

CA CHIRAG KULDEEP JAIN

SEBI Registered Research Analyst | Reg. No. INH000014298 | BSE Enlistment No. 5978

C-310, Radha Kunj, Anand Nagar, Near Ravi Hospital, Vasai-Virar, Maharashtra 401202

+91 70216 35390 | imailtochiragjain@gmail.com | www.cachiragjain.com

INVESTOR CHARTER IN RESPECT OF RESEARCH ANALYST (RA)

As prescribed by SEBI (Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/81 dated 02 June 2025, Annexure A) and the SEBI Master Circular for Research Analysts

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 the investors

- To publish research report based on the research activities of the RA.
- To provide an independent unbiased view on securities.
- To provide research recommendation, based on analysis of publicly available information and known observations.
- To conduct audit annually.
- To ensure that all advertisements are in adherence to the provisions of 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 the research services has taken place.

C. Details of services provided to investors (no indicative timelines)

1. Onboarding of clients

- To carry out KYC of fee-paying clients and maintain KYC records as specified by SEBI.
- To share the terms and conditions of the research services, including the Most Important Terms and Conditions (MITC), and obtain the client's consent before rendering services or charging fees.

2. Disclosure to clients

- To disclose to clients information about business activity, disciplinary history, terms and conditions, associates, risks, conflicts of interest and the extent of use of Artificial Intelligence tools.

3. Other services and conduct

- To distribute research reports and recommendations to the clients without discrimination.
- To maintain confidentiality with respect to publication of the research report until it is made public.
- To respect data privacy rights of clients and take measures to protect unauthorised use of their data.
- To treat all clients with honesty and integrity, and to give clear guidance and caution notices for complex and high-risk products.

D. Details of grievance redressal mechanism and how to access it

Step 1 – Approach the Research Analyst. An investor may first approach the Research Analyst, who shall redress the grievance promptly and not later than **21 calendar days** from the date of receipt.

Contact for grievances	Details
Name / designation	Chirag Kuldeep Jain – Research Analyst, Principal Officer and Compliance Officer
Email	imailtochiragjain@gmail.com
Phone / WhatsApp	+91 70216 35390
Postal address	C-310, Radha Kunj, Anand Nagar, Near Ravi Hospital, Vasai-Virar, Maharashtra 401202

Step 2 – SEBI SCORES. If the investor is not satisfied with the resolution, or does not receive a response, the investor may lodge a complaint on the SEBI Complaints Redress System (SCORES) at scores.sebi.gov.in or through the SEBI SCORES mobile app. The complaint is reviewed at two levels: first review by the Designated Body (RAASB, BSE Limited), and second review by SEBI.

Step 3 – SMART ODR. If the investor is still not satisfied with the resolution provided by the market participant, the investor may file the complaint on the SMART ODR platform (smartodr.in) for resolution through online conciliation or arbitration.

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 (East), Mumbai – 400051. **SEBI toll-free investor helpline:** 1800 266 7575 / 1800 22 7575.

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 fair and true advertisement.
- Right to be heard and satisfactory grievance redressal.
- Right to exit from a financial product or service, except for the products where specific lock-in is agreed with the Research Analyst.
- Right to receive clear guidance on the risks of complex and high-risk products.
- Additional rights to vulnerable consumers.

F. Expectations from the investors (responsibilities of investors)

Do's

- Always deal with a SEBI registered Research Analyst.
- Ensure that the Research Analyst has a valid registration certificate, and check the SEBI registration number. The list of all SEBI registered Research Analysts is available on the SEBI website: <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=14>
- Always pay attention to the disclosures made in the research reports before investing.
- Pay your Research Analyst through banking channels only, and maintain duly signed receipts mentioning the details of the payments or fees made.
- Before buying securities or applying in a public offer, check for the research recommendation provided by your Research Analyst.
- Ask all relevant questions and seek clarifications and guidance on research recommendations from your Research Analyst before acting on them.
- Be aware that you have the right to provide feedback to your Research Analyst in respect of the services received.
- Inform SEBI about any Research Analyst offering assured or guaranteed returns.

Don'ts

- Do not provide funds for investment to the Research Analyst.
- Do not fall for luring advertisements or market rumours.
- Do not get attracted to limited-period discounts, or other incentives, gifts etc. offered by a Research Analyst.
- Do not share your login credentials or passwords of your trading, demat or bank accounts with the Research Analyst.

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, enlistment as RA with Exchange and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

This Investor Charter is also available at <https://cachiragjain.com> and is provided to every client during onboarding. Last reviewed: 07 October 2026.