

GR Traders

Portfolio management System for investors with capital less than 5 lakhs

GR Traders (GRT) is a leading independent Portfolio Management Company and Investment Fund Manager, with paid up capital in excess of the 5+ crores capital requirement ceiling.

Our clients are established blue-chip companies and leaders in their domestic market. This is important to us as well as being increasingly important to asset managers and investors, as it means there is a low contagion risk to their brand and investments.

We enable you to focus on making value creating investment decisions, by managing all the day-to-day operations of your funds on your behalf.

We set ourselves apart through:

Independence - We are fully independent. Fund management and governance is our core business, which means you will receive our full focus – there are no conflicts of interest.

System with AI Tools – We are acknowledged by regulators for providing substance through solid risk management, governance and oversight, as well as through our robust infrastructure and the comprehensive market knowledge of our people. We added AI tools as much as to protect your funds from any risk of losses.

Flexible – We facilitate investments with very flexible mode and you can invest any time through our system and also withdrawal anytime. There is no restrictions on lock in period / releasing funds so its 100% liquidating when required.

System Based – All our investment records are monitored and tracked by the system and there is no necessary for manual updates and the system is fully automated.

Clean track record – We have protected our clients' brands and maintained a clean track record throughout our history as a fund management company.

NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE INVESTORS AND FUND MANAGER PARTIES AS UNDER THE BELOW CONDITIONS:

Fund management for small investors – with capital less than 5 lakhs

- Suitable for small investors who want to create wealth through investing in Indian equities. Minimum corpus ideally needed is Rs. 5,000 (Five Thousand only), and guarantee for monthly <=1% percent returns from the invested corpus. With gradual increase of pooled capital, we are hopeful to generate higher returns with a proper mix of value, growth and opportunity, besides ensuring account fiduciary responsibility and proper risk tolerance. Even though the corpus needed is Rs. 5,000 we advice to have minimum of Rs. 50,000 (Fifty thousand only) to have maximum returns.

**Onboard fees – 3% | Fund management Fee – 2%* | Exit fees – 3% -
Entry/Exit cut of date every month 15th. Joining Bonus – 5%***

Profit Sharing – Every 2 months (25th of Jan, Mar, May, Jul, Sep, Nov)- Based on invested capital, returns will be shared 50% (Investors), 20% (MarketWatchers/Tips Providers), 30% (FundManager/RiskTaker). – Max 1% per month cap and remaining as tokens for future investments.

Profit Sharing – Yearly Closure (31st Mar) – One Year – 1 month – Average monthly profit for (MarketWatchers/Tips Providers) – One year – 1 month - Higher monthly profit for (FundManager/RiskTaker) – Remaining Balance for Investors split based on the Invested Capital.

* - Fund Management Fee Waived for the first year on any investment. Only from second year it will be charged.

** - Joining bonus offer valid for first few months only.

- The client hereby authorizes **FundManager** to manage funds on behalf of the **Investor**, and shall invest in equities and derivatives with proper risk management.
- The **FundManager** can provide monthly corpus balance statements/ quarterly cash flow statement, monthly ROI statement on investments made and realized returns from thereon.
- The **FundManager** will maintain relevant books and records relating to its client transactions and shall audit its account as per regulations
- The **FundManager** will not be responsible for any loss or damage of invested corpus caused by liabilities, prevailing political, regulatory and economic environment and turbulence in equity and bond markets.
- In case of heavy market crash, the Invested funds will be in the equities till sale for liquidating cash flow. It will be upto the client to wait/liquidate immediate with the realized values.
- The **FundManager** will be responsible for the 90% of the invested funds security and the **Investors** will take up 10% risk in case of heavy downside fund movements / crash

on the markets. The **FundManager** will make sure with stoploss at any point of time to secure 90% of the Invested amounts.

- All interest, bonus, dividend or other income accrued on purchase of securities, assets or other equities shall be deemed to form part of AUM – Assets under management by the Fund Manager. The additional profits generated will be shared among clients on a two months basis. Yearly Reconciliation will be done and adjusted for the growth of the funds.
- **Entry / Exit** will be on **15th of each month**. The trades executed will be calculated and profit settled every 2 months on **25th of the month**. The months will be Januay, March, May, July, September, November. In case of immediate necessary funds will be processed on the same date itself based on the needs.
- The Investment will be initial **5,000 (Five Thousand only)** and there on in multiples of **5,000 (Five thousands)** with max limit of **5 Lakhs** per customer.
- The yearend closure will be every year March financial year end **31st March** so that it will be easier for tax calculations. Also out of 12 months the average cost for 1 month will be settled to MarketWatchers/TipsGenerator and 12 months higher returns of 1 month will be added to the Fund for future growth of the fund.
- If the client wishes to withdraw from managing their funds, he/she shall inform the fund manager with **7 days** notice period so that the exit can be planned properly and in case of emergency only they should withdraw the invested amount. Frequent addition/withdrawn will make more issues on the fund management and others should not get affected because of earlier pull of the equities.
- In event of Investor withdrawal immediately, the FundManager will hand over the sale proceeds net of costs to the client, liquidate part of the portfolio and hand over the balance in form of cash settlement.
- **FundManager** has its sole discretion for engaging in cash disbursements i.e amount payable to **Investors**.
- **Investors** should also be aware of risks involved in markets, and fund manager's investments may not always be profitable as there maybe instances where actual market movements may be at variance with anticipated trends. The **FundManager** giving assurance of the **90%** of the Invested funds in either cash or shares equivalent residing on the account which can be verifiable at any point of time.
- **FundManager** uses thirdparty multiple accounts to manage the tax savings and other part and **Investor** should make sure to help them on tax filing and any tax payable for their part. The accounts part will be releaved and the persons who is managing the actual brokerage account will be part of **FundManager** who is taking the decisions.

Type of Fund Investments

Option 1: Equites – Risk (10%) – Security on Funds (90%), Average returns per month <= 1%

Option 2: Equites / Future / Options – Risk (100%) – Security on Funds(0%) Returns more => 2% based on the intraday trading options. High Risk involved.

Please choose your options while transferring the funds.

Traditional Banking vs PMS GR Traders - Returns Estimation*

Traditional Banking

Date	Invest	Interest	Withdrawal
22 Aug 2022	50,000	7.00%	
23 Aug 2023			53,500
23 Aug 2024			57,245
23 Aug 2025			61,252

PMS - GR Traders

Date	Invest	Interest	Withdrawal
14 Aug 2022	50,000		50,000
15 Sep 2022		0.58%	50,292
15 Oct 2022		0.58%	50,585
15 Nov 2022		0.58%	50,880
15 Dec 2022		0.58%	51,177
15 Jan 2023		0.58%	51,475
15 Feb 2023		0.58%	51,776
15 Mar 2023		0.58%	52,078
15 Apr 2023		0.58%	52,382
15 May 2023		0.58%	52,687
15 Jun 2023		0.58%	52,994
15 Jul 2023		0.58%	53,304
15 Aug 2023		1.17%	53,615
15 Sep 2023		1.17%	54,240
15 Oct 2023		1.17%	54,873
15 Nov 2023		1.17%	55,513
15 Dec 2023		1.17%	56,161

15 Jan 2024	1.17%	56,816
15 Feb 2024	1.17%	57,479
15 Mar 2024	1.17%	58,149
15 Apr 2024	1.17%	58,828
15 May 2024	1.17%	59,514
15 Jun 2024	1.17%	60,208
15 Jul 2024	1.17%	60,911
15 Aug 2024	1.75%	61,621
15 Sep 2024	1.75%	62,700
15 Oct 2024	1.75%	63,797
15 Nov 2024	1.75%	64,913
15 Dec 2024	1.75%	66,049
15 Jan 2025	1.75%	67,205
15 Feb 2025	1.75%	68,381
15 Mar 2025	1.75%	69,578
15 Apr 2025	1.75%	70,796
15 May 2025	1.75%	72,035
15 Jun 2025	1.75%	73,295
15 Jul 2025	1.75%	74,578
15 Aug 2025	1.75%	75,883

NOTE: The above % returns are guaranteed returns and you can withdraw at any point of time with 7 days notice period. There won't be any restrictions in withdrawals and you can do partial withdrawal or full withdrawal as per your requirements. Additionally you will have advantage of converting the coins based on the market values.