

INVESTOR CHARTER – PORTFOLIO MANAGEMENT SERVICES (PMS)

A. Vision and Mission Statement

Vision

To empower investors with scientific, data-driven investment strategies that enable disciplined wealth creation over the long term.

Mission

To provide customized portfolio management solutions built on rigorous research, rule-based frameworks, and complete transparency, ensuring alignment with investor goals and risk profiles.

B. Details of Business Transacted with Investors

The Portfolio Manager shall:

- Provide customized portfolio strategies based on investor objectives and risk appetite
- Conduct proper risk profiling and suitability assessment
- Share Disclosure Document prior to onboarding
- Execute PMS agreement with all clients
- Offer portfolio management services (discretionary / non-discretionary / advisory as applicable)
- Maintain a fiduciary relationship and act in the best interest of clients
- Ensure transparency in investment decisions and reporting
- Disclose conflicts of interest, if any
- Maintain confidentiality of client information
- Comply with SEBI (Portfolio Managers) Regulations, 2020 and applicable circulars

C. Details of Services Provided to Investors

1. Portfolio Management Services

- Customized portfolio construction based on financial goals
- Data-driven stock selection and allocation strategies
- Continuous portfolio monitoring and rebalancing
- Real-time / periodic updates on portfolio performance

2. Client Onboarding

- Completion of KYC and due diligence
- Execution of PMS Agreement
- Risk profiling and suitability assessment
- Mapping of accounts with custodians (where applicable)

3. Ongoing Services

- Periodic portfolio statements and performance reports

- Quarterly reporting of holdings and transactions
- Annual audited portfolio statement
- Transparent disclosure of fees, expenses, and risks
- Continuous communication and client servicing

4. Fees and Expenses

- Fees are charged as per agreement and SEBI regulations
- All charges are transparently disclosed

5. Closure / Termination

- Portfolio may be terminated by either party as per agreement
- Assets are transferred to client's verified accounts

D. Service Timelines (Indicative)

Sr. No.	Service / Activity	Timeline
1	Account opening	Within 7–14 working days
2	Nomination registration	At the time of onboarding
3	KYC upload (KRA/CKYC)	Within 10 days
4	Portfolio statements	Quarterly
5	Transaction updates	Quarterly / on request
6	Audited reports	Annually
7	Grievance redressal	Within 21 days

(Subject to completeness of documents and regulatory processes)

E. Grievance Redressal Mechanism

Investors can raise grievances through:

Step 1: Portfolio Manager

Contact the support team at:

Email: info@vivekam.co.in

Phone: +91-9100009890

Step 2: SEBI SCORES

<https://scores.sebi.gov.in>

Step 3: Online Dispute Resolution (ODR)

For conciliation/arbitration

Step 4: SEBI

Office of Investor Assistance and Education
SEBI Bhavan, Mumbai

F. Rights of Investors

Investors have the right to:

- Fair and transparent treatment
- Access to complete information about investments
- Periodic portfolio reports and disclosures
- Confidentiality of personal and financial information
- Disclosure of conflicts of interest
- Timely grievance redressal
- Exit from services as per agreement
- Clear understanding of fees and risks

G. Responsibilities of Investors

Do's

- Deal only with SEBI-registered entities
- Read all agreements and disclosures carefully
- Provide accurate KYC and financial details
- Understand risks before investing
- Monitor portfolio performance regularly

Don'ts

- Do not expect assured or guaranteed returns
- Do not act on unsolicited tips or market rumors
- Do not share sensitive account credentials
- Do not ignore official communications

H. Risk Disclosures

- Investments are subject to market risks
- Portfolio values may fluctuate
- Past performance is not indicative of future returns
- No guaranteed or assured returns

I. Investor Awareness

- PMS is suitable for investors with higher risk tolerance
- Investments should align with long-term financial goals
- Investors are encouraged to seek independent advice where necessary

J. Contact Details

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