

## Disclosure Document for Finmo Investment Advisers Private Limited

### Finmo Investment Advisers Private Limited

SEBI Registration No: INA200014900

(Brand Name: Rupeerakshak | Website: [www.rupeerakshak.com](http://www.rupeerakshak.com))

PANCHAROOPI,

New #05, Old #123/5E,

6th Main Road,

Hosakerahalli, BSK III Stage,

Bangalore - 560085

**Effective Date : 30-09-2023**

**1. Regulatory Information** Finmo Investment Advisers Private Limited is registered with the Securities and Exchange Board of India (SEBI) as an Investment Adviser (RIA) bearing registration number: INA200014900. We operate under our Brand name RUPEERAKSHAK. Our Website is [www.rupeerakshak.com](http://www.rupeerakshak.com). Our services are offered in accordance with the SEBI (Investment Advisers) Regulations, 2013.

Compliance Officer: Jayaraman Shreedhar

Email: [connect@rupeerakshak.com](mailto:connect@rupeerakshak.com)

Phone: +91 6364050500

**2. Nature of Advisory Services** Finmo Investment Advisers provides non-discretionary investment advisory services through its fintech platform branded as **RupeeRakshak** ([www.rupeerakshak.com](http://www.rupeerakshak.com)). We offer curated baskets of securities including stocks, mutual funds, bonds, etc. All advice is based on the user's risk profile and financial goals.

**3. Risk Profiling and Suitability** All users are required to complete a detailed risk profiling questionnaire before accessing investment recommendations. The advice is provided based on information shared by the user and is subject to suitability norms under SEBI guidelines.

**4. Investment Risks** Investments in capital markets are subject to market risks. Past performance is not indicative of future returns. The value of investments may go up or down depending on market conditions.

**5. Fees and Charges** Finmo Investment Advisers charges a transparent fee for advisory services as per the client agreement. No commissions or incentives are received from mutual fund AMC's, brokers, or any third parties. A detailed Fee Disclosure Document is available separately.

**6. Conflict of Interest Statement** We declare that there are no material conflicts of interest that could affect the impartiality of our advice. If such a conflict arises, we will disclose it promptly to the client.

**7. Execution Services** Finmo Investment Advisers does not execute trades. Investments are made via third-party platforms integrated with the client's demat account. These partners operate under their own terms and conditions.

**8. Data Privacy and Cybersecurity** User data is handled in accordance with applicable data protection laws. We use industry-standard encryption, two-factor authentication, and secure data storage to ensure privacy and cybersecurity. Read our full Privacy Policy at [www.rupeerakshak.com/privacy](http://www.rupeerakshak.com/privacy).

**9. Terms and Conditions** All users must accept our Terms of Use before using the platform. These include limitations of liability, disclaimer of warranties, and user obligations. Terms are available at [www.rupeerakshak.com/terms](http://www.rupeerakshak.com/terms).

**10. Grievance Redressal** For any complaints or concerns, users may write to:

Grievance Officer

Email: [connect@rupeerakshak.com](mailto:connect@rupeerakshak.com)

SEBI SCORES: <https://scores.gov.in/scores/Welcome.html>

**11. Performance Reporting** If model basket performance is shown, we include details like timeframe, benchmark, method of return calculation (XIRR/CAGR), and date of last update. Returns are for illustrative purposes only and not guaranteed.

**12. Legal Jurisdiction** This platform is intended for users residing in India. Any dispute shall be subject to the jurisdiction of the courts in Bengaluru, Karnataka.

**13. Disclaimer:**

Please note that all processes, functionalities, methodologies, products, and services offered on this platform are subject to ongoing updates and modifications. These changes may arise due to technological advancements, innovations, regulatory updates, or system enhancements. By using this platform, users acknowledge and accept that such changes may occur without prior notice, and agree to be bound by the most current version at all times.

For any other disclosures or documents, please write to us at [connect@rupeerakshak.com](mailto:connect@rupeerakshak.com).