

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

IMPORTANT NOTICE TO INVESTORS

Please read these Most Important Terms and Conditions (MITC) carefully before subscribing to research services from Market Maestroo Private Limited. By subscribing to our services, you acknowledge that you have read, understood, and agree to be bound by these terms.

1. SCOPE OF SERVICES

These terms and conditions are for research services provided by Market Maestroo Private Limited (the "Research Analyst" or "RA").

IMPORTANT: The Research Analyst CANNOT and WILL NOT execute or carry out any trade (purchase/sell transaction) on behalf of the client.

Clients are strictly advised NOT to permit the Research Analyst to execute any trade on their behalf. All trades must be executed by the client through their own demat and trading accounts with SEBI registered stockbrokers.

2. FEE STRUCTURE AND LIMITS

The fee charged by the Research Analyst to Individual and HUF clients will be subject to the maximum amount prescribed by SEBI and Research Analyst Administration and Supervisory Body (RAASB) from time to time.

CURRENT FEE LIMITS (as per SEBI Regulations):

2.1 Maximum Fee: Rs 1,51,000/- per annum per family of client for all research services provided by the Research Analyst

2.2 The fee limit DOES NOT include statutory charges such as GST

2.3 The fee limits DO NOT apply to:

- Non-individual clients (companies, partnerships, trusts, etc.)
 - Accredited investors as defined by SEBI
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3. ADVANCE FEE PAYMENT AND REFUNDS

- 3.1 The Research Analyst may charge fees in advance if agreed by the client. Such advance fees shall not exceed the period of ONE YEAR as stipulated by SEBI.
- 3.2 In case of pre-mature termination of Research Analyst services by either the client or the Research Analyst, the client shall be entitled to seek refund of PROPORTIONATE FEES ONLY for the unexpired period.
- 3.3 Refund Calculation:
$$\text{Refund Amount} = (\text{Total Fees Paid} \times \text{Remaining Days}) \div \text{Total Subscription Days}$$
- 3.4 Refunds will be processed within 15 working days of termination request and will be credited to the same account from which payment was received.
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4. PAYMENT METHODS

- 4.1 Fees to the Research Analyst may be paid by the client ONLY through the following banking channels:
- Cheque
 - Online Bank Transfer (NEFT/RTGS/IMPS)
 - UPI Payment
 - Debit/Credit Card (through authorized payment gateway)
- 4.2 CASH PAYMENTS ARE STRICTLY NOT ALLOWED
- 4.3 Optionally, clients can make payments through Centralized Fee Collection Mechanism (CeFCoM) managed by BSE Limited (currently recognized RAASB)
- 4.4 All payments must be made to:
Account Name: Market Maestro Private Limited
Bank: [Bank Name]
Account Number: [Account Number]
IFSC Code: [IFSC Code]
- 4.5 NEVER make payments to personal accounts or through unofficial channels
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5. CONFLICTS OF INTEREST

- 5.1 The Research Analyst is required to abide by applicable regulations, circulars, and directions specified by SEBI and RAASB from time to time in relation to disclosure and mitigation of any actual or potential conflict of interest.
- 5.2 The Research Analyst will endeavor to promptly inform the client of any conflict of interest that may affect the services being rendered to the client.
- 5.3 All conflicts of interest will be disclosed in research reports as per SEBI regulations.
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6. PROHIBITION OF ASSURED RETURNS

Any assured/guaranteed/fixed returns schemes or any other schemes promising guaranteed profits are STRICTLY PROHIBITED BY LAW.

No scheme of this nature shall be offered to the client by the Research Analyst.

If anyone promises you guaranteed returns, it is ILLEGAL. Please report such instances to SEBI immediately.

7. NO GUARANTEE OF RETURNS

7.1 The Research Analyst CANNOT and DOES NOT guarantee returns, profits, accuracy, or risk-free investments from the use of Research Analyst's research services.

7.2 All opinions, projections, and estimates of the Research Analyst are based on analysis of available data under certain assumptions as of the date of preparation/publication of research report.

7.3 Market conditions, company fundamentals, and other factors can change rapidly, which may affect the validity of recommendations.

8. MARKET RISKS AND INVESTOR RESPONSIBILITY

8.1 Any investment made based on recommendations in research reports are SUBJECT TO MARKET RISKS, and recommendations do not provide any assurance of returns.

8.2 There is NO RECOURSE to claim any losses incurred on investments made based on recommendations in the research report.

8.3 Any reliance placed on the research report provided by the Research Analyst shall be as per the CLIENT'S OWN JUDGMENT and assessment of the conclusions contained in the research report.

8.4 Clients are responsible for their own investment decisions and should consider their risk tolerance, investment goals, and financial situation before investing.

9. REGULATORY REGISTRATIONS - NO PERFORMANCE GUARANTEE

9.1 The SEBI registration, enlistment with RAASB, and NISM certification DO NOT GUARANTEE the performance of the Research Analyst or assure any returns to the client.

9.2 SEBI registration only confirms that the Research Analyst meets regulatory requirements, NOT that recommendations will be profitable.

10. SERVICE DELIVERY AND COMMUNICATION

10.1 By subscribing to our service, users acknowledge that they will receive periodic updates on buy and sell signals as determined by our equity research team.

10.2 These updates will be communicated at periodic intervals; however, the service DOES NOT GUARANTEE:

- Execution of trades based on these signals
- Profitability of any trades
- Regularity or frequency of communication

10.3 Research reports will be delivered via email and/or through client portal on our website.

11. GRIEVANCE REDRESSAL PROCESS

For any grievances, complaints, or queries, please follow this process:

STEP 1: Contact Research Analyst

Email: support@marketmaestroo.com

Phone: [Your Phone Number]

Timeline: Response within 15 working days

STEP 2: Escalate to Compliance Officer

If resolution is unsatisfactory:

Email: compliance@marketmaestroo.com

Timeline: Response within 7 working days

STEP 3: Lodge Complaint with SEBI

If still unsatisfied, lodge complaint on:

SEBI SCORES Portal: www.scores.sebi.gov.in

SEBI Helpline: 1800-22-7575

STEP 4: Online Dispute Resolution (ODR)

Alternative dispute resolution through:

Smart ODR Portal: <https://smartodr.in>

12. CLIENT RESPONSIBILITIES - KEEP DETAILS UPDATED

12.1 Clients are REQUIRED to keep contact details updated with the Research Analyst at all times, including:

- Email ID (primary and alternate)
- Mobile number(s)
- Communication address

12.2 The Research Analyst will not be responsible for non-delivery of research reports if contact details are outdated.

13. SECURITY WARNING - NEVER SHARE CREDENTIALS

13.1 The Research Analyst shall NEVER ask for the client's:

- Login credentials for Trading Account
- Login credentials for Demat Account
- Login credentials for Bank Account
- OTPs (One Time Passwords)
- Passwords or PINs

13.2 NEVER SHARE such information with ANYONE, including the Research Analyst or anyone claiming to represent the Research Analyst.

13.3 If anyone asks for such information, it is a FRAUD. Report immediately to:

- Your stockbroker
- SEBI at 1800-22-7575
- Cyber crime portal: cybercrime.gov.in

14. INVESTMENT RISKS - MANDATORY READING

RISK DISCLOSURES:

- Investments in securities markets are subject to market risks, including risk of loss of principal amount
- Past performance is not indicative of future returns
- Stock prices can be volatile and may fluctuate significantly
- There is no guarantee of profits or protection against losses
- Investors should read all documents carefully before investing
- Investors should consider their risk tolerance, investment goals, time horizon, and financial situation before making investment decisions
- Diversification does not guarantee profits or protect against losses
- Research recommendations are based on assumptions which may or may not materialize
- Brokerage charges will not exceed SEBI prescribed limits
- Consult a qualified and independent financial advisor before making investment decisions

15. INTELLECTUAL PROPERTY

15.1 All research reports, analysis, data, and content provided by Market Maestro Private Limited are the intellectual property of the Research Analyst.

15.2 Clients are granted a limited, non-exclusive, non-transferable license to use the research for their personal investment decisions only.

15.3 Clients shall NOT:

- Redistribute, resell, or share research reports with third parties
 - Reproduce or copy research content for commercial purposes
 - Reverse engineer or create derivative works from the research
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16. LIMITATION OF LIABILITY

16.1 The Research Analyst's liability shall be limited to refund of fees paid for the unexpired period of subscription.

16.2 The Research Analyst shall not be liable for:

- Any direct, indirect, incidental, or consequential losses
 - Loss of profits or investment losses
 - Losses due to market movements or external factors
 - Non-receipt of research due to technical issues beyond control
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17. TERMINATION

17.1 Either party may terminate the services by providing 15 days written notice

17.2 Upon termination, client will receive pro-rata refund for unexpired period

17.3 Research Analyst reserves the right to terminate services immediately if:

- Client violates terms and conditions
 - Client engages in fraudulent activities
 - Client shares research reports with unauthorized parties
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18. AMENDMENTS TO TERMS

18.1 Market Maestro Private Limited reserves the right to modify these terms and conditions at any time

18.2 Clients will be notified of material changes via email

18.3 Continued use of services after notification constitutes acceptance of modified terms

19. GOVERNING LAW AND JURISDICTION

19.1 These terms shall be governed by the laws of India

19.2 Any disputes shall be subject to the exclusive jurisdiction of courts in [Your City], India

19.3 Disputes may be resolved through arbitration as per Arbitration and Conciliation Act, 1996

CONTACT INFORMATION

Market Maestro Private Limited
SEBI Registered Research Analyst | Registration No: INH000021757

Registered Office: [Your Complete Address]

Email: support@marketmaestroo.com
Compliance Email: compliance@marketmaestroo.com
Phone: [Your Phone Number]
Website: www.kritikayadav.in

Principal Officer: Ms. Kritika Yadav
Email: kritika@marketmaestroo.com

ACKNOWLEDGMENT

By subscribing to research services from Market Maestro Private Limited, you acknowledge that:

- ✓ You have read and understood these Most Important Terms and Conditions (MITC)
- ✓ You agree to be bound by these terms
- ✓ You understand the risks involved in securities investments
- ✓ You will not hold the Research Analyst liable for investment losses
- ✓ You will make investment decisions based on your own judgment
- ✓ You will not share login credentials or OTPs with anyone
- ✓ You understand that past performance is not indicative of future results
- ✓ You will consult a financial advisor before making investment decisions

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