

Annexure 4

Most Important Terms and Conditions (MITC) for the clients of the Portfolio Managers

Name of the Portfolio Manager & SEBI Registration Number	Ckredence Wealth Management Pvt Ltd INP000007164
Contact details of Portfolio Manager	0261-4084433/451
Name of the Client (Details of all the holders)	Holder 1: Holder 2: Holder 3:
Distributor Name	
Service Opted by the Client	Discretionary/Non-Discretionary/Advisory
Amount Invested	
Date of PMS Agreement (get confirmation whether hardcode this or date of initiation of journey)	
Risk Tolerance of the Client	
Strategy	
Investment Approach	
Benchmark for the Investment Approach	
Investment tenure/horizon	
Related party investments	Allowed/Not Allowed
Fees & Charges including exit load, if any levied by the Portfolio Manager	
Details of bank and demat accounts where client's funds and securities are kept	
Tenure of the PMS agreement	
Disclosure of interest in various corporate bodies by Client	
Nominee along with share of each nominee in PMS, Demat and Bank accounts *	

Name of Guardian, in case the Nominee is a minor	
Name and contact details of Investor Relations Officer	Krupali Kanchanwala - 0261-4084403
Other important T&Cs	

The MITC and all information provided here above are applicable to you. The MITC is in addition to and are to be read in conjunction with the PMS-Client Agreement executed between you and the Portfolio Manager.

Date:

Place: