Business:

Religare Private Wealth (RPW) is engaged in providing Wealth Management and allied services to high net worth individual and non-individual clients. As a part of this activity, RPW advices and offer its client's a wide range of well researched investment products across all asset classes such as Mutual Funds, Structured Products, Insurance Products, Venture Capital Funds, Alternative Products etc., and acts as a referral agent for products like Direct Equity and Commodities. Religare Private Wealth utilizes a broad and growing network of its branch offices to provide these services to its clients.

The Company in order to service its client better has recently obtained registration as an Investment Adviser.

The Company is also an AMFI registered Mutual Fund distributor and also a corporate agent of Aegon Religare Life Insurance Limited and Religare Health Insurance Limited.

Advisory Services:

The Company has registered itself under SEBI (Investment Advisers) Regulation, 2013 and offers its advisory services through a separately identifiable division in the name of 'Religare Investment Advisers'. The Advisory division of the Company is headed by Mr. Ankit Swaika and is ably supported by a team of Portfolio Counselors and Financial Planners. The Portfolio Counselors and Financial Planners are experienced NISM/CFP/CFA certified professionals who actively manage client portfolios and offer unbiased holistic advice to clients while acting as gatekeepers against potential risks. The Company has a functional Investment Committee and a Product Committee which is responsible for carrying out all the due diligence before a product can be positioned to the client.

Religare Private Wealth provides advisory services to its clients in respect of their investment requirement after onboarding a client on the advisory platform and assessing the client's risk profile, financial details, investment objective, investment horizon, suitability of the product in the client's portfolio and various other parameters.

Relationships:

Religare Private Wealth offers a comprehensive suite of customer-focused financial products and services to retail investors, high net worth individuals and corporate and institutional clients which aim at managing, growing and preserving client's wealth. In this regard, RPW has associations with various mutual fund houses, issuers of structure products, stock brokers, depository participants and other intermediaries of the securities market to offer the best of breed products and services to its client. RPW being a SEBI registered Investment Adviser has in line with the requirements of the SEBI (Investment Advisers) Regulations, 2013, segregated its execution and advisory services by having different set of employees catering to the advisory function and execution function thus ensuring an arm's length relationship between the two divisions. Also no execution related fees and commission received from the manufacture/issuer of securities/products is shared with the advisory team to ensure their independence and unbiased advice. The advisory clients are advised to please check with the representative of the Company for the any fees/compensation received/receivable for any distribution/execution services in respect of the products or securities for which investment advice is provided. Separate books and bank accounts are maintained for these two services to segregate the fees/compensation received for each service.