

RISHI RAI: INH000010423 (Research Analyst)

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

RISHI RAI: INH000010423 – Overview of Terms and Conditions

✔ Agreement & Acceptance

By using the website and its services, users agree to abide by all terms established by the Owner (RISHI RAI), which are binding for all clients and visitors.

✔ Eligibility and Service Coverage

1. Clients must be at least 18 years old.
2. Services are limited to financial offerings, focusing mainly on stock market research and recommendations.

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1. All content and intellectual property on the site are owned by the Owner and cannot be redistributed or reproduced without explicit consent from the Owner.

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1. Clients are required to provide accurate information during registration and must maintain the confidentiality of their login and payment details.

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1. Clients agree to pay the specified fees for services, as outlined at the time of purchase.
2. Refunds are available on a pro-rata basis for unused services; however, services already utilized are non-refundable.

✔ Research Service Terms and Conditions

We are committed to providing reliable and accurate research reports and recommendations to our registered clients. Each report undergoes thorough review before distribution to guarantee correctness and prevent misleading statements.

1. **Independent Opinions:** The views presented in this report reflect the honest and independent opinions of the analyst(s) regarding the subject securities based on technical and fundamental analysis.
2. **Compensation:** The analyst's compensation is not affected by the opinions or recommendations made in this report.
3. **Basis of Recommendations:** The recommendations in this report are grounded in publicly available information that we believe to be reliable and accurate at the time of publication.
4. **Investment Horizon:** Unless specified otherwise, our recommendations are designed for a 12-month investment period.

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5. **Interpretation of Ratings:** Ratings are based on absolute returns (whether positive or negative) and should be understood in that context.
6. **Market Fluctuations:** Security prices may vary due to market volatility or company-specific events, leading to significant fluctuations in returns over time.
7. **Rating Revisions:** We reserve the right to update or retract ratings based on reevaluation of valuation, market changes, or lack of clarity.
8. **Change of Opinions:** Opinions expressed may change without prior notice, and we are not obligated to notify clients of such updates.
9. **Market Risks:** Clients are encouraged to thoroughly evaluate market risks, including the potential for partial or total capital loss.
10. **Third-Party Reports:** Review third-party research reports, if used, to ensure that no untrue statements of material fact or misleading information are included.

✔ No Profit Guarantee & Risk Disclaimer

1. All research and recommendations do not guarantee profits or specific results. Financial markets involve inherent risks, and services are offered on an “as is” basis, without any express or implied warranties.
2. Clients are solely responsible for their investment decisions and any resulting profits or losses. The Owner and website are not liable for market outcomes, losses, or damages that may arise from using the service.
3. Clients must read and accept all associated risks, service details, disclosures, disclaimers, refund policies, MITC, Investor Charter, Client consent, and more before utilizing any services or acting on recommendations.
4. Any negligence will not be addressed.

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.

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<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmlId=1>

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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

✔ Other Business Activities:

1. Research activities are managed independently from all other business operations in accordance with SEBI RA regulations.
2. Third-party products, educational services, and consultancy activities are conducted separately from RA business operations.
3. Fees collected from these independently managed businesses are not considered as fees for research services.

✔ Indemnification & Liability

1. Users agree to indemnify the Owner against losses or legal claims that may arise from their use or misuse of the website or any violation of these terms.

✔ Cancellations, Modifications, and Jurisdiction

1. The Owner reserves the right to terminate or modify terms at any time, and clients are responsible for staying informed of any updates.

✔ Legal jurisdiction for any matters is **GHAZIABAD, UTTAR PRADESH.**

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(1) Verify registration of entities before investing at:

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

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

(3) 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)
