

VK Wealthwise & Associates

SEBI Registered Research Analyst Firm (Reg. No. INH000017620)

Research Analyst: CA. Vatsal Khemka, CFA Charterholder

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Terms and Conditions

By accessing and using our website, you agree to comply with the following terms and conditions. Please read them carefully.

1. Consent and Availing Research Services

By subscribing and accepting delivery of our research services, you confirm that you have elected to avail these services at your sole discretion, after reading and agreeing to the terms and conditions, fee structure, and rights and obligations as per SEBI (Research Analysts) Regulations, 2014. We shall not render any research service or charge any fee until we have received your consent on these terms.

2. Obligations Under SEBI Regulations

Both the Research Analyst (RA) and you, the client, shall be bound by the SEBI Act, applicable rules and regulations of SEBI including the RA Regulations and relevant government notifications as may be in force from time to time.

3. Client Information and KYC

You agree to provide all required KYC details in the standard form along with supporting documents. As per SEBI rules, we shall collect, store, and verify KYC records with the KYC Registration Agency (KRA) designated by SEBI.

4. Standard Terms of Service & Client Declaration

You declare:

- That you have read and understood the applicable SEBI regulations, including fee structure.

- You subscribe to our research services solely for your own benefit and consumption.
- Any investment made based on our recommendations is at your own judgment and subject to market risks. Our recommendations do not assure any returns. You shall not claim any losses incurred from investments made based on these recommendations.

We declare:

- We are duly registered with SEBI as a Research Analyst under registration no. INH000017620.
- We have the required qualifications and valid registrations to render research services.
- Our services do not conflict with or violate any applicable laws, regulations, contracts, or obligations.
- The maximum fee we may charge is ₹1.51 lakhs per annum per family of client, excluding statutory charges.
- Our recommendations do not assure any returns.
- As an individual RA, we confirm we are not engaged in any additional activities that interfere with the independence of our research reports or recommendations.

5. Fees and Mode of Payment

You agree to pay the fees as agreed for our services, plus any applicable statutory charges. Fees shall be payable through cheque, bank transfer, UPI, or other modes permitted by law. **Cash payments are not allowed.** Optionally, you may pay through the centralized fee collection mechanism (CeFCoM) managed by BSE (RAASB).

6. Standard Risk Factors

Investing and trading in securities markets involves risks including possible loss of principal. Recommendations do not assure any returns. Past performance does not guarantee future results. Prices and markets can fluctuate and may be adversely affected by economic, regulatory or other developments.

“Investments in securities market are subject to market risks. Read all the related documents carefully before investing.”

7. Conflicts of Interest

We shall disclose and mitigate any actual or potential conflicts of interest as per SEBI regulations. We do not receive compensation from subject companies. Our analysts certify that their views are independent. We will promptly inform you of any conflict that may affect the services rendered.

8. Termination & Refund of Fees


We may suspend or terminate research services if our SEBI registration is suspended or cancelled. In such a case, fees shall be refunded on a pro-rata basis for the period from effective date of suspension/cancellation to the end of your subscription period.

In the event of pre-mature termination of services by either you or us under the agreed terms, you shall be refunded proportionate fees for the unexpired period. No breakage fee shall be charged by the Research Analyst.

9. Grievance Redressal & Dispute Resolution

For grievances regarding non-receipt or issues in downloading research reports, or any deficiency in our services, please escalate to our designated officer:

 **Email:** vatsalkhemka2001@gmail.com

 **Address:** SU-1, Ridhi Sidhi Enclave 1st, Sri Ganganagar 335001, Rajasthan

We aim to resolve grievances within 7 business days or as specified by SEBI. If unresolved, you may lodge complaints on **SEBI SCORES** (<https://scores.sebi.gov.in>) or consider ODR via **Smart ODR** (<https://smartodr.in>).

10. Additional Clauses & Notice

Additional voluntary clauses shall not contravene SEBI rules. Any change in such clauses shall be preceded by a 15-day notice. Clients are advised to go through the Do's & Don'ts as per SEBI master circular SEBI/HO/MIRSD-POD1/P/CIR/2024/49 dated May 21, 2024, or as updated by SEBI.

11. Most Important Terms & Conditions (MITC)

- We only provide research recommendations and cannot execute trades on your behalf. Clients should not permit us to execute trades.

- Fees are capped at ₹1,51,000/- per annum per family for individual and HUF clients, excluding statutory charges. This does not apply to non-individuals/accredited investors.
- RA may charge fees in advance if agreed by the client. Such advance shall not exceed one quarter. In case of pre-mature termination of services by either party, you are entitled to refund of proportionate fees for the unexpired period. No breakage fee will be charged.
- All payments must be via cheque, bank transfer, UPI, or CeFCoM. **Cash is strictly prohibited.**
- We comply with SEBI/RAASB directions on conflict disclosures. Any assured/guaranteed/fixed returns schemes are prohibited.
- We do not guarantee returns, profits, accuracy, or risk-free investments. All investments are subject to market risk.
- Clients must keep contact details updated. Never share your trading/Demat/bank credentials or OTPs with us. We will never ask for them.

12. Optional CeFCoM

We inform clients of the optional 'Centralised Fee Collection Mechanism for IA and RA' (CeFCoM) available for paying fees.

13. Governing Law & Jurisdiction

These Terms & Conditions shall be governed by Indian law. Any disputes shall be under exclusive jurisdiction of courts in **Rajasthan** only.