

## Disclosure Document – Finance First Advisers

The particulars given in this Disclosure Document have been prepared in accordance with SEBI (Investment Advisers) Regulations, 2013 amended in 2021.

The purpose of the Document is to provide essential information about the Investment Advisory Services provided by us in a manner to assist and enable the prospective client(s) in making an informed decision for engaging Finance First Advisers (FFA) before investing.

### 1. Description about Finance First Advisers

Finance First Advisers (FFA) is a partnership firm having Nandlal Bhatkar and Arvinder Jit Singh as the partners. It is registered with SEBI as Registered Investment Adviser having Registration No. as INA000013527. It has no branch or any other business.

The focus of FFA is to provide Advisory Services on all aspects of Personal Finance.

As advisers, FFA provides personal attention to each client and seeks to provide the best suited advice based on client's risk profile. FFA first tries to understand the client's return expectations, risk taking ability, short term & long-term goals, family considerations etc which in turn helps to arrive at an asset allocation suitable for the client.

FFA conducts regular reviews to keep track of the investment trajectory in relation to goals and suggests any course corrections, if required.

### 2. Terms and conditions for Advisory Services

FFA will provide Advisory Services to its clients on terms and conditions which are detailed in the Advisory Services Agreement executed between the client and FFA.

### 3. Disciplinary Action History

No disciplinary action has been taken against FFA as an Investment Adviser by any regulator.

### 4. Disclosures with respect to receipt of any consideration by way of remuneration or compensation or in any other form whatsoever, received or receivable by FFA for any distribution or execution services in respect of the products or securities for which the investment advice is provided to the client

FFA does not have any distribution or execution arrangement with the stockbrokers, Mutual Fund AMCs, Insurance Cos. for the products on which FFA advises to its clients.

### 5. Disclosure of consideration by way of remuneration or compensation or in any form whatsoever with respect to recommending the services of a stockbroker or other intermediary to a client:

FFA does not recommend services of any stockbroker or intermediary to a client. Also, FFA does not have any commission sharing agreement with any intermediary for recommending the services either as a stockbroker or as other intermediary.

### 6. Disclosures with respect to FFA's own holding position in financial products / securities

FFA does not have any holdings in any securities or Mutual Funds as of now. However, in future, if FFA will have any holdings in securities/ MF, it will make proper disclosure to its client's.

#### Disclaimers:

1. This information is only for consumption by client and such material should not be redistributed.
2. Investments in securities markets are subject to market risks. Read all related documents carefully before investing.
3. Registration granted by SEBI, membership of BASL and certification from National Institute of Securities Markets (NISM) in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

## Finance First Advisers

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H-502, Maestros, Opp. Salunke Vihar, Wanowadi, Pune – 411040, Ph – 020 41207531

(SEBI Registered Investment Advisers, Category – Non-Individual)

Regn No. INA000013527, Validity – Perpetual

Principal Adviser – Arvinder Jit Singh, 9822002331, Compliance Officer – Nandlal Bhatkar – 9881710432, [adviser@financefirst.in](mailto:adviser@financefirst.in)

Regional SEBI Office - Plot No. C 4-A, G Block, Bandra Kurla Complex, Bandra East, Mumbai- 400051, Ph-022 26449000

The partners of FFA do have holdings in securities/ MF in their personal capacity. Disclosure regarding this is made to the clients at the time of advice.

7. Disclosure of all material facts relating to the key features of the products or securities, particularly, performance track record, warnings, disclaimers etc.

While FFA will provide the rationale for investment into the specific product being recommended with its performance attributes, Clients are requested to go through the detailed key features, performance track record of the product, or security including warnings, disclaimers etc. before investing. Such product materials may be available online at [www.nseindia.com](http://www.nseindia.com) or [www.bseindia.com](http://www.bseindia.com) or [www.amfi.com](http://www.amfi.com) or websites of the various AMCs etc.

8. Standard Risk Factors in securities market as perceived by FFA:

Investments in equities, derivatives and mutual funds are subject to market risks and there is no assurance or guarantee that the objective of the investment / products will be achieved.

The past performance does not indicate its future performance. There is no assurance that past performances will be repeated. Investors are not being offered any guaranteed or indicative returns.

As with any investment in securities, the NAV of the portfolio can go up or down depending upon the factors and forces affecting the capital market.

The performance of the investments/products may be affected by changes in Government policies levels of interest rates and risks associated with trading volumes, liquidity and settlement systems in equity and debt markets.

Investments in the products which the Clients have opted are subject to wide range of risks which inter alia also include but not limited to economic slowdown, volatility & illiquidity of the stocks, poor corporate performance, economic policies, changes of Government and its policies, acts of God, acts of war, civil disturbance, sovereign action and /or such other acts/ circumstance beyond the control of Investment Adviser.

The names of the products/nature of investments do not in any manner indicate their prospects or returns. The performance in the equity products may be adversely affected by the performance of individual companies, changes in the marketplace and industry specific and macro-economic factors.

Investments in debt instruments and other fixed income securities are subject to default risk, liquidity risk and interest rate risk. Interest rate risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of the debt instruments. Consequently, the NAV of the portfolio may be subject to the fluctuation.

Investments in debt instruments are subject to reinvestment risks as interest rates prevailing on interest amount or maturity due dates may differ from the original coupon of the bond, which might result in the proceeds being invested at a lower rate.

Some products may invest in non-publicly offered debt securities and unlisted equities. This may expose the investment/product to liquidity risks.

Engaging in securities lending is subject to risks related to fluctuations in collateral value /settlement / liquidity/ counter party.

The product may use derivatives instruments like index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments. Usage of derivatives will expose portfolio to certain risk inherent to such derivatives.

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The use of derivative requires a high degree of skill, diligence and expertise. Thus, derivatives are highly leveraged instruments. Small price movement in the underlying security could have a large impact on their value. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

9. General Risks:

We trust that, before executing on the advice of the Investment Adviser, the clients have gone through all the relevant information about the product being advised, its risk factors and have sought requisite clarification about the same.

FFA shall maintain complete confidentiality of all information provided by the client/s and shall not disclose any such information, without their prior consent except if such disclosure is required to be made in compliance with any applicable law or regulatory direction.

10. Compliance Officer:

The detail of investor relation officer who shall attend to the investor queries and complaints is mentioned below:

Name:	Nandlal Bhatkar
Designation:	Compliance Officer
Mobile No.:	9881710432
Email ID:	adviser@financefirst.in

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