

INVESTOR CONNECT INITIATIVE



ARE YOU A RESPONSIBLE INVESTOR?

WHILE DEALING WITH FINANCIAL PLANNERS AND ADVISORS, INVESTORS SHOULD EXERCISE THEIR RIGHTS AND BE MINDFUL OF THE DUTIES

INVESTORS' RIGHTS:

- **RISKS:** Understand the risks associated with the products he is investing in
- **PRODUCT SUITABILITY:** Understand that the product he is investing is suitable for his financial goals
- **TRANSPARENCY:** The advisor/planner should disclose the fees he's charging the investor getting, commissions he is getting by selling the product, any conflicts of interest in suggestions the product etc.
- **REDRESSAL OF GRIEVANCES** - Investor can get his grievances addressed through a laid down process and can escalate the same if not satisfied with the response

For more information about investors' rights and duties one could go to www.sebi.gov.in

In India, as market regulator Sebi one of its primary responsibilities is to protect investors' interests. To carry out this role the government and the Sebi have enacted several laws, rules and regulations. Here we discuss some of the rights and duties of an investor relating to financial advisors and planners.

One of the primary duties that an investor planning to get the services of a financial advisor or planner is to check if the investment advisor is registered with Sebi.

INVESTORS' DUTIES:

- **KYC:** Complete the Know Your Customer process
- Should keep his address for communication, telephone number, email ID and bank account details updated
- Disclose all material financial information
- Should sign all investment-related papers only after understanding their full implications
- Should keep tab of his investments on a regular basis

RIGHTS OF A MUTUAL FUND INVESTOR

As a mutual funds investor, it is essential to know your rights and responsibilities

● By Akshay Gupta



Every mutual fund investor enjoys certain rights guaranteed by the market regulator and other legal provisions. Here are some of them:

● ANNUAL REPORTS, STATEMENTS AND PERIODIC UPDATES

Investors receive annual reports from the fund house about their portfolio of investments. This could be through e-mail or post. The investor should get an email or SMS alert or both - and this should be within 5 working days, after we have invested in the fund.

● SCHEME DETAILS OF THE DOCUMENTS

When an investor decides to invest in a mutual fund scheme - he has the right to go through the scheme details of the documents. These documents are called SID (Scheme Information Documents), which together form as the offer document of the scheme. The investor will also get the KIM (Key Information Document) which gives the investor important information about the scheme and the fund house.

● DISTRIBUTOR COMMISSION

Every investor has the right to know the amount of money, or the commission that his mutual fund distributor gets by selling the schemes. He should also share these details with the investor. Such detail will basically give the investor an idea, whether the distributor is pushing the product for a higher commission or not.

● COMPLAINT REDRESSAL SYSTEM

Every fund house has appointed an officer to attend the investor grievances. If not resolved - the person can escalate it to the compliance officer or CEO/MD or AMFI.

—The author is an independent financial advisor

'EXPERT SPEAK':
HAVE QUESTIONS ON
MUTUAL FUNDS?
SCAN THIS QR CODE
TO SEND THEM
TO US.



Scan this QR code to register for an event happening in your city.



Scan this QR code calculate the amount you need to invest to achieve all the milestones you have set for yourself



STEPS TO DOWNLOAD AND SCAN A QR CODE

- Download QR code app on your phone
- Run app and scan the QR code
- Your smartphone will read the code & navigate to the destination

MUTUAL FUNDS



CREATE WEALTH, WHILE YOU SAVE TAX.



Haq, ek behtar zindagi ka.

UTI LONG TERM EQUITY FUND (TAX SAVING)

Make a smart investment decision by choosing an Equity Linked Savings Scheme. It not only gives you opportunities to grow your wealth, but also tax-saving benefits.

- Tax benefits under Section 80C, of the Income Tax Act 1961
- Save tax upto ₹46,800 by investing ₹1,50,000 per annum*
- Systematic Investment Plan mode of investment also available

Contact your mutual fund distributor or give a missed call on 8655019940.

SMS "UTILTEF" to 5676756
www.utimf.com

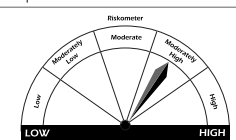


Scan this QR Code to know more about UTI Long Term Equity Fund (Tax Saving)

UTI long term equity fund (tax saving) is an open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit. *On investment of ₹1,50,000 per annum for the highest tax bracket of 30% U/S 80C of the Income Tax Act, 1961. As per prevailing tax laws.

- This product is suitable for investors who are seeking:*
- Long term capital growth
 - Investment in equity instruments of companies that are believed to have growth potential

*Investors should consult their financial advisor if in doubt about whether the product is suitable for them.



Investors understand that their principal will be of moderately high risk