incentives or gifts offered by advisers.
- Don't rush into investments that do not match your risk appetite and goals.
- Do not share login credentials or passwords of your trading, demat or bank accounts with the adviser.