

DISCLOSURE DOCUMENT
INVESTMENT ADVISORY SERVICES
FINCORE ADVISORY SERVICES PVT
LTD.,

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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

Fincore Advisory Services Pvt Ltd., is registered with SEBI as an Investment Advisor since 2nd July, 2021 and the registration is valid permanently unless suspended/ cancelled by SEBI.

Fincore Advisory Services Pvt Ltd., is engaged in providing various fee-based Treasury advisory services for primarily non-individual and financial advisory services for individual clients.

Registration and Registered office details:

Name of the Company/Investment Adviser	Fincore Advisory Services Pvt Ltd.,,
Corporate Identity Number	U74999MH2020PTC342651
SEBI Registration No as Investment Adviser	INA000015914
Registered Office address	Office No 101-B Ferro Abode CHS, Dr. Lazarus Road, Charai, Thane (W) Thane- Maharashtra 400601
Correspondence address	Office No-310, Bhairaav Milestone, above Hotel Tribe, Neheru Nagar, Wagle Industrial Estate, Thane West, Thane, Maharashtra 400604

2. TERMS & CONDITIONS FOR ADVISORY SERVICES

- i. Fincore Advisory Services Pvt Ltd is not engaged in Distribution services and only

providing Advisory Services.

- ii. Since there is no distribution services provided by Fincore Advisory Services Pvt Ltd every client onboard in Fincore is for the purpose of Availing Advisory Services only.
- iii. FINCORE ADVISORY SERVICES PVT LTD., 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. FINCORE ADVISORY SERVICES PVT LTD., shall, wherever available, advice direct plans (non-commission based) of products only. The detailed terms and conditions are as per the Agreement executed between Client and FINCORE ADVISORY SERVICES PVT LTD.,
- 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

Fincore Advisory Services Pvt Ltd., 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

FINCORE ADVISORY SERVICES PVT LTD.,, 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. FINCORE ADVISORY SERVICES PVT LTD.,, and the Investment Advisers of FINCORE ADVISORY SERVICES PVT LTD.,, 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. FINCORE ADVISORY SERVICES PVT LTD.,, 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. FINCORE ADVISORY SERVICES PVT LTD.,, 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 or www.rbi.org.in or www.nseindia.com or 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 factor 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 FINCORE ADVISORY SERVICES PVT LTD., 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.

10. 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.

11. Investor Services:

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

Name of the Person	Sushama Borate
Designation	Compliance Officer
Registered Address	Office No 101-B Ferro Abode CHS, Dr. Lazarus Road, Charai, Thane (W) Thane- Maharashtra 400601
Correspondence address	Office No-310, Bhairav Milestone, above Hotel Tribe, Neheru Nagar, Wagle Industrial Estate, Thane West, Thane, Maharashtra 400604
E-mail	grievance@fincoreadvisory.com & Sushamaborate85@gmail.com

In case of any grievances the investors may email to grievance@fincoreadvisory.com

12. Disclaimer:

This disclosure document has been prepared by Fincore Advisory Services Pvt Ltd., ("**Fincore Advisory Services Pvt Ltd.**," / "**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. Fincore Advisory Services Pvt Ltd., and its Directors, Key Managerial Personnel, Employees and representative does not undertake any obligation to update such information/ data for any subsequent event(s)

that may occur thereafter, and does not explicitly or implicitly guarantee that information/data provided herein is complete and accurate in all respects as of 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 on for tax, legal or accounting advice. Recipient should consult own tax, legal and accounting advisors before engaging in any transaction. The Investment Advisor and its representatives disclaims any and all the liability that may arise to any person/party from the use of the data/information contained herein.

Under no circumstance, Fincore Advisory Services Pvt Ltd., shall 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 herein. 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 the financial products, instruments and the portfolio does not necessarily indicate the future prospects and performance thereof. Such past performance may or may not be sustained in future. Investment Advisor's decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. The 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 latest credit rating and financial soundness) of the Issuer before taking decisions of investment.