

Disclosures under IA Regulations

1. About the Investment Adviser:

Mr. Vishnu M is an Individual Investment Adviser registered with the Securities and Exchange Board of India (SEBI) under the SEBI (Investment Advisers) Regulations, 2013, holding Registration Number INA000021696 dated January 27, 2026, which is valid till suspended or cancelled by SEBI. The registered office of the Investment Adviser is located at Karamukku Pisharam, Pulakkattukara, PO Chittissery, Thrissur, Kerala – 680301, India.

2. Qualifications and Experience:

Mr. Vishnu M holds a qualification of Masters of Business Administration and has relevant knowledge and understanding of financial markets, investment products, and portfolio construction.

The Investment Adviser complies with the qualification and certification requirements prescribed under the SEBI (Investment Advisers) Regulations, 2013 and related circulars.

3. Business activities:

The Investment Adviser provides non-discretionary investment advisory services in accordance with the SEBI (Investment Advisers) Regulations, 2013.

Services may include:

- Investment advisory on securities and financial products
- Portfolio strategy and asset allocation advice
- Financial planning
- Investor education and awareness

The Investment Adviser does not undertake execution or distribution services.

4. Disciplinary History:

- There are no pending material litigations or regulatory actions against the Investment Adviser.
- No disciplinary action has been taken by SEBI or any other regulatory authority as on date.

5. Details of Affiliations / Other Registrations:

The Investment Adviser is:

- Not registered with AMFI, IRDAI or any other SEBI intermediary as on date.
- Not engaged in distribution or commission-based activities.

6. Disclosure with respect to Conflict of Interest:

The Investment Adviser shall act in a fiduciary capacity towards clients. There is no material conflict of interest as on date.

7. Holding or Position Disclosure:

The Investment Adviser or its related persons may hold positions in securities or financial products that are subject matter of advice.

Such holdings, if any, shall be disclosed to clients in accordance with SEBI (Investment Advisers) Regulations prior to providing advice.

8. Disclosure on Use of Technology and Artificial Intelligence (AI):

The Investment Adviser may use technology tools, analytical software, or artificial intelligence (AI)-based systems for research, data analysis, market insights, documentation support, and operational efficiency.