



Alternatives

Aligned with your interests

Investor Charter for CPM

(UAPL/CPM-InvC/V1/13/2026)

(Last reviewed in Board Meeting held on January 27, 2025)

A. Vision and Mission Statements for investors:

- (a) **Vision:** To implement diligently researched customized investment strategies which help investors meet their long-term financial goals in a risk appropriate manner.
- (b) **Mission:** To ensure that the Portfolio Management Services industry provides a viable investment avenue for wealth creation by adopting high levels of skill, integrity, transparency and accountability.

B. Details of business transacted by the organization with respect to the investors:

- (a) appropriate risk profiling of investors
- (b) to provide Disclosure Document to investors
- (c) executing the PMS agreement

C. Details of services provided to investors and estimated timelines: -

- (a) Client On-boarding:
 - i. Ensuring compliance with KYC and AML guidelines.
 - ii. Franking & signing the Power of Attorney to make investment decisions on behalf of the investor.
 - iii. 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
- (b) Ongoing activities:
 - i. To provide periodic statements to investors as provided under the PM Regulations 2020 and other SEBI notifications and circulars ("PM Regulations") and
 - ii. Providing each client an audited account statement on an annual basis which includes all the details as required under the PM Regulations.
- (c) Fees and Expenses: Charging and disclosure of appropriate fees & expenses in accordance with the PM Regulations.
- (d) Grievance Redressal: Addressing in a time bound manner investor's queries, service requests and grievances, if any, on an ongoing basis.

Timelines of the services provided to investors are as follows:

Sr. No.	Service / Activity	Timeline
1	Opening of PMS account (including demat account) for residents.	14 days from receipt of all requisite documents from the client, subject to review of the documents for accuracy and completeness by portfolio manager and allied third party service providers as may be applicable.
2	Opening of PMS account (including demat account) for non-individual clients.	21 days from receipt of all requisite documents from the client, subject to review of the documents for accuracy and completeness by portfolio manager and allied third party service providers as may be applicable.
3	Opening of PMS account (including demat account, bank account and trading account) for non-resident clients.	21 days from receipt of all requisite documents from the client, subject to review of the documents for accuracy and completeness by portfolio manager and allied third party service providers as may be applicable.
4	Registration of nominee in PMS account and demat account.	Registration of nominee should happen along with account opening, therefore turnaround time should be same as account opening turnaround time.
5	Modification of nominee in PMS account and demat account.	10 days from receipt of requisite nominee modification form, subject to review of the documents for accuracy and completeness by portfolio manager and allied third party service providers as may be applicable.
6	Uploading of PMS account in KRA and CKYC database.	15 days from date of account opening (Portfolio Manager may rely on the custodian for updating the same).
7	Whether portfolio manager is registered with SEBI, then SEBI registration number.	At the time of client signing the agreement; this information should be a part of the account opening form and disclosure document.
13	Copy of executed PMS agreement sent to client.	Within 3 days of client request.
14	Frequency of disclosures of available eligible funds.	All details regarding client portfolios should be shared quarterly

15	Issuance of funds and securities balance statements held by client.	This data should be shared on a quarterly basis or upon client request.
16	Intimation of name and demat account number of custodian for PMS account.	Within 3 days of PMS and demat account opening.
17	Conditions of termination of contract.	At the time of client signing the agreement; this information should be a part of the account opening form.
18	Intimation regarding PMS fees and modes of payment or frequency of deduction.	At the time of client signing the agreement; this information should be a part of the account opening form.
19	POA taken copy providing to client.	Within 3 days of client request.
21	Frequency of providing audited reports to clients	Annual.
22	Explanation of risks involved in investment.	At the time of client signing the agreement; this information should be a part of the account opening form.
27	Intimation regarding conflict of interest in any transaction.	The portfolio manager should provide details of related party transactions and conflict of interest in the Disclosure Document
28	Timeline for providing disclosure document to investor.	The latest disclosure document should be provided to investors prior to account opening.
29	Intimation to investor about details of bank accounts where client funds are kept.	Within 3 days of PMS and demat account
30	Redressal of investor grievances.	Within 30 days, subject to all the information required to redress the complaint is provided by the complainant to the portfolio manager

Notes: The number of days in the above timelines indicate clear working days

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

- (a) It is mandatory for every PMS provider to register itself on SEBI SCORES (SEBI Complaint Redress System). SCORES is a centralized online complaint resolution system through which the complainant can take up his grievance against the PMS provider and subsequently view its status (<https://scores.gov.in/scores/Welcome.html>)

- (b) The details such as the name, address and telephone number of the investor relations officer of the PMS provider who attends to the investor queries and complaint should be provided in the PMS Disclosure document.
- (c) The grievance redressal and dispute mechanism should be mentioned in the Disclosure Document.
- (d) Investors can approach SEBI for redressal of their complaints. On receipt of complaints, SEBI takes up the matter with the concerned PMS provider and follows up with them.
- (e) 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.

E. Expectations from the investors (Responsibilities of investors):

- (a) Check registration status of the intermediary from SEBI website before availing services.
- (b) Submission of KYC documents and application form in a timely manner with signatures in appropriate places and with requisite supporting documents.
- (c) Read carefully terms and conditions of the agreement before signing the same.
- (d) Thorough study of the Disclosure Documents of the PMS to accurately understand the risks entailed by the said investment in PMS.
- (e) Accurate and sincere answers given to the questions asked in the 'Risk Questionnaire' shall help the PMS provider properly assess the risk profile of the investor.
- (f) Thorough study of the quarterly statements sent by the PMS provider to the investor intimating him about the portfolio's absolute and relative performance, its constituents and its risk profile.
- (g) To update the PMS provider in case of any change in the KYC documents and personal details and to provide the updated KYC along with the required proof.