

Frequently Asked Questions (FAQ)

Q) What is the investment philosophy of PhillipCapital “RATNATRAYA Investment Advisory”?

RATNATRAYA Investment Advisory is a culmination of triple gems of stock selection. These 3 gems are Quality of Business, Quality of Management and Valuations. Further to these 3 gems there are multiple catalysts which are utilized to identify **growth companies**. This approach helps in building a focused portfolio of growth oriented companies perfectly blended from large, mid and small cap stocks.

The product is carefully curated utilizing the scuttlebutt approach for investors seeking advise to invest in growth companies. Through this approach quality companies are identified by conducting a deep drill down research and applying a bottoms-up approach to building and investing in a flexi cap portfolio. The ideas are also squared up if it doesn't fit the criteria any more.

We believe investing in 15-25 companies in FlexiCap portfolio which are led by enterprising managements, have a clean balance sheet, have a good growth potential and are available at fair valuations. Customized portfolio is as per requirement.

Q) Who is an ideal investor of PhillipCapital “RATNATRAYA Investment Advisory”?

PhillipCapital RATNATRAYA Investment Advisory service is an answer for any investor who would like to grow on the crest of the Indian stock markets, with the backing of an expert but at the same time being in control of the final decision making. RATNATRAYA as a product warrants an allocation in the core portfolio for any investor as it offers all the advantages of our strong global expertise in conjunction with our deep local knowledge of Indian equity markets.

Q) What generally are the types of companies which can be part of “RATNATRAYA”?

RATNATRAYA Investment Advisory objective is to invest in ideas of today and trends of tomorrow with special emphasis on companies that have and/or can grow at substantially higher rates than GDP. Given the nature of our investment philosophy, most constituents of the portfolio are well managed companies in Consumption, Healthcare, IT, Engineering companies, Financial services sectors etc. and a portion of the investments are also made into companies that present a special situation or a turn-around candidate.

Q) Does RATNATRAYA follow customized approach?

Product is primed primarily for customised portfolio.

Q) What are different types of investment?

Investor can select from 3 types namely Lumpsum, Lumpsum with Simple Equity Plan (SEP) and Systematic Transfer Plan (STP).

Q) What is the average churn in the portfolio in a year?

It's a completely fundamentally long term driven strategy and given that our selection criteria in itself is very stringent the churn ration is next to minimal. We tend to sell the stocks only in two scenarios; one where the investment thesis has changed from what we had envisaged and secondly wherein the stock price has moved way ahead of fundamentals.

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

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Q) What is minimum investment horizon?

There is no constraint of minimum holding period or lock in period. However, we highly recommend keeping investment horizon of 3-5 years for the investment advice to play at full potential.

Q) What is the risk profile of “RATNATRAYA”?

RATNATRAYA is a medium to high risk investment approach. Our focus is on creating an optimal portfolio and with medium term horizon, risk reward becomes favourable.

Q) What is the benchmark of “RATNATRAYA Investment Advisory”?

Benchmark of RATNATRAYA Investment Advisory is Nifty 500.

Q) Can the investor cherry pick stocks that RATNATRAYA Investment Advisory offer?

RATNATRAYA Investment Advisory offers leeway for the clients to select stocks. However, it is advisable to adhere to the timely investment advises for the investment approach to work at full potential

Q) Can a client Top Up / redeem after initial investment?

Yes the investor can top up / redeem. Increments are in multiples of 1 Lakhs

Q) What is the minimum investment amount and can stocks be given by clients?

Minimum Investment is Rs 1 Crore. Yes, portfolio of stocks can be given by client.

Q) How can clients register as a participant?

Client has to open an account with PhillipCapital which includes KYC, Risk Profiling, Investment Advisory Agreement etc along with investment amount.

Q) What are the advisory fees, exit load and transaction charges applicable for the product?

Please refer to the tariff sheet on the account opening form for complete details

Q) Are returns from RATNATRAYA Investment Advisory guaranteed?

NO. PhillipCapital RATNATRAYA Investment Advisory doesn't offer guaranteed returns to the clients. Advise and investment into equity market is always subject to market risks and other risks. Please read the disclaimer as specified at the end of these FAQs as well as on our website. All investments involve a certain amount of risks, including the possible erosion of the principal amount invested.

Q) What are the features of RATNATRAYA Investment “Advisory”?

- Freedom of Entry / Exit of advisory services
- Periodic performance Reporting Statement
- Stock selection based on sound fundamental
- Hassle free advise towards Portfolio creation
- Disciplined tracking of advisory portfolio for exits
- Advisory Portfolio Stock selection & update

Q) Can client choose not to invest or exit a stock as advised in PhillipCapital RATNATRAYA Investment Advisory?

YES. Under advisory client is at full discretion to decide to invest or not to invest or exit a stock or full portfolio irrespective of the advise under RATNATRAYA Investment Advisory

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Risk of loss in trading/investment can be substantial and even more than the amount / margin given by you. You should carefully consider whether trading/investment is appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances. PhillipCapital and any of its employees, directors, associates, group entities, or affiliates shall not be liable for losses, if any, incurred by you.

You are further cautioned that trading/investments in financial markets are subject to market risks and are advised to seek independent third party trading/investment advice outside PhillipCapital/group/associates/affiliates/directors/employees before and during your trading/investment. There is no guarantee/assurance as to returns or profits or capital protection or appreciation. PhillipCapital and any of its employees, directors, associates, and/or employees, directors, associates of PhillipCapital's group entities or affiliates is not inducing you for trading/investing in the financial market(s). Trading/Investment decision is your sole responsibility.

You must also read the Risk Disclosure Document and Do's and Don'ts before investing. Kindly note that past performance is not necessarily a guide to future performance.

For detailed Disclaimer, please visit our website: www.phillipcapital.in

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