

## **Vision and Mission Statements for investors**

Invest after determining your appetite for risk. Investment returns are always based on two things:

- **Your time horizon** – capital will always increase/ decrease during your investment timeframe. Our vision is to help the client benefit from long-term appreciation in stock prices and underlying businesses. Typically, we invest in stocks for a minimum holding period of 3+ years.
- **Risk Profile** – Please talk to us about your risk appetite before investing in any of our products or strategies.

### **Details of grievance redressal mechanism and how to access it**

1. 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.
2. 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.
3. 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.

### **Expectations from the investors (Responsibilities of investors)**

- **Do's**
  - i. Always deal with SEBI registered Investment Advisers.
  - ii. Ensure that the Investment Adviser has a valid registration certificate.
  - iii. Check for SEBI registration number.

Please refer to the list of all SEBI registered Investment Advisers which is available on SEBI website in the following link:

<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=13>)

- iv. Pay only advisory fees to your Investment Adviser. Make payments of advisory fees through banking channels only and maintain duly signed receipts mentioning the details of your payments.
- v. Always ask for your risk profiling before accepting investment advice. Insist that Investment Adviser provides advisory strictly on the basis of your risk profiling and take into account available investment alternatives.
- vi. Ask all relevant questions and clear your doubts with your Investment Adviser before acting on advice.
- vii. Assess the risk–return profile of the investment as well as the liquidity and safety aspects before making investments.
- viii. Insist on getting the terms and conditions in writing duly signed and stamped. Read these terms and conditions carefully particularly regarding advisory fees, advisory plans, category of recommendations etc. before dealing with any Investment Adviser.
- ix. Be vigilant in your transactions.
- x. Approach the appropriate authorities for redressal of your doubts / grievances.
- xi. Inform SEBI about Investment Advisers offering assured or guaranteed returns.

• **Don'ts**

- xii. Don't fall for stock tips offered under the pretext of investment advice.
- xiii. Do not provide funds for investment to the Investment Adviser.
- xiv. Don't fall for the promise of indicative or exorbitant or assured returns by the Investment Advisers. Don't let greed overcome rational investment decisions.
- xv. Don't fall prey to luring advertisements or market rumors.
- xvi. Avoid doing transactions only on the basis of phone calls or messages from any

Investment adviser or its representatives.

- xvii. Don't take decisions just because of repeated messages and calls by Investment Advisers.
- xviii. Do not fall prey to limited period discount or other incentive, gifts, etc. offered by Investment advisers.
- xix. Don't rush into making investments that do not match your risk taking appetite and investment goals.
- xx. Do not share login credential and password of your trading and demat accounts with the Investment Adviser.