

UPDATED INVESTOR CHARTER FOR INVESTMENT ADVISERS (IAs)

ANNEXURE A: INVESTOR CHARTER IN RESPECT OF IAs

Investment Adviser: Sriram R | SEBI Registration No.: INA000017976 | BSE Reg. No.: 1992

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A. 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.

B. Details of Business Transacted by the Investment Adviser with Respect to the Investors

The Investment Adviser undertakes the following activities on behalf of investors:

- To enter into an agreement with the client providing all details including fee details, aspects of 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 (prior to onboarding), where any conversation related to advice has taken place.
 - To ensure that all advertisements are in adherence to the provisions of the Advertisement Code for Investment Advisers.
 - Not to discriminate in terms of services provided among clients opting for same/similar products/services offered by the Investment Adviser.
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C. Details of Services Provided to Investors

Onboarding of Clients

- Sharing of agreement copy.
 - Completing KYC of clients.
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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 investment advisory activities with any other activities of the Investment Adviser.
- To disclose the extent of use of Artificial Intelligence tools in providing investment advisory services.

Advisory Services

- To provide investment advice to the client based on the risk-profiling of the clients and suitability of the client.
- To treat all advisory clients with honesty and integrity.
- To make adequate disclosure to the investor of all material facts such as risks, obligations, costs, etc. relating to the products or securities advised by the adviser.
- To provide clear guidance and adequate caution notice to clients when providing investment advice for dealing in complex and high-risk financial products/services.
- To ensure confidentiality of information shared by clients unless such information is required to be provided in furtherance of discharging legal obligations or a client has provided specific consent to share such information.
- To disclose the timelines for the various services provided by the Investment Adviser to clients and ensure adherence to the said timelines.

D. Details of Grievance Redressal Mechanism and How to Access It

1. Mode of Filing Complaints

With Investment Adviser Directly

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

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With SCORES or Investment Adviser Administration and Supervisory Body (IAASB)

SCORES 2.0 is a web-based centralised grievance redressal system of SEBI for facilitating effective grievance redressal in a time-bound manner.

- SCORES 2.0 portal: <https://scores.sebi.gov.in>
- Two-level review process for complaints against an Investment Adviser:
 - First review done by designated body (IAASB)
 - Second review done by SEBI
- Email: Designated email ID of IAASB

2. SMARTODR Platform

If the investor is not satisfied with the resolution provided by the Market Participants, then the investor has the option to file the complaint or grievance on the SMARTODR platform for resolution through online conciliation or arbitration.

- SMARTODR portal: <https://smartodr.in/login>

3. Physical Complaints

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. Rights of Investors

Investors are entitled to the following rights when dealing with SEBI Registered Investment Advisers:

1. **Right to Privacy and Confidentiality**
 2. **Right to Transparent Practices**
 3. **Right to Fair and Equitable Treatment**
 4. **Right to Adequate Information**
 5. **Right to Initial and Continuing Disclosure**
 - Right to receive information about all statutory and regulatory disclosures.
 6. **Right to Fair and True Advertisement**
 7. **Right to Awareness about Service Parameters and Turnaround Times**
 - Right to be informed of the timelines for each service.
 8. **Right to be Heard and Satisfactory Grievance Redressal**
 - Right to have timely redressal.
 9. **Right to Suitability of the Financial Products**
 10. **Right to Exit from Financial Product or Service**
 - In accordance with the terms of agreement with the Investment Adviser.
 11. **Right to Receive Clear Guidance and Caution Notice**
 - When dealing in complex and high-risk financial products and services.
 12. **Right to Have Digital Accessibility**
 - Right to access digital platforms and services of Regulated Entities (REs) in an accessible manner, ensuring inclusivity for all investors including those with disabilities.
 13. **Additional Rights to Vulnerable Consumers**
 - Right to get access to services in a suitable manner even if differently abled.
 14. **Right to Provide Feedback**
 - Right to provide feedback on the financial products and services used.
 15. **Right Against Coercive, Unfair, and One-Sided Clauses**
 - Right against coercive, unfair, and one-sided clauses in financial agreements.
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F. Expectations from the Investors (Responsibilities of Investors)

Do's

16. Always deal with SEBI registered Investment Advisers.

17. Ensure that the Investment Adviser has a valid registration certificate.
18. Check for SEBI registration number. Refer to the list of all SEBI registered Investment Advisers at: <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=13>
19. Pay only advisory fees to your Investment Adviser. Make payments through banking channels only and maintain duly signed receipts. You may use the Centralised Fee Collection Mechanism (CeFCoM) of IAASB if the investment adviser has opted for it.
20. Always ask for your risk profiling before accepting investment advice. Insist that the Investment Adviser provides advisory strictly on the basis of your risk profile and takes into account available investment alternatives.
21. Ask all relevant questions and clear your doubts with your Investment Adviser before acting on advice.
22. Assess the risk-return profile of the investment as well as liquidity and safety aspects before making investments.
23. Insist on getting the terms and conditions in writing, duly signed and stamped. Read these terms carefully — particularly regarding advisory fees, advisory plans, and category of recommendations — before dealing with any Investment Adviser.
24. Be vigilant in your transactions.
25. Approach the appropriate authorities for redressal of your doubts or grievances.
26. Inform SEBI about Investment Advisers offering assured or guaranteed returns.
27. Always be aware that you have the right to exit the service of an Investment Adviser.
28. Always be aware that you have the right to seek clarifications and clear guidance on advice.
29. Always be aware that you have the right to provide feedback to the Investment Adviser in respect of services received.
30. Always be aware that you will not be bound by any clause prescribed by the Investment Adviser that contravenes any 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 the promise of indicative, exorbitant, or assured returns by Investment Advisers. Don't let greed overcome rational investment decisions.
- Don't fall prey to luring advertisements or market rumours.
- Avoid doing transactions only on the basis of phone calls or messages from any Investment Adviser or its representatives.
- Don't take decisions just because of repeated messages and calls by Investment Advisers.
- Do not fall prey to limited-period discounts or other incentives, gifts, etc. offered by Investment Advisers.
- Don't rush into making investments that do not match your risk-taking appetite and investment goals.
- Do not share login credentials and passwords of your trading, demat, or bank accounts with the Investment Adviser.

SEBI Disclaimer and Regulatory Warning

Registration granted by SEBI, membership of BASL, and certification of NISM in no way guarantee the performance of the Investment Adviser or provide any assurance of returns to investors. Investment in securities market are subject to market risks. Read all the related documents carefully before investing.