Investor Charter

A. Vision and Mission Statements for Investors

- **Vision:**
  This vision empowers investors by transforming complex market data into decisive, strategic action. It prioritizes identifying undervalued assets and emerging trends while rigorously mitigating risks such as volatility and regulatory shifts. By blending fundamental analysis with sentiment tracking, the goal is to forecast performance and uncover hidden value often missed by the crowd. Whether navigating economic uncertainty or decoding earnings reports, the focus remains on providing clear, actionable guidance. Ultimately, this approach steers clients beyond short-term noise toward sustainable, long-term wealth creation, effectively bridging the gap between raw information and financial success.

- **Mission:**
  Our mission is to empower confident decision-making by delivering timely, reliable analysis that distills complex market data into clear, actionable insights. We are dedicated to cutting through noise to identify true value drivers while acting as a first line of defense against risks and losses. By proactively anticipating economic shifts and industry disruptions, we ensure investors stay ahead of evolving conditions. Grounded in unwavering integrity and objectivity, we tailor our recommendations to align with specific client goals—whether for short-term gains or sustainable growth—simplifying complexity to drive strategic financial success.

B. Details of business transacted by the Research Analyst with respect to the Investors

- **Publish Insightful Research:** Distribute comprehensive research reports derived from the rigorous analytical activities of the Research Analyst.

- **Ensure Independence:** Provide completely independent and unbiased views on securities to maintain objectivity.

- **Prioritize Transparency:** Offer unbiased recommendations while fully disclosing any financial interests in the recommended securities.

- **Base Analysis on Public Data:** Formulate research recommendations strictly based on the analysis of publicly available information and verifiable observations.

- **Uphold Compliance:** Conduct mandatory annual audits to ensure operational and regulatory standards are met.

- **Adhere to Advertising Codes:** Ensure all marketing and promotional materials strictly comply with the Advertisement Code for Research Analysts.

- **Maintain Detailed Records:** Keep comprehensive records of all interactions regarding research services with both existing and prospective clients (including pre-onboarding discussions).

C. Details of services provided to investors (No Indicative Timelines)

Client Onboarding & Compliance

- **Streamlined Onboarding:** Execute a structured onboarding process that includes sharing Terms and Conditions and completing mandatory Know Your Customer (KYC) procedures for all fee-paying clients.
- **Data Privacy:** Strictly uphold client data privacy rights and implement robust security measures to prevent unauthorized access to confidential information.

Transparency & Disclosures

- **Material Disclosures:** Provide full transparency regarding business activities, disciplinary history, service terms, and associates to help clients make informed decisions.
- **Conflict of Interest:** Explicitly disclose any potential risks or conflicts of interest between the Research Analyst's activities and other business functions.
- **Technology & Third-Party Transparency:** Clearly state the extent of Artificial Intelligence (AI) usage in research and disclose material conflicts regarding any third-party research reports distributed.

Operational Standards

- **Fair Distribution:** Ensure the equitable distribution of research reports and recommendations to all clients simultaneously, without discrimination.
- **Report Confidentiality:** Maintain strict confidentiality regarding the content of research reports until they are officially released to the public domain.
- **Adherence to Timelines:** Clearly define service delivery timelines to clients and ensure strict adherence to these schedules.

Ethics & Integrity

- **Honesty & Integrity:** Conduct all client dealings with the highest standards of honesty, fairness, and professional integrity.
- **Risk Warning:** Provide clear guidance and adequate caution notices when recommending complex or high-risk financial products.
- **Client Confidentiality:** Protect all proprietary client information, sharing it only when legally mandated or with specific client consent.

D. Details of Investor Grievance Redressal Mechanism and How to Access It

Level 1: Direct Resolution with the Research Analyst In the event of any grievance or complaint, investors are encouraged to first approach the Research Analyst directly.

- **Commitment:** We strive to resolve all grievances immediately.
- **Timeline:** A final resolution will be provided no later than **21 calendar days** from the date of receipt of the complaint.

Level 2: Regulatory Escalation (SCORES 2.0 & RAASB) If the grievance is not resolved internally, investors may file a complaint through the Research Analyst Administration and Supervisory Body (RAASB) or SEBI's centralized system:

- **SCORES 2.0:** Investors may lodge complaints via SEBI's web-based centralized grievance redressal system for time-bound resolution at https://scores.sebi.gov.in.
- **Review Process:** Complaints filed here undergo a two-tier review:
    1. **First Review:** Conducted by the designated body (RAASB).
    2. **Second Review:** Conducted by SEBI.
- **Email:** Complaints may also be sent directly to the designated email ID of the RAASB.

Level 3: Online Dispute Resolution (SMART ODR) If the investor remains dissatisfied with the resolution provided by the Market Participant, they may seek recourse through the **SMART ODR Platform**. This platform facilitates online conciliation and arbitration for dispute resolution.

Physical Complaints For investors preferring offline communication, physical complaints may be addressed to: **Office of Investor Assistance and Education** Securities and Exchange Board of India (SEBI) SEBI Bhavan, Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051

E. Rights of investors

• Right to Privacy and Confidentiality
• Right to Transparent Practices
• Right to fair and Equitable Treatment
• Right to Adequate Information
• Right to Initial and Continuing Disclosure
-Right to receive information about all the statutory and regulatory disclosures
• Right to Fair & True Advertisement
• Right to Awareness about Service Parameters and Turnaround Times
• Right to be informed of the timelines for each service
• Right to be Heard and Satisfactory Grievance Redressal
• Right to have timely redressal
• Right to Exit from Financial product or service in accordance with the terms and conditions agreed with the research analyst
• Right to receive clear guidance and caution notice when dealing in Complex and High-Risk Financial Products and Services
• Additional Rights to vulnerable consumers
- Right to get access to services in a suitable manner even if differently abled
• Right to provide feedback on the financial products and services used
• Right against coercive, unfair, and one-sided clauses in financial agreements

F. Expectations from the investors (Responsibilities of investors)

• Do's
i. Always deal with SEBI registered Research Analysts.
ii. Ensure that the Research Analyst has a valid registration certificate.
iii. Check for SEBI registration number.
Please refer to the list of all SEBI registered Research Analyst which is available on SEBI website
in the following link:
(https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=14)

iv. Always pay attention towards disclosures made in the research reports before investing.
v. Pay your Research Analyst through banking channels only and maintain duly signed receipts mentioning the details of your payments. You may make payment of fees through Centralized Fee Collection Mechanism (CeFCoM) of RAASB if a research analyst has opted for the mechanism. (Applicable for fee paying clients only)
vi. Before buying/ selling securities or applying in public offer, check for the research recommendation provided by your Research Analyst.
vii. Ask all relevant questions and clear your doubts with your Research Analyst before acting on recommendation.
viii. Seek clarifications and guidance on research recommendations from your Research Analyst, especially if it involves complex and high risk financial products and services.
ix. Always be aware that you have the right to stop availing the service of a Research Analyst as per the terms of service agreed between you and your Research Analyst.
x. Always be aware that you have the right to provide feedback to your Research Analyst in respect of the services received.
xi. Always be aware that you will not be bound by any clause, prescribed by the research analyst, which is contravening any regulatory provisions.
xii. Inform SEBI about Research Analyst offering assured or guaranteed returns

• Don'ts
i. Do not provide funds for investment to the Research Analyst.
ii. Don't fall prey to luring advertisements or market rumors.
iii. Do not get attracted to limited period discount or other incentive, gifts, etc. offered by Research Analyst.
iv. Do not share login credentials and password of your trading, demat or bank accounts with the Research Analyst.