

## **Disclosure – Finideas Investment Advisor Private Ltd.**

The particulars given in this Disclosure Document have been prepared in accordance with SEBI (Investment Advisers) Regulations, 2013.

The purpose of the Document is to provide essential information about the Investment Advisory Services in a manner to assist and enable the prospective clients in making an informed decision for engaging Investment Advisor before investing.

For the purpose of this Disclosure Document, Investment Adviser is “Finideas Investment Advisor Private Ltd.” a Company registered with the Securities and Exchange Board of India as an Investment Advisor under SEBI (Investment Advisers) Regulations, 2013 vide registration no. INA000018045 dated 02/06/2023 having its registered office at 1002, Luxuria Business Hub, Nr. VR Mall, Gaurav Path Road, Surat – 395 007, Gujarat, India.

### A. Descriptions about Finideas Investment Advisor Private Ltd.

- History, Present business and Background:

We are SEBI Approved Investment Advisers. Finideas specializes in delivering comprehensive financial planning and investment advisory assistance and services to individuals of any age, gender, income level and profession, families, and corporates.

Our team aims to help you grow and preserve your wealth by caring, doing and knowing better. We partner with our clients in long-term and trusted relationships. Finideas strives to provide its clients with the peace of mind that they'll achieve their financial goals before retirement if they start planning early. We hope to give our clients the confidence to pursue their financial goals by delivering customized true-to-life advice and solutions through trusted resources. So, whether their goal is to retire early or continue their business or job, we are committed to providing transparent solutions that enable everyone to achieve their financial freedom.

To achieve long-term financial stability, financial planning is the key. And for that, it is crucial to analyze your goals, evaluate and review your risk appetite and determine a suitable class of investments.

Our proactive planning starts with these fundamental questions –

- What are your goals?
- What is your current net worth?
- How much risk are you able to take?

- Where should you invest?

These questions help us, as well as you, to understand and plan the investment pattern that would help you attain your financial goals.

Finideas holds the privilege as the first company in India to launch trading through live Volatility and currently deals with more than 75 members of NSE & BSE. We are also the first in India to launch courses for Volga & Vanna, Second-line Option Greeks of Volatility.

Our Achievements:

- We are SEBI Approved Investment Adviser.
  - We are the first company in India to launch trading through live Volatility.
  - We are the first company in India to launch courses for Volga & Vanna, Second-line Option Greeks of Volatility.
  - We are dealing with more than 75 members of NSE & BSE.
  - We have successfully completed the program designed with BSE to promote Option Trading throughout India.
  - We have trained more than 90,000 Traders and Investors till now.
  - Company Promoted by Group of Chartered Accountants & MBA.
  - We trade, train, and make software for Options.
- In the capacity as advisers, Finideas Investment Advisor Private Ltd. aligns its interests with those of the client and seeks to provide the best suited advice based on clients' risk profile. Finideas Investment Advisor Private Ltd. first tries to understand the client's return expectations, risk taking ability & goals, which in turn helps to arrive at an asset allocation suitable for the client.
  - Terms & conditions for advisory services:  
Finideas Investment Advisors Private Ltd. will provide Advisory Services which shall be in the nature of investment advice and may include buying and selling the securities for an agreed fee structure and which may be for a definite period, and which may vary / change from time to time, entirely at the Client's risk. The detailed terms and conditions are as per the agreement executed between client and Finideas Investment Advisor Private Ltd.

- Disciplinary history:  
No action has been taken against the Individual or the Firm as an Investment Adviser by any regulator.
- Investment Advisory Audits:  
“Disclosure with respect to compliance with Annual compliance audit requirement under Regulation 19(3) of SECURITIES AND EXCHANGE BOARD OF INDIA (INVESTMENT ADVISERS) REGULATIONS, 2013 for last and current financial year are as under:

Financial Year	Compliance Audit Status	Remarks
F.Y 23-24	Done	No adverse comments

- Affiliations with other intermediaries:  
No other affiliations or intermediaries have been registered.
  - Disclosures with respect to receipt of any consideration by way of remuneration or compensation or in any other form whatsoever, received or receivable by Finideas Investment Advisor **Private** Ltd. or any of its associates or subsidiaries for any distribution or execution services in respect of the products or securities for which the investment advice is provided to the client.  
Finideas Investment Advisor Private Ltd. do not have any distribution or execution arrangement with the issuers of the securities, that Finideas Investment Advisor Private Ltd. advises on.
- B. Disclosure of consideration by way of remuneration or compensation or in any form whatsoever with respect to recommending the services of a stockbroker or other intermediary to a client.  
Finideas Investment Advisor Private Ltd. does not recommend services of any stockbroker or intermediary to a client.  
Finideas Investment Advisor Private Ltd. does not have any commission sharing agreement with any intermediary for recommending the services either as a stockbroker or as other intermediary.
- C. Disclosures with respect to Finideas Investment Advisor Private Ltd.’s own holding position in financial products / securities:  
Finideas Investment Advisor Private Ltd. is not registered as a broker with SEBI; it is not actively engaged into any proprietary trading. It might invest in financial products / securities in the future.

- D. Actual or potential conflicts of interest arising from any connection to or association with any issuer of products/ securities, including any material information or facts that might compromise its objectivity or independence in the carrying on of investment advisory services:

Finideas Investment Advisor Private Ltd. is a Company which has an independent activity of providing the Investment Advisory services. Finideas Investment Advisor Private Ltd. does not provide any other services in stock broking, depository, research, portfolio management and distribution of mutual funds and third-party products.

- E. Disclosure of all material facts relating to the key features of the products or securities, particularly, performance track record, warnings, disclaimers etc.:

Clients are requested to go through the detailed key features, performance track record of the product, or security including warnings, disclaimers etc. before investing as and when provided by the Investment Advisor. Such product materials may also be available to [www.sebi.gov.in](http://www.sebi.gov.in) or [www.nseindia.com](http://www.nseindia.com) or [www.bseindia.com](http://www.bseindia.com).

- F. Drawing client's attention to warnings, disclaimers in documents, advertising materials relating to investment products:

Finideas Investment Advisor Private Ltd. and the Investment Advisers of Finideas Investment Advisor Private Ltd. who provide the investment advice to the clients, shall draw the client's attention to the warnings, disclaimers in documents, advertising materials relating to an investment product/s which he/she/they is/are recommending to the client/s.

- G. Standard Risk Factors as perceived by Investment Adviser:

- Investments in equities, derivatives and mutual funds are subject to market risks and there is no assurance or guarantee that the objective of the investment / products will be achieved.
- The past performance does not indicate its future performance. There is no assurance that past performances will be repeated. Investors are not being offered any guaranteed or indicative returns.
- As with any investment in securities, the NAV of the portfolio can go up or down depending upon the factors and forces affecting the capital market.
- The performance of the investments/products may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems in equity and debt markets.
- Investments in the products which the Clients have opted are subject to wide range of risks which inter alia also include but not limited to economic slowdown, volatility & illiquidity of the stocks, poor corporate performance, economic policies, changes of Government and its policies, acts of God, acts of war, civil disturbance, sovereign action and /or such other acts/ circumstance beyond the control of Finideas Investment Advisor Private Ltd. or any of its fellow subsidiaries.
- The names of the products/nature of investments do not in any manner indicate their prospects or returns. The performance in the equity products may be adversely affected by the performance of individual companies, changes in the marketplace and industry specific and macro-economic factors.

- Investments in debt instruments and other fixed income securities are subject to default risk, liquidity risk and interest rate risk. Interest rate risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of the debt instruments. Consequently, the NAV of the portfolio may be subject to the fluctuation.
- Investments in debt instruments are subject to reinvestment risks as interest rates prevailing on interest amount or maturity due dates may differ from the original coupon of the bond, which might result in the proceeds being invested at a lower rate.
- The product may invest in non-publicly offered debt securities and unlisted equities. This may expose the investment/product to liquidity risks.
- Engaging in securities lending is subject to risks related to fluctuations in collateral value / settlement/ liquidity/counter party.
- The product may use derivatives instruments like index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments. Usage of derivatives will expose portfolio to certain risk inherent to such derivatives.
- The use of derivative requires a high degree of skill, diligence and expertise. Thus, derivatives are highly leveraged instruments. Small price movement in the underlying security could have a large impact on their value. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- The NAV may be affected by changes in settlement periods and transfer procedures.
- The Investment Advisor may, considering the overall level of risk of the portfolio, advice for investment in lower rated/unrated securities offering higher yield. This may increase the risk of the portfolio. Such investments shall be subject to the scope of investments as laid down in the Agreement.

#### General Risks:

- We trust that, before executing on the advice of the Investment Adviser, our Relationship Manager at Finideas Investment Advisor Private Ltd. has provided you with all the information about the products, risk factors etc. and you have gone through all the relevant information about the product being advised and have sought requisite clarification about the same.
- Finideas Investment Advisor Private Ltd. shall maintain complete confidentiality of all information provided by the client/s and shall not disclose any such information, without your prior consent except if such disclosure is required to be made in compliance with any applicable law or regulatory direction. Finideas Investment Advisor Private Ltd. will obtain information pertaining to your orders/transactions/portfolio/fund's availability/securities availability etc. from the individual Investment Adviser to enable us to provide you with informed and appropriate advice.
- Investors Services:  
The detail of investor relation officer who shall attend to the investor queries and complaints is mentioned below:

Name of the person: Yogesh Darji  
Designation : Compliance Officer  
Mobile no. : +91 98984 87161  
Address : 301, Samarth Residency, Hidayat Nagar, Palanpur Jakatnaka, Opp.  
Evergreen society, Surat – 395 009  
Email : [yogesh.darji@finideas.com](mailto:yogesh.darji@finideas.com)

In case of any grievances, the investors may email to [info@finideas.com](mailto:info@finideas.com)