

DISCLOSURES

1. Registration Details

Gada & Haria Financial Services is a **AMFI Registered Mutual Fund Distributor** (ARN:279933) (validity 25-10-2023 to 24-10-2026)

Gada & Haria Financial Services is a **SIF Registered Mutual Fund Distributor** (ARN:279933) (validity 01-04-2026 to 31-03-2029)

2. Empanelment

We are empanelled with multiple Asset Management Companies (AMCs), Portfolio Management Service (PMS) providers Other permitted investment product manufacturers (including SIFs, where applicable) enabling us to facilitate investments across a range of investment products as per the suitability of investors.

Mutual fund Investors are advised to refer to the **Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM), and other related documents** of the respective schemes for complete details prior to investing, which may be accessed through the links provided below.

Non-exhaustive list of AMCs of Mutual funds we have empanelled with:

[Abakkus Mutual Fund](#)

[Aditya Birla Sun Life Mutual Fund](#)

[Axis Mutual Fund](#)

[Bajaj Finserv Mutual Fund](#)

[Bandhan Mutual Fund](#)

[Bank of India Mutual Fund](#)

[Baroda BNP Paribas Mutual Fund](#)

[Canara Robeco Mutual Fund](#)

[DSP Mutual Fund](#)

[Edelweiss Mutual Fund](#)

[Franklin Templeton Mutual Fund](#)

[HDFC Mutual Fund](#)

[Helios Mutual fund](#)

[HSBC Mutual Fund](#)

[ICICI Prudential Mutual Fund](#)

[Invesco Mutual Fund](#)

[JM Financial Mutual Fund](#)

[Kotak Mahindra Mutual Fund](#)

[LIC Mutual Fund](#)

[Mahindra Manulife Mutual Fund](#)

[Mirae Asset Mutual Fund](#)

[Motilal Oswal Mutual Fund](#)

[Navi Mutual Fund](#)

[Nippon India Mutual Fund](#)

[Old Bridge Mutual Fund](#)

[PGIM India Mutual Fund](#)

[PPFAS Mutual Fund](#)

[Quant Mutual Fund](#)

[Quantum Mutual Fund](#)

[Samco Mutual Fund](#)

[SBI Mutual Fund](#)

[Shriram Mutual Fund](#)

[Sundaram Mutual Fund](#)

[Tata Mutual Fund](#)

[Taurus Mutual Fund](#)

[Trust Mutual Fund](#)

[Union Mutual Fund](#)

[UTI Mutual Fund](#)

[WhiteOak Capital Mutual Fund](#)

For PMS and SIF:

- The list of empanelled providers is available upon request and is subject to change
- Not all products are be offered to all investors. Investor suitability remains the key consideration.

3. Nature and Scope of Services

- We act in the capacity of a **Mutual Fund Distributors.**

- Additionally, we may facilitate investments in:
 - Portfolio Management Services (PMS)
 - Specialized Investment Funds (SIF), where applicable
- Our role is limited to facilitating investments in empanelled investment products.
- The information and services provided are restricted to such empanelled products.
- Investors may consider other investment opportunities not offered or facilitated by us before making investment decisions.

4. Commission Disclosure

- We receive commission from AMC's for investments made in Regular Plans of mutual fund schemes, and receive fees or commissions from PMS providers and SIF manufacturers, in accordance with applicable agreements and regulatory guidelines.
- Such commission is typically in the form of trail income, and no upfront commission is received unless permitted under applicable regulations.
- The commission structure varies across AMC's, schemes, and asset classes, and is subject to change from time to time.

Illustrative Commission Structure (Regular Plans)

Mutual Fund Category	Upfront Income	Trail (Annual)
Equity	0%	0.60% – 1.50%
Hybrid Funds	0%	0.40%- 1.50%
Index Funds	0%	0.10% – 1.00%
Arbitrage Funds	0%	0.20% – 0.80%
International Funds	0%	0.30% – 1.10%
Gold Funds	0%	0.16% – 0.35%
Debt – Liquid Funds	0%	0.02% – 0.30%
Debt – Ultra Short Term	0%	0.15% – 0.85%
Debt – Short Term	0%	0.25% – 0.85%

- The above commission rates are **indicative and based on information received from AMC's on a best-effort basis.**
- *We have opted-out of transaction charges. Therefore, no transaction charges are deducted from your investment amount by the AMC.* (Or "Opted-in" if applicable).

- **Commission rates may differ across cities (e.g., T30 and B30 locations) and investor categories, as permitted under applicable regulations.**
 - The disclosed commission applies to investments made under **Regular/Distributor Plans**, where distributor compensation is payable.
 - **Scheme-level / product-level commission details are available upon request and may be obtained from us or the respective product manufacturer.**
 - Investors may also refer to the **Association of Mutual Funds in India (AMFI) website** for disclosure of gross commissions earned by distributors.
 - Mutual fund schemes are available under Direct Plans and Regular Plans. Direct Plans carry a lower expense ratio, as they do not include distributor commissions. We facilitate investments in Regular Plans, wherein commissions are paid by the AMC. Investors retain the discretion to invest in Direct Plans independently.
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5. Risk Disclosure

- Equity investments are **subject to market risks**, including potential loss of principal.
- Returns are **not guaranteed or assured**, and there is no certainty of achieving investment objectives.
- Past performance may or may not be sustained in the future.

Investors are strongly advised to:

- Carefully read all scheme-related documents prior to investing
 - Evaluate product suitability in the context of their own financial situation and risk appetite
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6. Limitation of Information and Liability

- The information provided on this website is **limited in scope** and pertains only to products distributed by us.
 - It should not be construed as a comprehensive representation of all available investment options.
 - While reasonable care has been taken to ensure accuracy, we **do not warrant the completeness or reliability** of the information provided.
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7. Third-Party Links and Content

This website may contain links to third-party websites, including those of AMCs.

We do not control and are not responsible for:

- The accuracy or completeness of such content
- Any products, services, or information offered on such websites

Access to such third-party content is at the investor's discretion and risk.

8. General Disclaimer

- The information provided herein is for **informational purposes only**.
 - Any information provided by us regarding mutual fund schemes is purely incidental to our distribution activity and should not be construed as investment advice. We do not provide Investment Advisory services as defined under SEBI (Investment Advisers) Regulations, 2013.
 - Nothing contained on this website should be construed as investment advice or a recommendation to invest.
 - Investors are solely responsible for their investment decisions.
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9. Statutory Disclaimer

Mutual Fund investments are subject to market risks. Read all scheme related documents carefully before investing.