

# PhillipCapital - PMS

## **FREQUENTLY ASKED QUESTIONS**

### **1. What is Portfolio Management Service (PMS)?**

PMS is a customized solution created to suit the investment objective of an investor. All the aspects from stock picking, order execution, settlement and performance reporting is undertaken by the PMS provider.

### **2. What is discretionary Portfolio Management Service?**

The discretionary portfolio manager professionally manages the fund of each client in accordance with the needs of the client. The Portfolio Manager will have the final control over the investment decisions in the portfolio.

### **3. Why PMS?**

PMS is a tailor-made solution for investors seeking to enjoy flavor of equity as an asset class with a long term investment objective. PMS is a unique solution for those who are looking forward to tap the growth opportunities in the financial markets but do not have the time and specialized skills required for the same. PMS proposes to bring a much-needed discipline in investing.

### **4. Why PhillipCapital?**

‘PhillipCapital’s’ Portfolio Management Service comes as an answer to those who would like to grow on the crest of the stock markets, with the backing of an expert. We will leverage our experience to be your steadfast partner on the financial waves. We at ‘PhillipCapital’ measure our success through the success of our clients. Whatever is your requirement we will tailor your portfolio to your specific investment needs. At ‘PhillipCapital’ we are fully invested in our clients. Some of the benefits of PhillipCapital PMS are:

- Professional Management
- Constant Portfolio Tracking
- Convenience
- Transparency
- Personalized Approach

## 5. How are you different from a Mutual Fund?

Here are a few aspects on which PhillipCapital's PMS score over the standardized products offered by mutual funds:

- **Personalized Fund Management:** Unlike Mutual Funds we can customize your portfolio to your requirements. More handholding and interaction with the fund management team to resolve your queries and to keep you posted on your portfolio.
- **Flexibility:** Our PMS has the flexibility to hold cash from 0% to 100%. What this means is we will book profits if necessary, but only if necessary. Unlike MF wherein there mandate is to stay fully invested, and have many other restrictions as well.
- **Absolute Returns:** A Mutual Fund scheme generally has more than 60-70 stocks hence even if few stock do well the overall performance gets averaged out because of the number of stocks. We would be cherry picking only 25-30 stock which may provide absolute returns\* and would not lead to over diversification.

\* please read disclaimer at the end.

## 6. What is your investment philosophy?

The question we've tried to address is how one can participate in the ongoing growth of the Indian economy. Our answer: A disciplined, long-term approach to equity investing that factor in the occasional and inevitable market crash while holding firm to the belief that the factors driving stocks today will continue for years to come.

It begins with our own version of the "value" approach -- buying well-researched stocks that are cheap relative to their peers based largely on earnings and earnings growth. It relies on both statistical analysis and a more subjective look at the factors driving a company's performance.

## 7. How can one introduce initial corpus?

Initial corpus can be brought into the Portfolio management services by way of either cash and or shares. The initial portfolio of shares will be re-aligned as per our model portfolio. As per SEBI regulations the minimum ticket size of the portfolio has to be Rs. 50 lacs and above.

## 8. How can I monitor performance of my portfolio?

As a part of our service offering and in an endeavor to provide complete transparency of the dealings in the clients PMS account, the investor will receive a Transaction statement, Holding statement, Portfolio Summary, Corporate action report, Debit note, Gain/Loss statement etc. at the end of the month. At the end of each financial year an Audited Balance Sheet & Profit & loss account are

provided to the client. Additionally, the operations team is always available for any queries or clarifications.

#### **9. Will you help me on my tax status?**

We provide each client an audited tax statement of his portfolio annually. This can be used for calculating your tax liability and hence forth filing returns. However, we advice all our clients to consult their tax consultant before filing of their tax returns.

#### **10. What services should we expect from your Portfolio Management Service?**

More handholding from our portfolio manager than you have been accustomed to from your mutual fund. You can expect to have a personal relationship manager through whom you can interact with at any time of your choice. You can also expect frequent interaction with the portfolio manager to discuss any concerns that you might have.

#### **11. Who can invest in your PMS?**

Any Indian resident, NRI, PIO, Corporate Body, Partnership firms, HUF, Foreign National, Foreign Corporate etc. who wants to invest money for long-term may use our PMS.

#### **12. Can I add further investments to my existing PMS account? And How?**

Yes. You can introduce additional funds by giving minimum Rs.50,000 as a Top Up any time or on a monthly basis as well.

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**PhillipCapital (India) Pvt. Ltd**

SEBI Portfolio Management Service Regn no: INP000004433

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