INVESTOR CHARTER

(As per SEBI Investment Advisers Regulations, 2013 and applicable circulars)

I. Vision

To provide unbiased and conflict-free investment advisory services to investors, ensuring transparency, fairness, and protection of investor interests.

II. Mission

- To ensure that the investment adviser acts in a fiduciary capacity and discloses all conflicts of interest while advising investors.
- To ensure continuous disclosure of all material information to the clients.
- To act honestly, fairly, and in the best interests of clients.
- To comply with all regulatory requirements as specified by SEBI.

III. Services Provided to Investors

1. Providing investment advice that is suitable based on the client's risk profile.
2. Undertaking a risk profiling of the client and providing advice accordingly.
3. Providing investment advice on mutual funds, ETFs, and securities without any conflict of interest.
4. Disclosing fees and charges upfront in a transparent manner.
5. Reviewing client portfolios periodically and providing advice on rebalancing.
6. Assisting in achieving the client's financial goals through a structured financial plan.

IV. Rights of Investors

- Receive impartial and honest advice based on their risk profile and investment objectives.
- Obtain clear information on advisory fees, conflicts of interest, and advisory processes.
- Right to grievance redressal and escalation to SEBI SCORES if unsatisfied with resolution.
- Receive periodic updates on the status of their investments.

V. Responsibilities of Investors

- Provide accurate and complete information about financial status and investment objectives.
- Read documents and disclosures provided by the investment adviser carefully.
- Pay advisory fees directly to the investment adviser and obtain receipts.
- Review investment recommendations and understand associated risks.
- Update the investment adviser on any changes to financial status or objectives.

VI. Details of Grievance Redressal Mechanism

Grievance Registration: Contact the investment adviser at:

- Email: kaushik@dyotasolutions.com
- Phone: +91 9819124890
- Address: 408, 3rd Main, HMT Layout, Anand Nagar, Bangalore 560024
- Compliance Officer: B Sowbhagyalakshmi
- Compliance Officer Contact: lakshmi@dyotasolutions.com, +91 9619330312
- Timeline: Grievances will be acknowledged within 7 working days and resolved within 30 days of receipt.
- If unresolved, the grievance may be escalated to the SEBI SCORES Platform: https://scores.gov.in/
- SEBI Regional Office: SEBI Chennai Office, Overseas Towers, 7th Floor, 756 Anna Salai, Chennai 600002
- If the client remains dissatisfied with the outcome of the SCORES complaint, the client may consider Online Dispute Resolution (ODR) through the Smart ODR portal at https://smartodr.in

VII. Dos and Don'ts for Investors

Dos	Don'ts
Always deal with SEBI-registered Investment Advisers	Do not share login credentials with the adviser
Ensure receipt of signed agreement and MITC	Do not make cash payments to the adviser
Understand the fee structure and investment risks	Do not expect guaranteed returns
Keep track of your investments regularly	Do not ignore updates or communications from your adviser

VIII. Disclosures

Dyota Solutions Private Limited (CIN: U80301MH2009PTC197446)
SEBI RIA: INA000007216 | BSE Enlistment No: 1376 | Validity: Perpetual, Entity Type: Non-Individual
Registered Office: B-615, Twin Tower CHS, Manish Park, Pumphouse, Andheri (E), Mumbai 400093
Correspondence Address/Principal Place of Business: 408, 3rd Main HMT Layout, Anand Nagar, Bangalore - 560024
SEBI Office Address: Overseas Towers, 756L Anna Salai, Chennai 600002
Contact: WhatsApp/Call +91 98694 04024 | Email help@dyotasolutions.com | Website www.dyotasolutions.in
Compliance/Grievance Officer: B Sowbhagyalakshmi, lakshmi@dyotasolutions.com

"Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, membership of BSE and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors."

Important SEBI Circular References: SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2025/003 dated 08-Jan-2025; SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/19 dated 17-Feb-2025.