

Investor Charter

A. Vision and Mission Statements for investors.

Vision:

To provide an investment vehicle for select investors with an option to personalize and customize portfolios through investment mandates. We offer equity portfolios which look to generate capital appreciation by investing in a diversified portfolio of equity or equity-related securities.

Mission:

Buying fundamentally sustainable growing businesses and outperform the benchmark indices by investing in equity and equity-related instruments including mutual funds

B. Series of transactions.

- a. appropriate risk profiling of investors
- b. to provide Disclosure Document to investors
- c. executing the PMS agreement
- d. Making investment decisions on behalf of investors (discretionary) or investment decisions taken at the discretion of the Investor (non-discretionary) or advising investors regarding their investment decisions (advisory), as the case may be.

C. Services provided to investors:-

Discretionary Services and Non-Discretionary Portfolio Management Services

Under these services, all an investor has to do, is to give his portfolio in any form i.e. in stocks or cash or a combination of both. The minimum size of the portfolio under the Discretionary and/ or Non-Discretionary Funds Management Service should be Rs.50 lakhs as per the current SEBI Regulations. However, the PMS provider reserves the right to prescribe a higher threshold product-wise or in any other manner at its sole discretion. The PMS provider will ascertain the investor's investment objectives to achieve optimal returns based on his risk profile.

i. Discretionary Services

Under these services, the choice as well as the timings of the investment decisions rest solely with the portfolio manager. In other words the portfolio manager shall have the sole and absolute discretion to invest clients' funds in any type of securities and in any market as it deems fit as per the executed agreement. The Securities invested/ disinvested by the

portfolio manager for client in the same Strategy may differ from client to client. The portfolio managers' decision (taken in good faith) in deployment of the Clients' account is absolute and final and cannot be called in question or be open to review at any time during the currency of the agreement or any time thereafter except on the ground of malafide intent, fraud, conflict of interest or gross negligence etc. Periodical statements in respect of client's portfolio are sent to the respective clients.

Currently under the discretionary services, following strategies / portfolios are being offered to investors

- (i) SMC - Moderate
- (ii) SMC - Growth
- (iii) SMC - Customized
- (iv) Equity Quant Strategy (EQS)
- (v) SMC - NRI

ii. Non-Discretionary

The objective of this portfolio is to seek capital appreciation through managing the portfolio after consultation with the Client. The Assets will be managed as per the requirements of the Client after due consultation. The Client will have complete discretion to decide on the investment. The strategy will primarily invest in equity asset class. However, we may consider other asset classes permitted by SEBI regulations. The Portfolio Manager inter-alia will provide research report, structuring of clients portfolios, investment advice and guidance at the Client's request and manage transaction execution, accounting, recording of corporate benefits, valuation and reporting aspects on behalf of the Client. The Portfolio Manager shall execute orders as per the mandate received from Clients. The deployment of the Client's Funds by the Portfolio Manager on the instructions of the Client is absolute and final and can never be called in question. The rights and obligations of the Portfolio Manager shall be exercised strictly in accordance with the Act, Rules and/or Regulations, guidelines and notifications in force from time to time. Periodical statements in respect of Client's Portfolio shall be sent to the respective Clients. Depending upon the portfolio constructed as per the desire of the client, appropriate benchmark shall be ascertained by the portfolio manager.

iii. Investment Advisory Services: -

The Portfolio Manager will also provide Advisory Portfolio Management Services, in terms of the Regulations, which shall be in the nature of investment advisory and shall include the responsibility of advising on the portfolio strategy and Investment and divestment of individual securities on the client's portfolio, for an agreed fee structure, entirely at the Client's risk.

The Portfolio Manager shall be solely acting as an advisor to the portfolio of the client and shall not be responsible for the investment/ divestment of securities and/ or administrative activities on the client's portfolio. The Portfolio Manager shall, provide advisory services in accordance with such guidelines and /or directives issued by the regulatory authorities and/ or the Client, from time to time, in this regard. The clients of the portfolio managers could be Indian resident investors and / or offshore investors.

The services provided to clients are in accordance with the legal agreements / other documents executed with them.

iv. Client On-boarding

- a. Ensuring compliance with KYC and AML guidelines.
- b. Franking & signing the Power of Attorney to make investment decisions on behalf of the investor.
- c. Opening demat account and funding of the same from the investor's verified bank account and/or transfer of securities from verified demat account of the investor and
- d. Mapping the said demat account with Custodian.

v. Ongoing activities

- a. To provide periodic statements to investors as per PMS Regulations and
- b. Providing each client an audited account statement on an annual basis which includes all the details as required under the PMS Regulations.

vi. Fees and Expenses

As per PMS Agreement and in accordance with the PMS Regulations.

vii. Closure and Termination

Upon termination of PMS Agreement, the securities and the funds lying in the account of the investor shall be transferred to the verified bank account/ demat account of the investor.

viii. Grievance Redressal

Addressing in a time bound manner investor's queries, service requests and grievances, if any, on an ongoing basis. Investors can write to Company at clientservicingpms@pmswealth.com Investor may also register/lodge complaints online on SCORES (SEBI COMPLAINTS REDRESS SYSTEM) portal i.e. <http://scores.gov.in/> by clicking on "Complaint Registration" under "Investor Corner".