



Rights & Obligations (Investor Charter)

AMFI Registered Mutual Fund and SIF Distributor | ARN-334361

Vardhaman Wealth And Lifestyle Private Limited

Location: Office No. 26, 6th floor Navjivan Commercial Premises, Dr D.B. Marg, Mumbai Central, Mumbai-400008.

Contact No.: 9969572995

www.vardhamanwealth.com

Email Id: support@vardhamanwealth.com

1. Investor Rights

- **Fair Treatment:** Receive services in a fair, transparent, and professional manner in line with SEBI and AMFI Codes.
- **Information Access:** Obtain complete and unaltered information on mutual fund products, including SAI, SID, KIM, addenda, performance data, and risks.
- **Suitability & Disclosure:** Expect recommendations based only on your risk profile and investment objectives.
- **Execution Transparency:** Receive timely confirmations of all executed transactions (purchase, redemption, SIP, STP, SWP).
- **Complaint Resolution:** Have your grievances addressed promptly through the defined escalation matrix.
- **Confidentiality:** Assurance that your personal and financial data will be handled strictly as per AMFI Data Sharing & SEBI Privacy Guidelines.
- **Regulatory Protection:** Access SEBI's SCORES platform for complaint escalation if unresolved within prescribed timelines.

2. Investor Obligations

- Provide accurate and updated KYC and personal information at all times.
- Disclose investment objectives, financial position, and risk tolerance honestly during risk profiling.
- Read all scheme-related documents carefully before investing.
- Review portfolio statements and transaction confirmations periodically.
- Promptly report discrepancies or grievances to the compliance desk.
- Avoid sharing confidential login credentials or personal data via unverified links.
- Keep contact details updated for seamless communication.

3. Grievance Redressal Mechanism

You may raise a complaint through any of the following channels:

support@vardhamanwealth.com 91 9969572995

Escalation Matrix

Levels	Contact / Role	Channel	When to Escalate
Level 1	Client Service / Operations Desk	support@vardhamanwealth.com 9969572995	At first instance
Level 2	AMC Grievance Cell	As per respective AMC / Registrar contact	If product-side action is required / unresolved internally

If not resolved within 21 days, you may escalate the complaint through SEBI's SCORES Portal: <https://scores.gov.in>

4. Compliance Commitment

- Adhering to SEBI Master Circular for Mutual Funds (May 2023) and AMFI Code of Conduct (Clause 8 - Investor Grievance Redressal).
- Maintaining a transparent Complaint Register & SCORES Tracker.
- Ensuring timely updates of regulatory changes to all clients.
- Preserving investor trust through integrity, transparency, and accountability in all dealings.

5. Disclaimer

This Investor Charter is issued in compliance with SEBI & AMFI guidelines for Mutual Fund Distributors. It is meant for compliance and awareness purposes only and does not constitute investment advice. All mutual fund investments are subject to market risks; investors should read scheme-related documents carefully before investing.