

RISHI RAI: INH000010423 (Research Analyst)

✔ BSE Enlistment No.: 5639 ✔ Trade Name: www.rishimoney.in

☀ Most Important Terms and Conditions (MITC)

Applicable to Research Services by **RISHI RAI**

SEBI Registration Number: **INH000010423**

✔ Non-Execution of Trades

- (a) **RISHI RAI** does not execute or carry out any purchase or sell transactions on behalf of clients.
- (b) Clients are strictly advised NOT to permit the Research Analyst (RA) or its representatives to execute trades on their behalf.

✔ Fee Limits and Payment Terms

- (a) Fees charged to individual and Hindu Undivided Family (HUF) clients shall not exceed the limits prescribed by SEBI/RAASB.
- (b) Currently, the maximum fee is ₹1,51,000 per annum per family for all research services combined.
- (c) This fee limit excludes statutory charges.
- (d) Fee limits do not apply to non-individual clients or accredited investors.
- (e) Fees may be charged in advance for a period not exceeding one Year unless otherwise agreed.
- (f) In case of premature termination, clients will receive a refund of fees on a pro-rata basis for the unexpired service period.
- (g) Acceptable modes of payment include cheque, online bank transfer, UPI, and other SEBI-approved methods. Cash payments are strictly prohibited.
- (h) Optionally, clients can use the Centralized Fee Collection Mechanism (CeFCoM) managed by BSE Limited (recognized RAASB) to make payments securely.

✔ Conflict of Interest

- (a) The RA strictly abides by SEBI and RAASB regulations requiring timely disclosure and mitigation of any actual or potential conflicts of interest.
- (b) Clients will be promptly informed of any conflict that may affect their research services.

✔ Prohibition of Guaranteed Returns

- (a) Any schemes involving assured, guaranteed, or fixed returns are expressly prohibited by law and shall never be offered by the RA.

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(b) The RA does not guarantee profits, accuracy, or risk-free investments through its research.

✔ Market Risk and Loss Disclaimers

(a) "Investment in securities market are subject to market risks. Read all the related documents carefully before investing." and potential loss of capital.

(b) Recommendations do not assure returns, and clients must exercise independent judgment when acting on research reports.

(c) There is no recourse or right to claim compensation for losses arising from investment decisions based on research recommendations.

✔ Regulatory Registration and Certification

(a) SEBI registration as a Research Analyst, enlistment with RAASB, and NISM certification do not guarantee the RA's performance or assure returns.



Investor SAFETY REMINDERS

✔ Make all fee payments ONLY through:

(a) The official website of RISHI RAI

(b) Direct bank account in the firm's name

(c) CeFCoM link or SEBI-authorized payment methods like a valid UPI.

(d) Never make payments to personal UPI IDs, unofficial bank accounts, or through unverified third-party links.

If you have any doubt, contact our Compliance Officer immediately:

✔ Grievance Redressal Process

(a) Step 1: Contact the Research Analyst directly via

✉ Email: rishiraisaxena77@gmail.com

☎ Phone: **+91 78952 83133**

🌐 Website: www.rishimoney.in

(b) Clients must keep their contact details updated with the RA at all times to facilitate communication.

✔ Security and Privacy Reminders

(a) The RA will never request clients' login credentials or OTPs for trading/demat/bank accounts.

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(b) Clients must never share such sensitive information with anyone, including the RA.

✔ Optional Centralized Fee Collection Mechanism (CeFCoM)

(a) CeFCoM helps investors direct payments securely to legitimate SEBI-registered advisors.

(b) Enables investors to track payments made to research analysts.

(c) Investors can request CeFCoM payment links directly from registered Research Analysts and pay using authorized channels.

✔ Protection Against Social Media Scams

Common Scam Tactics to Watch For:

(a) **Unsolicited Invitations:** Beware of unsolicited messages or links inviting you to WhatsApp groups offering “VIP” trading tips or free courses.

(b) **Fake Profiles:** Scammers may create fraudulent identities impersonating market experts or RA representatives.

(c) **Impersonations:** Persons may masquerade as SEBI-registered intermediaries, well-known CEOs, or public figures.

(d) **Fake Testimonials:** Fraudulent groups show fabricated success stories to lure investors into transferring funds with false promises of high returns.

✔ Guidelines to Protect Yourself:

(a) Engage only with SEBI-registered intermediaries whose credentials are verified.

(b) Verify registration of entities before investing at:

<https://www.sebi.gov.in/intermediaries.html>

(c) Carry out transactions only through authentic trading apps of SEBI-registered intermediaries after verification at: <https://investor.sebi.gov.in/Investor-support.html>

(d) Use “Validated UPI Handles” (“@valid” UPI IDs of SEBI-registered investor-facing intermediaries) and the “SEBI Check” platform by visiting

<https://siportal.sebi.gov.in/intermediary/sebi-check> or through the Saarthi app, for secure investor payments (refer Press Release No. 64/2025)

(e) Always communicate via authentic email addresses provided on SEBI’s portal.

✔ Tips from the RA to Avoid Scams:

1. Search the registered name of your RA on SEBI’s official website.

2. Obtain RA’s official email/phone details from SEBI’s listing.

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3. Initiate communication using the official email only.
4. If you receive communication from an unrecognized or personal email, disregard it as a potential scam.

Always pay after verifying details through SEBI check:

<https://siportal.sebi.gov.in/intermediary/sebi-check> and to a @valid UPI-ID and through Centralized Fee Collection Mechanism for Investment Advisers and Research Analysts (CeFCoM).

Note: This requirement is in accordance with SEBI RA regulations of 2014, aimed at protecting investor interests. Any inaccuracies or discrepancies in retrieving KYC from the KRA agency will result in an immediate termination of Research Services, and you will be removed from the group without prior notice.

Read SEBI Circular for more information:

Verify registration at SEBI's official portal:

<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmlId=14>

MITC:

https://www.sebi.gov.in/legal/circulars/feb-2025/most-important-terms-and-conditions-mitc-for-research-analysts_91965.html

Guidelines for Research Analyst:

https://www.sebi.gov.in/legal/circulars/jan-2025/guidelines-for-research-analysts_90634.html

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✔ Cyber Crime Reporting Portal: <https://cybercrime.gov.in/>

✔ Report online financial fraud at the National Cybercrime Helpline number **1930**

✔ Register Your Financial Fraud complaint: <https://cybercrime.gov.in/Webform/Accept.aspx>

✔ Cyber Crime Help: https://cybercrime.gov.in/Webform/Crime_NodalGrivanceList.aspx

✔ Learning Video Gallery: <https://cybercrime.gov.in/Webform/video-category.aspx>
