

More Details:

1. Annual fees should be paid in **advance in annually or half-yearly installments**, based on the Asset Under Advice for that term. Other fees are to be paid upfront.
2. **Valuation of Assets under Advice** (for fee calculation) will be done at the beginning of the term, which could be every 6 months or year, as the case may be, with mutual consultation with the client. Any large inflows (more than 10% of AUA) in between the term would be billed proportionately.
3. **Government Levies:** 18% GST charges will be over and above the quoted fees/installment dues.
4. **We do not earn any brokerage or commissions** on our recommendations and advice.
5. **Assets Under Advice** for fee calculations (Annual Advisory Engagement) include only financial assets like Mutual Funds, Listed Securities (such as stocks, ETFs, Bonds, debentures, REITs/InvITs), Gold holdings in financial form (SGB), PMS, AIFs, SIFs, GIFT City products, and structured Real Estate. You can safely exclude banking products, Postal Savings Schemes, Senior Citizen Savings Schemes, PPF, Employer benefits (including NPS and ESOPs), Traditional & Market Linked (ULIPs) Insurance, Pension/Annuity Plans, Jewelry, and Real Estate holdings. Client-managed direct stock and mutual fund portfolios can also be excluded if the client does not want restructuring or review. Mutual Funds in Regular Option would not be counted for Asset Under Advice if no advice is sought on the same. However, Mutual Funds in regular options that require our expertise would be charged review and restructuring fees.
6. Fees paid after the due date will have a **10% escalation** during the 15-day grace period.
7. **The fees are quoted per client family.** A family constitutes an individual, spouse, and dependent children. Children with independent income will be billed separately based on their wealth.
8. All regulatory documentation and compliance as per SEBI Investment Adviser guidelines must be completed before engaging with us.
9. It is advisable to **pay the advisory fees from the portfolio** and not from personal cash flows, so that the net portfolio performance is considered after fees.
10. Our fee structure could be changed on a future date on a prospective basis with due communication.