

INVESTOR CHARTER:

Rights and Obligations

1. Your Rights as an Investor

- **Right to complete, accurate information about MF schemes (SID, SAI, KIM) before investing.**
- **Right to disclosure of all commissions received by the distributor.**
- **Right to receive transaction confirmations and CAS from RTAs.**
- **Right to lodge complaints via our grievance mechanism, SEBI SCORES, or SMART ODR.**
- **Right to switch from Regular Plan to Direct Plan at any time without charges.**
- **Right to risk profiling before any recommendation and to receive only suitable suggestions.**
- **Right to privacy and data protection as per DPDPA 2023.**
- **Right to receive Unsuitability Declaration if investing beyond your risk profile.**
- **Right to access, correct, or delete your personal data (subject to regulatory retention).**
- **Right to choose any distributor, switch distributors, or invest via Direct Plans at any time.**

2. Your Obligations as an Investor

- **Provide accurate personal, financial, and KYC information.**
- **Read all scheme-related documents (SID, SAI, KIM) carefully before investing.**
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- **Complete risk profiling honestly reflecting your true financial situation.**
- **Inform us promptly of any change in personal details, financial circumstances, or risk appetite.**
- **Understand that all investments are subject to market risks.**
- **Retain copies of all transaction documents and correspondence.**
- **Report any unauthorized transactions immediately.**

3. Our Obligations to You

- **Act in your best interest and comply with SEBI/AMFI regulations and AMFI Code of Conduct.**
- **Provide transparent and complete information about all schemes and risks.**
- **Disclose all commissions and maintain documented disclosure process.**
- **Conduct proper risk profiling and ensure suitability of recommendations.**
- **Process transactions promptly through NSE NMF MF platform.**
- **Maintain confidentiality of your information per Privacy Policy and DPDPA 2023.**
- **Maintain grievance redressal mechanism with prescribed timelines.**
- **Not make any misleading statements or guarantee returns.**

4. 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.