SANJAY CHHABRIA
SEBI Registered Research Analyst

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INVESTOR CHARTER IN RESPECT OF RESEARCH ANALYSTS (RA)

Prescribed by Securities and Exchange Board of India (SEBI)

A. Vision and Mission Statements for Investors

Vision: Invest with knowledge & safety.

Mission: Every investor should be able to invest in right investment products based on their needs, manage and monitor them to meet their goals, access reports and enjoy financial wellness.

B. Details of Business Transacted by the Research Analyst with respect to Investors

- To publish research reports based on the research activities of the Research Analyst.
- To provide an independent unbiased view on securities.
- To offer unbiased recommendations, disclosing financial interests in recommended securities.
- To provide research recommendations based on analysis of publicly available information and known observations.
- To conduct annual audit of activities as mandated under SEBI regulations.
- To ensure all advertisements adhere strictly to the Advertisement Code for Research Analysts.
- To maintain records of interactions with all clients including prospective clients (prior to onboarding) where any conversation related to research services has taken place.

C. Details of Services Provided to Investors (No Indicative Timelines)

- **Onboarding of Clients:** Sharing terms and conditions of research services and completing KYC for fee-paying clients.
- **Statutory & Material Disclosures:** Disclose all material information including business activities, disciplinary history, terms of service, associates, risks, and conflicts of interest.
- **Use of Artificial Intelligence:** Disclose the extent of use of Artificial Intelligence tools in providing research services.
- **Third-Party Research:** Disclose any material conflict of interest of third-party research providers or direct recipients to relevant disclosures.
- **Equitable Distribution:** Distribute research reports and recommendations to clients without discrimination.
- **Confidentiality & Privacy:** Maintain strict confidentiality of research reports until made public, and respect and protect client data privacy rights.
- **Caution on High-Risk Products:** Provide clear guidance and adequate caution notices to clients when recommending complex or high-risk financial products.
- **Honesty & Integrity:** Treat all clients with honesty, integrity, and fair dealing.

D. Grievance Redressal Mechanism & How to Access It

1. Direct Approach to Research Analyst (Level 1): In case of any grievance or complaint, an investor may approach Sanjay Chhabria directly at **valueinv@gmail.com** or **+91 98932 00307**. Redressal will be provided at the earliest, not later than 21 days from receipt.

2. SEBI SCORES 2.0 / RAASB (Level 2 & 3): If not resolved or dissatisfied, the investor may lodge a complaint on SEBI's centralized SCORES portal at https://scores.sebi.gov.in. First review is done by the designated body (RAASB) and second review by SEBI.

3. SMART ODR Platform (Level 4): If still not satisfied, the investor may file the complaint on the SMART ODR platform for online conciliation or arbitration at https://smartodr.in.

4. Physical Complaints: Office of Investor Assistance and Education, Securities and Exchange Board of India, 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 of personal and financial information.
- Right to Transparent Practices and fair & equitable treatment without discrimination.
- Right to Adequate Information and statutory disclosures (initial and continuing disclosures).
- Right to Fair & True Advertisements without misleading claims.
- Right to Awareness about Service Parameters and Turnaround Times.
- Right to be Heard and Timely Grievance Redressal.
- Right to Exit from financial products/services in accordance with agreed terms.
- Right to Receive Clear Guidance and caution notices on complex and high-risk products.
- Right to Fair Contract Clauses (protection against coercive, unfair, or one-sided agreements).

F. Expectations from Investors (Responsibilities - Do's and Don'ts)

Do's:

✓ Always deal with SEBI registered Research Analysts and verify registration at www.sebi.gov.in.

✓ Always pay attention towards disclosures made in research reports before investing.

✓ Pay research fees only through banking channels and obtain duly signed receipts.

✓ Seek clarifications and clear doubts with the Research Analyst before acting on recommendations.

✓ Inform SEBI immediately if any Research Analyst offers assured or guaranteed returns.

Don'ts:

✗ Do NOT provide investment funds to the Research Analyst.

✗ Do NOT fall prey to luring advertisements, speculative tips, or market rumors.

✗ Do NOT share login credentials, passwords, OTPs of trading, demat, or bank accounts with anyone.

✗ Do NOT expect or seek guaranteed profits or zero-risk assurances.

***Statutory Regulatory Notice:** Registration granted by SEBI and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors. Investment in securities market is subject to market risks. Read all related documents carefully before investing.*