

# ADVISORY FOR INVESTORS

Dear Investor,

Greetings from SMIFS LIMITED and thank you for being our valued client.

This is to apprise you that a little awareness and alertness can go a long way in keeping investments safe. Think Twice before you make any investments in the Securities Market.

## Points to Remember:

- Beware of fixed/guaranteed/regular returns/ capital protection schemes. SMIFS or its authorized persons or any of its associates are not authorized to offer fixed/guaranteed/regular returns/ capital protection on your investment or authorized to enter into any loan agreement with you to pay interest on the funds offered by you. Please note that in case of default of SMIFS, claim for funds or securities given to SMIFS under any arrangement/ agreement of indicative return will not be accepted by the relevant Committee of the Exchange as per the approved norms.
- Do not keep funds idle with the SMIFS. Please note that SMIFS returns the credit balance lying with it, within three working days in case you have not done any transaction within last 30 calendar days. Please note that in case of default of SMIFS, claim for funds and securities, without any transaction on the exchange will not be accepted by the relevant Committee of the Exchange as per the approved norms.
- Check the frequency of accounts settlement opted for. If you have opted for running account, please ensure that SMIFS settles your account and, in any case, not later than once in 90 days (or 30 days if you have opted for 30 days settlement). In case of declaration of SMIFS as defaulter, the claims of clients would be subject to norms for eligibility of claims for compensation from IPF to the clients of the defaulter member. These norms are available on Exchange website at following link: <https://www.nseindia.com/invest/about-defaulter-section>. SMIFS is not permitted to accept transfer of securities as margin. Securities offered as margin/ collateral MUST remain in the account of the client and can be pledged to SMIFS only by way of 'margin pledge', created in the Depository system. Clients are not permitted to place any securities with SMIFS or associate of SMIFS or authorized person of SMIFS for any reason. SMIFS can take securities belonging to clients only for settlement of securities sold by the client.
- Always keep your contact details viz. Mobile number/Email ID updated with SMIFS. Email and mobile number are mandatory and you must provide the same to SMIFS for updation in Exchange records. You must immediately take up the matter with SMIFS/Exchange if you are not receiving the messages from Exchange/Depositories regularly.
- Don't ignore any emails/SMSs received from the Exchange for trades done by you. Verify the same with the Contract notes/Statement of accounts received from SMIFS and report discrepancy, if any, to SMIFS in writing immediately and in case of no response, please take this up with the Exchange/Depositories forthwith.
- Check messages sent by Exchanges on a weekly basis regarding funds and securities balances reported by SMIFS, compare it with the weekly statement of account sent by SMIFS and immediately raise a concern to the exchange if you notice a discrepancy.
- Please do not transfer funds, for the purposes of trading to anyone, including an authorized person or an associate of SMIFS, other than to the designated Bank Accounts of SMIFS.

Assuring you best of our services.

Team Compliance  
SMIFS LIMITED