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Nodagala Vamsi Krishna is a Mutual Fund & SIF Distributor registered with the Association of Mutual Funds in India (AMFI), holding ARN No. 228997. He is also registered with APMI for distribution of Portfolio Management Services (PMS), holding APRN No. 07585.

All Mutual Funds are subject to market risks. Please read all Scheme related documents carefully before investing. We advise investors to read data and risk factors of various mutual fund schemes available in the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM), etc. The value of any investment may rise and/or fall as a result of market changes and this website is not intended to predict actual performance and/or success of any scheme or other investment product and no assurances are given with respect thereto. Past performance is not indicative of future returns.

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We are **NOT Investment Advisors** as defined per the SEBI (Investment Advisers) Regulations, 2013 and do not provide investment advice on other SEBI regulated products. Nothing contained in this communication should be construed as investment advice or recommendation to buy / sell / hold any investment product.

We consider ourselves and intend to be subject to the jurisdiction only of the courts of Visakhapatnam in India. If you don’t agree with any of our disclaimers above, or the terms and conditions provided on the website, please do not access the material on our website and immediately exit from the website.

We provide incidental advise pertaining to Mutual Funds and their appropriateness and suitability. We receive commission from Asset Management Companies for investments made under our ARN Code.

The commission receivable is subject to and as per the guidelines laid down by SEBI and the Asset Management Companies. The commissions payable to us for the different schemes of various mutual funds, as required to be disclosed under clause 4(d) of the SEBI Circular No. SEBI/IMD/CIR No. 4/168230 dated June 30, 2009 is provided hereinbelow.

Mutual Fund Disclosure of Commission/ Brokerage

(NODAGALA VAMSI KRISHNA-ARN-228997)

In accordance with the extant regulations (SEBI circular: SEBI/IMD/CIR No. 4/ 168230/09), following are the details of the comparative commission that Nodagala Vamsi Krishna may earn from various fund-houses, whose products are being distributed:

Category & Brokerage structure Range	Upfront Brokerage	Trail Commission per annum
Equity Funds	0 %	0.4-1.2%
Hybrid Funds	0 %	0.3 – 1.1%
ELSS	0 %	0.7 – 1.2 %
Overnight/Liquid Funds	0 %	0.025- 0.10 %
Ultra short duration/ Low Duration/Mponey market	0 %	0.10- 0.60%
Short Duration/medium duration/Credit Risk	0 %	0.10-0.60 %
Long Duration/Income/Gilt	0 %	0.30- 0.70%
Solution Oriented Funds	0 %	0.70-0.90 %
Fund of Funds	0 %	0.60- 0.90%

Commission Disclosure

1. The above-mentioned rates are indicative rates and the same will be updated from time to time upon receipt of actual rates from respective Asset Management Companies (AMCs).
2. Commissions are subject to claw back. All commissions are subject to GST.
3. Further, the rates are subject to change without any prior consent and at the discretion and agreement between Nodagala Vamsi Krishna and the respective AMCs.
4. The commission details will be regularly updated on this website and customers are advised to check the same before making any investment.
5. We opted as “Opt Out” Distributor and hence no transaction charges shall be deducted by AMCs from Clients Investment amount for the transactions done under ARN Code
6. Details of Scheme level commission on Mutual funds are available and would be produced on demand.
7. Investments in mutual funds are subject to market risk and customers should read the scheme related documents / key information documents of the Mutual Funds / Schemes.
8. We maintain strict compliance with AMFI and SEBI regulations, which prohibit any passbacks, cash incentives, or commission sharing with investors.

Ethical Standards

Sri Vaishnavi Financial Services follows the highest ethical standards in all financial dealings. Our focus remains on:

- Transparency in communication
- Long-term wealth creation for clients
- Strict adherence to SEBI and AMFI norms

Other Product Disclosures

- For **PMS, AIF**, we act only as a **registered distributor**, not as an investment advisor.
- For **corporate fixed deposits and bonds**, we act as an authorized distributor of respective issuers.
- For **GIFT City products**, commissions or referral fees may be received from fund houses or platform partners as per disclosure norms.

FREQUENTLY ASKED QUESTIONS (FAQ)- Sri Vaishnavi Financial Services

Have questions about how Sri Vaishnavi Financial Services can help you achieve your financial goals? Check out these common Questions and answers to learn more:

1. **What services do you offer?**

I offer a range of financial services including investment planning, risk management, tax planning, and retirement planning. My goal is to provide you with personalized solutions tailored to your needs.

2. **How does investment planning work?**

Investment planning involves choosing where to invest your money to achieve growth over time. I'll help you pick suitable investment options based on your goals and risk tolerance.

3. **How do you create personalized financial plans?**

I take the time to understand your financial situation, goals, and aspirations. Using this information, I develop customized plans that align with your unique circumstances.

4. **Do you work with individuals of all income levels?**

Absolutely. I believe that everyone deserves access to sound financial guidance. Whether you're just starting out or have more complex financial needs, I'm here to help.

5. **How can I benefit from tax planning?**

Tax planning can help you legally reduce your tax liability, allowing you to keep more of your money. I'll work with you to identify deductions, credits, and strategies that can optimize your tax situation.

6. **Why is retirement planning important?**

Retirement planning ensures that you have the financial resources to enjoy a comfortable retirement. I'll help you create a strategy that aligns with your retirement goals and secures your future.

7. **How do I get started?**

It's easy! Simply reach out to me through the contact information on this website. We'll schedule a consultation to discuss your financial needs and determine how I can assist you.

8. **Is my information kept confidential?**

Yes, your privacy is a top priority. All your information and discussions are kept strictly confidential.

9. **Do you offer ongoing support?**

Yes, I'm here to provide ongoing support. Life changes, and so can your financial needs. I'll regularly review your plans and make adjustments as necessary to keep you on track.

10. **How can I schedule a consultation?**

You can reach out to me through the contact details provided on this website. I'll be happy to arrange a consultation at a time that's convenient for you.

11. **What makes Sri Vaishnavi Financial Services unique?**

As a one-person team, I offer personalized attention, clear communication, and a commitment to your financial success. Your goals are my priority.

12. What is risk management?

Risk management is about protecting yourself and your assets from unexpected events. This includes having insurance coverage to provide financial support during challenging times.

13. Do I need a lot of money to benefit from your services?

Not at all! I work with individuals at different income levels. Whether you have a little or a lot to invest, I'm here to help you make the most of it.

14. How are your fees structured?

My fees are transparent and no fee is charged directly from the investor. Commission is given to me by the respective service provider.

15. Are there any hidden charges?

No, I believe in transparency. There are no hidden charges. I'll provide a clear explanation of all fees and ensure you're fully aware of what you'll be paying for.

16. Can I customize the services to fit my budget?

Absolutely. I understand that each individual's financial situation is unique. We can discuss which services are most important to you and adjust the scope accordingly to match your budget.

17. Will the fees change over time?

Any changes to fees will be communicated to you in advance. I believe in maintaining transparency and keeping you informed about any adjustments.

18. Is there a minimum investment required to work with you?

I work with clients at different stages of their financial journey, and there's no strict minimum investment requirement. We can discuss how to best tailor my services to your needs.

19. How can I determine if your services are worth the fees?

During our consultation, I'll provide insights into how my services can help you achieve your financial goals. Many clients find that the value they receive far exceeds the fees they pay.

20. What is a portfolio review?

A portfolio review is a comprehensive assessment of your investment holdings, assessing their performance, risk level, and alignment with your financial goals.

21. Why is a portfolio review important?

A portfolio review helps you understand how your investments are doing and if they're still in line with your objectives. It ensures your investments are working for you and identifies any adjustments needed.

22. How often should I get a portfolio review?

The frequency of portfolio reviews can vary based on your goals and market conditions. Typically, an annual review is a good starting point, but major life changes or market shifts may warrant more frequent reviews.

23. What's included in a portfolio review?

A portfolio review includes evaluating your asset allocation, investment performance, risk level, fees, and tax implications. It also involves discussing any changes in your financial situation or goals.

24. Will you recommend changes to my portfolio?

Yes, if necessary. Based on the review, I'll provide recommendations to ensure your portfolio stays aligned with your goals and risk tolerance. These recommendations may include adjustments or new investment strategies.

25. How long does a portfolio review take?

The duration of a portfolio review depends on the complexity of your holdings and goals. It can range from a one-hour discussion to more in-depth sessions.

26. Is a portfolio review suitable for beginners?

Absolutely. A portfolio review is beneficial for investors at all levels. It provides insights into how your investments are performing and helps you make informed decisions.

27. What if my investments are doing well? Do I still need a review?

Even if your investments are performing well, a review ensures they remain aligned with your changing goals and risk tolerance. It also helps identify any opportunities for optimization.

28. How do I prepare for a portfolio review?

Gather information about your investment holdings, financial goals, and any changes in your life. This will help facilitate a productive review session.

29. How can I schedule a portfolio review with you?

To schedule a portfolio review, simply reach out to me through the contact information provided on this website. We'll arrange a convenient time to discuss your investments and goals.

30. How can I ensure the safety of my investment returns?

Diversification is key. By spreading your investments across different assets like Equity-oriented mutual funds, Hybrid mutual funds, and debt funds and cash, you reduce the impact of poor performance in one area.

31. Are all investment options equally safe?

No, different investment options carry varying levels of risk. Generally, lower-risk options like bonds and savings accounts offer more stability, while stocks can be more volatile.

32. Can you guarantee that my investment returns will be safe?

No investment is entirely risk-free. However, I can help you select investment options that match your risk tolerance and financial goals.

33. How does risk tolerance impact the safety of returns?

Your risk tolerance determines how comfortable you are with potential fluctuations in your investment's value. Aligning your investments with your risk tolerance can help ensure you're comfortable with the ups and downs.

34. What about insurance or protection for my investments?

Some investments, like savings accounts and certain bonds, are often backed by government insurance, which adds a layer of protection. It's important to understand the coverage limits.

35. Should I avoid all investments with higher risk?

Not necessarily. While higher-risk investments can be more volatile, they often offer higher potential returns over the long term. The key is finding the right balance for your financial goals.

36. How do you determine the safety of an investment option?

I assess the historical performance, the stability of the investment, the level of risk involved, and how well it aligns with your overall financial strategy.

37. What role does time horizon play in the safety of returns?

The longer your investment horizon, the more likely you can weather short-term fluctuations in value. Long-term investments have historically shown more stable returns.

38. What if I need my money sooner than expected?

It's important to align your investments with your liquidity needs. If you anticipate needing funds in the short term, consider lower-risk options that are less susceptible to market volatility.

39. Can you help me choose safe investments for my needs?

Absolutely, I specialize in guiding you toward investments that match your risk tolerance and financial objectives. I'll work with you to find the right balance between safety and potential returns.

If you have more questions or want to delve further into how to ensure the safety of your investment returns, don't hesitate to get in touch. I'm here to provide the guidance you need to make informed investment decisions. Contact me today to learn more.