

**DISCLOSURE DOCUMENT**

**INVESTMENT ADVISORY SERVICES**

**KNIGHT FINTECH RESEARCH  
PRIVATE LIMITED**

SN	Particulars	Page No
1	Background of Investment Adviser	1
2	Terms & Conditions for Advisory Services	1
3	Disciplinary History	2
4	Affiliations with other Intermediaries	2
5	Services Offered	2
6	Disclosures with respect to own Holding Position in Financial Products/ Securities	2
7	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  Drawing Client's Attention to Warnings, Disclaimers In Documents, Advertising Materials Relating to Investment Products	3
8	Disclosure of all Material facts relating to the key Features of the Products or Securities, particularly, Performance Track Record, Warnings, Disclaimers etc.	3
9	Standard Risk Factors	3

## DISCLOSURE DOCUMENT

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

### **Objective:**

The purpose of the Document is to provide basic and essential information about the Investment Advisory Services to assist the prospective client in making an informed decision for engaging Investment Advisor for availing its services.

SEBI Disclaimer: This document has been prepared in pursuant to Regulation 18 of the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013. This document has neither been approved nor disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of the contents of this Document.

### **1. BACKGROUND OF INVESTMENT ADVISER**

Knight Fintech Research Private Limited ("Knight Fintech") is registered with SEBI as an Investment Advisor since November, 28, 2019 and the registration is valid permanently unless suspended/ cancelled by SEBI.

Knight Fintech is engaged in providing various fee-based Treasury advisory services for primarily non-individual and Financial advisory services for individual clients.

Knight Fintech is a subsidiary of Knight Fintech Pte. Ltd, Singapore.

#### **Registration and Registered office details:**

Name of the Company/Investment Adviser	Knight Fintech Research Private Limited
Corporate Identity Number	U72900MH2019PTC326777
SEBI Registration No as Investment Adviser	INA000014225
Registered Office address	A-1101, Express Zone, Opp. Reliance Energy Off. Western Express Highway, Malad East, Mumbai 400097, Maharashtra, India

### **2. TERMS & CONDITIONS FOR ADVISORY SERVICES**

- i. Existing clients, who wish to take advisory services, will not be eligible for availing distribution services within the group of KNIGHT FINTECH. Similarly, existing clients who wish to take distribution services will not be eligible for availing advisory services within the group of KNIGHT FINTECH.
- ii. A new client will be eligible to avail either advisory or distribution services within the group of KNIGHT FINTECH. The option to avail either advisory services or distribution services shall be made available to each client at the time of on boarding.
- iii. KNIGHT FINTECH will provide Investment Advisory Services, for an agreed fee structure for a definite

period of time and which may vary / change from time to time, entirely at the Client's risk.

- iv. KNIGHT FINTECH shall, wherever available, advise direct plans (non-commission based) of products only. The detailed terms and conditions are as per the Agreement executed between Client and KNIGHT FINTECH.
- v. The rights and obligations, terms and conditions of the Advisory Services will be reduced in writing at the time of on boarding 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**

Knight Fintech Research Private Limited is an independent company and has no affiliation with any other intermediaries.

### **5. SERVICES OFFERED**

Scope of Services to be provided by the Advisor will be limited/ subject to the Advisory services which are permitted activity under 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 Investment Pattern applicable to class of investor;
- Portfolio Analysis and MIS reports, subject to the Client sharing 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**

KNIGHT FINTECH 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 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

### DRAWING CLIENT'S ATTENTION TO WARNINGS, DISCLAIMERS IN DOCUMENTS, ADVERTISING MATERIALS RELATING TO INVESTMENT PRODUCTS.

- i. KNIGHT FINTECH and the Investment Advisers of KNIGHT FINTECH who provide the investment advice to the clients, shall draw the client's attention to the warnings, disclaimers in documents, advertising materials relating to investment products which he/she/they is/are recommending to the client/s.
- ii. KNIGHT FINTECH while providing investment advice shall make adequate disclosure to the Client of all material facts relating to the key features of the products/ securities including performance track record. KNIGHT FINTECH does not warrant that the financial plan is free from errors and makes no warranty of accuracy, completeness, timeliness, functionality, reliability or suitability of the information given herein. Investments are subject to market/credit risks and there is no assurance or guarantee that the investment objectives shall be achieved. A brief regarding the risk associated with the investment products are available in client agreement, same may be referred before investing in advised product or securities.

### 8. 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 at [www.sebi.gov.in](http://www.sebi.gov.in) or [www.rbi.org.in](http://www.rbi.org.in) or [www.nseindia.com](http://www.nseindia.com) or [www.bseindia.com](http://www.bseindia.com) etc.

### 9. STANDARD RISK FACTORS

- i. 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.
- ii. The past performance does not indicate its future performance. There is no assurance that past performances will be repeated. Clients are not being offered any guaranteed or indicative returns.
- iii. 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.
- iv. The performance of the 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.
- v. Investments 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 KNIGHT FINTECH or any of its fellow subsidiaries.
- vi. The nature of investments does 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.
- vii. 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.
- viii. 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.

- ix. The investment advice in non-publicly offered debt securities and unlisted equities may expose the investment to liquidity risks.
- x. Engaging in securities lending is subject to risks related to fluctuations in collateral value /settlement/ liquidity/counter party.
- xi. 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.
- xii. 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.
- xiii. The NAV may be affected by changes in settlement periods and transfer procedures.
- xiv. 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.

### **Conclusions**

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.

### **Investor Services:**

The detail of investor relation officer who shall attend to the investor queries and complaints is mentioned below:

Name of the Person	Mr. Parthesh Shah
Designation	Compliance Officer
Address	A-1101, Express Zone, Opp. Reliance Energy Off. Western Express Highway, Malad East, Mumbai – 400097, Maharashtra, India
E-mail	<a href="mailto:compliance@knightfintech.com">compliance@knightfintech.com</a>

In case of any grievances the investors may email to [compliance@knightfintech.com](mailto:compliance@knightfintech.com)

### **Disclaimer:**

This disclosure document has been prepared by Knight Fintech Research Private Limited (“**Knight Fintech**”/ “**Investment Advisor**”). This document is meant for assistance purpose only and does not constitute an offer or recommendation to buy or sell any products or services. The 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. Knight Fintech and its Directors, Key Managerial Personnel, Employees and representative does not undertake any obligation to update

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