

INVESTOR CHARTER IN RESPECT OF INVESTMENT ADVISER

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

- To enter into an agreement with the client providing all details including fee details, aspect 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 obtain registration with Know Your Client Registration Agency (KRA) and Central Know Your Customer Registry (CKYC).
- To conduct audit annually.
- To disclose the status of complaints on the website.
- To disclose the name, proprietor name, type of registration, registration number, validity, complete address with telephone numbers and associated SEBI regional/local Office details on the 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 (before onboarding), where any conversation related to advice has taken place.

C. Details of services provided to investors (No Indicative Timelines)

- Onboarding of Clients
 - Sharing of agreement copy
 - Completing KYC of clients
- Disclosure to Clients
 - To provide full disclosure about business, affiliations, compensation in the agreement.
 - To not access client's accounts or holdings for offering advice.
 - To disclose the risk profile to the client.
- To provide investment advice to the client based on the risk-profiling of the clients and suitability of the client.

D. Details of grievance redressal mechanism and how to access it*

- i. In case of any grievance / complaint, an investor/clients should approach the concerned Investment Adviser through email at compliance@biainvest.com and BIA Investment Advisors shall ensure that the grievance is resolved within 30 calendar days of receipt of the same.
- ii. Investors/clients can send letters to BIA Investment Advisors or contact through telephone at:

BIA Investment Advisors

904 Satkar Building

C G Road

Ahmedabad – 380 009

+91 079 40328998/98795 59519
- iii. If the investor/client's complaint is not redressed satisfactorily, one may lodge a complaint with SEBI on SEBI's 'SCORES 2.0'¹ portal which is a centralized web-based complaints redressal system. SEBI takes up the complaints registered via

¹ SEBI press release PR. No. 06/2024 dated April 01, 2024

SCORES with the concerned intermediary for timely redressal. SCORES facilitates tracking the status of the complaint.

- iv. With regard to physical complaints to SEBI, investors/clients 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.
- v. After exhausting all aforementioned options for resolution, if the investor/client is not satisfied, they can initiate dispute resolution through the Online Dispute Resolution Portal (ODR) at <https://smartodr.in/login>

Alternatively, the investor/client can directly initiate dispute resolution through the ODR Portal if the grievance lodged with the Investment Adviser is not satisfactorily resolved or at any stage of the subsequent escalations mentioned above.

- vi. The dispute resolution through the ODR Portal can be initiated when the complaint/dispute is not under consideration in SCORES guidelines or not pending before any arbitral process, court, tribunal or consumer forum or are non-arbitrable in terms of Indian law. The process on Online Dispute Resolution Mechanism is available at our website

**Updated grievance resolution process as per SEBI Circular SEBI/HO/OIAE/IGRD/CIR/P/2023/156 dated September 20, 2023*

E. Expectations from the investors/clients (Responsibilities of investors/clients)

- **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 the 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 any instance where Investment Adviser is offering assured or guaranteed returns.

- **Don'ts**

- i. Don't fall for stock tips offered under the pretext of investment advice.
- ii. Do not provide funds for investment to the Investment Adviser.
- iii. 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.
- iv. Don't fall prey to luring advertisements or market rumors.
- v. Avoid doing transactions only based on phone calls or messages from any Investment adviser or its representatives.
- vi. Don't take decisions just because of repeated messages and calls by Investment Advisers.
- vii. Do not fall prey to a limited period discount or other incentive, gifts, etc. offered by Investment advisers.
- viii. Don't rush into making investments that do not match your risk-taking appetite and investment goals.
- ix. Do not share login credential and password of your trading and demat accounts with the Investment Adviser.
- x. Do not rely on any information received through social media links and platforms by unauthorized personnel.

