DISCLOSURE DOCUMENT

Investment Advisory Services

Prepared in accordance with the SEBI (Investment Advisers) Regulations, 2013

1. BACKGROUND OF INVESTMENT ADVISER

GEPL Investment Advisors Pvt Ltd. ("GEPL") is registered with SEBI as an Investment Adviser and the registration is valid permanently unless suspended/cancelled by SEBI.

Name of the Company / Investment Adviser	GEPL Investment Advisors Pvt Ltd
SEBI Registration No. as Investment Adviser	INA000002744
Registered Office Address	C-14, Dhanraj Mahal, CSM Marg, Colaba, Mumbai – 400001

2. TERMS & CONDITIONS FOR ADVISORY SERVICES

1. GEPL is not engaged in distribution services and only provides advisory services. Every client on-boarded by GEPL is for the purpose of availing advisory services only.

2. GEPL will provide Investment Advisory Services for an agreed fee structure for a definite period of time, which may vary/change from time to time, entirely at the Client's risk.

3. GEPL shall, wherever available, advise direct plans (non-commission based) of products only.

4. The detailed terms and conditions are as per the Agreement executed between the Client and GEPL. The rights and obligations, terms and conditions of the Advisory Services will be reduced in writing at the time of onboarding the Client.

3. DISCIPLINARY HISTORY

i. No penalties have been levied by SEBI under the SEBI Act or Regulations made thereunder against the Investment Adviser relating to Investment Advisory Services.

ii. There are no pending material litigations or legal proceedings, findings of inspections or investigations for which action has been taken or initiated by any regulatory authority against the Investment Adviser or its Directors or employees.

4. AFFILIATIONS WITH OTHER INTERMEDIARIES

GEPL is an independent company and has no affiliation with other intermediaries registered with SEBI.

5. SERVICES OFFERED

The scope of services to be provided by the Advisor will be limited to and subject to the advisory services which are permitted activities under the SEBI (Investment Advisers) Regulations, 2013, including guidelines issued by SEBI, and the Advisor shall act in a fiduciary capacity.

The scope of services covered under this Agreement is as follows:

- Advise the Client regarding the securities to be purchased or sold or investments to be made as per the applicable law for the time being in force and the investment pattern applicable to the class of investor.
- Portfolio analysis and MIS reports, subject to the Client sharing the required data.
- Review, evaluate, structure and monitor investments so as to achieve the Client's objectives.
- Periodic macro-economic / fixed income / other reports and regulatory reports/releases.
- Any other services as may be mutually agreed between the Advisor and the Client as per the applicable law for the time being in force.

6. DISCLOSURES WITH RESPECT TO OWN HOLDING POSITION IN FINANCIAL PRODUCTS / SECURITIES

GEPL, for its own proprietary purposes, may invest/divest in various securities/investments from time to time at its own discretion, which will be undertaken by a separate and dedicated team. The said segregation will ensure avoidance of conflict of interest with regard to the investment advisory and related business of the Company.

Such proprietary investment transactions may at times be contrary to the investment advice.

7. ACTUAL OR POTENTIAL CONFLICTS OF INTEREST

GEPL shall disclose 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.

8. DISCLOSURE OF MATERIAL FACTS RELATING TO PRODUCTS / SECURITIES

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 Adviser. Such product materials may also be available at SEBI, RBI, NSE, BSE and other relevant websites.

9. STANDARD RISK FACTORS

1. 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 will be achieved.

2. Past performance does not indicate future performance. There is no assurance that past performance will be repeated. Clients are not being offered any guaranteed or indicative returns.

3. 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.

4. The performance of investments 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.

5. Investments are subject to a wide range of risks, which inter alia include economic slowdown, volatility and illiquidity of stocks, poor corporate performance, economic policies, changes of Government and its policies, acts of God, acts of war, civil disturbance, sovereign action and/or other acts/circumstances beyond the control of GEPL.

6. The nature of investments does not in any manner indicate their prospects or returns. The performance of equity products may be adversely affected by the performance of individual companies, changes in the marketplace and industry-specific and macroeconomic factors.

7. 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 debt instruments. Consequently, the NAV of the portfolio may be subject to fluctuation.

8. Investments in debt instruments are subject to reinvestment risks as interest rates prevailing on interest payment 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.

9. Investment advice in non-publicly offered debt securities and unlisted equities may expose the investment to liquidity risks.

10. Engaging in securities lending is subject to risks related to fluctuations in collateral value, settlement, liquidity and counterparty risk.

11. Derivative instruments such as index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments involve risks inherent to such derivatives.

12. The use of derivatives requires a high degree of skill, diligence and expertise. Derivatives are highly leveraged instruments. Small price movements in the underlying security could have a large impact on their value. Other risks include mis-pricing or improper valuation of derivatives and inability to correlate perfectly with underlying assets, rates and indices.

13. The NAV may be affected by changes in settlement periods and transfer procedures.

14. The Investment Adviser may, considering the overall level of risk of the portfolio, advise investment in lower-rated/unrated securities offering higher yield. This may increase the risk of the portfolio.

10. CONCLUSION

We trust that, before executing on the advice of the Investment Adviser, our Relationship Manager 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.

The Company 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.

11. INVESTOR SERVICES

The details of the Investor Relations Officer who shall attend to investor queries and complaints are as follows:

Name	Mr. Subhash Sharma
Designation	Compliance Officer / Principal Officer
Address	C-14, Dhanraj Mahal, CSM Marg, Colaba, Mumbai – 400001
E-mail	corporate@geplinvestmentadvisory.com

In case of any grievances, investors may email support@geplinvestmentadvisory.com.

12. DISCLAIMER

This Disclosure Document has been prepared by GEPL. This document is meant for assistance purposes only and does not constitute an offer or recommendation to buy or sell any products or services. Recipients should act and rely on the information/data contained in this document only after understanding all associated risk parameters.

The information/data contained in this document is as of the date hereof. GEPL and its Directors, Key Managerial Personnel, Employees and representatives do not undertake any obligation to update such information/data for any subsequent event(s) that may occur thereafter, and do not explicitly or implicitly guarantee that the information/data provided herein is complete and accurate in all respects as of the date hereof or that it will continue to be complete and accurate in future.

This document is not intended to provide, and should not be relied upon for, tax, legal or accounting advice. Recipients should consult their own tax, legal and accounting advisors before engaging in any transaction.

The Investment Adviser and its representatives disclaim any and all liability that may arise to any person/party from the use of the data/information contained herein.

Under no circumstance shall GEPL have any liability to you for any loss or damage of any kind incurred as a result of the use of this document or reliance on any information provided.

Financial products and instruments are subject to market risks and yields may fluctuate depending on various factors affecting capital/debt markets. There is no assurance or guarantee that the objectives of the portfolio/Investment Advisory Services will be achieved.

Please note that past performance of financial products, instruments and the portfolio does not necessarily indicate future prospects and performance thereof. Such past performance may or may not be sustained in future. Investment Adviser's decisions may not always be profitable, as actual market movements may vary from anticipated trends.

Investors are not being offered any guaranteed or assured returns. Investors are also advised to refer to the risk factors, disclaimers and other disclosures associated with Investment Advisory Services and read the Issue Offer Document, including the latest credit rating and financial soundness of the Issuer, before taking investment decisions.