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By registering, you certify that all information you provide, now or in the future, is accurate. www.thefinbergadvisory.com reserves the right, in its sole discretion, to deny you access to this website or any portion thereof without notice for the following reasons

- Immediately by www.thefinbergadvisory.com for any unauthorized access or use by you;
- Immediately by www.thefinbergadvisory.com if you assign or transfer (or attempt the same) any rights granted to you under this Agreement;
- Immediately, if you violate any of the other terms and conditions of this User Agreement. Further, you agree to get periodic SMS alerts. You agree to get periodic newsletters

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REFUND & CANCELLATION POLICY:

All sales are final. Because Madhu Bansal as a Research Analyst offers a free evaluation to ensure that our products and services will meet your needs without the need to purchase, there will be ABSOLUTELY NO REFUNDS and CANCELLATIONS. Before deciding to subscribe to our services, please make sure to take our Expert

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- Evaluate the quality of our services by taking our Expert recommendation.
- Read all About Us and our technical Team.
- Read the Help and Frequently Asked Questions (FAQ) sections.
- Read our Terms & Conditions.
- Read our Privacy Policy.

Do not allow children or other unauthorized family members or friends to access your credit cards or your account at the payment site to ensure that no one pays for a Membership without your permission. By making a payment for Membership to our site, you acknowledge that you have read and agree to the above No Refund and no cancellation Policy.

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If this Web site contains message/bulletin boards, chat rooms, or other message or communication facilities (collectively, "Forums"), you agree to use the Forums only to send and receive messages and material that are proper and related to the particular Forum. By way of example, and not as a limitation, you agree that when using a Forum, you shall not do any of the following: # Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others. # Publish, post, distribute or disseminate any defamatory, infringing, obscene, indecent or unlawful material or information. # Upload files that contain software or other material protected by intellectual property laws (or by rights of privacy or publicity) unless you own or control the rights thereto or have received all necessary consents. # Upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer # Conduct or forward surveys, contests, or chain letters. # Download any file posted by another user of a Forum that you know, or reasonably should know, cannot be legally distributed in such manner.

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You shall provide and maintain all telephone/internet and other equipment necessary to access www.thefinbergadvisory.com and the costs of any such equipment and/or telephone/internet connections or use, including any applicable taxes, shall be borne solely by you. You are responsible for operating your own equipment used to access www.thefinbergadvisory.com.

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Under this User Agreement, you assume all risk of errors and/or omissions in www.thefinbergadvisory.com, including the transmission or translation of information. Please follow all SL's (stop loss). You assume full responsibility for implementing sufficient procedures and checks to satisfy your requirements for the accuracy and suitability of www.thefinbergadvisory.com, including the information, and for maintaining any means, which you may require for the reconstruction of lost data or subsequent manipulations or analyses of the information under the User Agreement.

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INDEMNIFICATION:

you shall indemnify, defend and hold harmless www.thefinbergadvisory.com (including its and their officers, directors, employees, affiliates, group companies, agents, representatives or subcontractors) from any and all claims and losses imposed on, incurred by or asserted as a result of or related to:

Your access and use of www.thefinbergadvisory.com

Any non-compliance by user with the terms and conditions hereof; or

Any third party actions related to users receipt and use of the information, whether authorized or unauthorized. Any clause declared invalid shall be deemed severable and not affect the validity or enforceability of the remainder. These terms may only be amended in a writing signed by www.thefinbergadvisory.com

CONFLICTING TERMS:

If there is any conflict between this User Agreement and other documents, this User Agreement shall govern, whether such order or other documents is prior to or subsequent to this User Agreement, or is signed or acknowledged by any director, officer, employee, representative or agent's of www.thefinbergadvisory.com

ATTORNEY'S FEES:

If www.thefinbergadvisory.com takes action (by itself or through its associate companies) to enforce any of the provisions of this User Agreement, including collection of any amounts due hereunder, www.thefinbergadvisory.com shall be entitled to recover from you (and you agree to pay), in addition to all sums to which it is entitled or any other relief, at law or in equity, reasonable and necessary attorney's fees and any costs of any litigation.

TERMINATION:

This User Agreement and the license rights granted hereunder shall remain in full force and effect unless terminated or canceled for any of the following reasons:

- Immediately by www.thefinbergadvisory.com for any unauthorized access or use by you.
- Immediately by www.thefinbergadvisory.com if you assign or transfer (or attempt the same) any rights granted to you under this Agreement.
- Immediately, if you violate any of the other terms and conditions of this User Agreement.

Termination or cancellation of this Agreement shall not affect any right or relief to which www.thefinbergadvisory.com may be entitled, at law or in equity. Upon termination of this User Agreement, all rights granted to you will terminate and revert to www.thefinbergadvisory.com Except as set forth herein, regardless of the reason for cancellation or termination of this User Agreement, the fee charged if any for access to www.thefinbergadvisory.com is non-refundable for any reason.

JURISDICTION:

The terms of this agreement are exclusively based on and subject to Indian law. You hereby consent to the exclusive jurisdiction and venue of courts in Delhi, INDIA in all disputes arising out of or relating to the use of this website. Use of this website is

unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph.

RAs shall disclose to the client the terms and conditions of the research services offered including rights and obligations.

We hereby ensure that neither any research service is rendered nor any fee is charged until consent is received from the client on the terms and conditions.

Availing the research services: By accepting delivery of the research service, the client confirms that he/she has elected to subscribe the research service of the RA at his/her sole discretion.

We confirm that research services shall be rendered in accordance with the applicable provisions of the RA Regulations.

Obligations on RA: RA and client shall be bound by SEBI Act and all the applicable rules and regulations of SEBI, including the RA Regulations and relevant notifications of Government, as may be in force, from time to time.

Client Information and KYC: The client shall furnish all such details in full as may be required by the RA in its standard form with supporting details, if required, as may be made mandatory by RAASB/SEBI from time to time.

We as a RA shall collect, store, upload and check KYC records of the clients with KYC Registration Agency (KRA) as specified by SEBI from time to time.

Standard Terms of Service: The consent of client shall be taken on the following understanding:

"I / We have read and understood the terms and conditions applicable to a research analyst as defined under regulation 2(1)(u) of the SEBI (Research Analyst) Regulations, 2014, including the fee structure.

I/We are subscribing to the research services for our own benefits and consumption, and any reliance placed on the research report provided by research analyst shall be as per our own judgement and assessment of the conclusions contained in the research report.

I/We understand that –i. Any investment made based on the recommendations in the research report are subject to market risk.

ii. Recommendations in the research report do not provide any assurance of returns.

iii. There is no recourse to claim any losses incurred on the investments made based on the recommendations in the research report."

Declaration of the RA that:i. It is duly registered with SEBI as an RA pursuant to the SEBI (Research Analysts) Regulations, 2014 and its registration details are:

(registration number, INH000010672 (MADHU BANSAL registration date is 06 December 2022);ii. It has registration and qualifications required to render the services contemplated under the RA Regulations 2014, and the same are valid and subsisting;iii. Research analyst services provided by it do not conflict with or violate any provision of law, rule or regulation, contract, or other instrument to which it is a party or to which any of its property is or may be subject;iv. The maximum fee that may be charged by RA is ₹1.51 lakhs per annum per family of client.v. The recommendations provided by RA do not provide any assurance of returns.

Additionally, if RA is an individual, declaration that:i. It is not engaged in any additional professional or business activities, on a whole-time basis or in an executive capacity, which interfere with/influence or have the potential to interfere with/influence the independence of research report and/or recommendations contained therein.

Consideration and mode of payment: The client shall duly pay to RA, the agreed fees for the services that RA renders to the client and statutory charges, as applicable. Such fees and statutory charges shall be payable through the specified manner and mode(s)/ mechanism(s).

Risk factors: (Disclaimer: Investment in securities market are subject to market risks, read all the related documents carefully before investing. All investments are subject to market risks, read all scheme related documents carefully. The information is only for consumption by the client and such material should not be redistributed. We are a SEBI REGISTERED RESEARCH ANALYST REGISTRATION NO. INH000010672 From December 6, 2022 – Perpetual, All investments are subject to market risks, that is Mutual Funds, NCDs, Bonds, IPOs and Corporate FDs. Equity, Futures and Options, Commodities any any kind of Financial Assets as per Specified by SEBI Act, we don't work on profit sharing. We charge fixed fee for details please refer to membership section of our website.

Conflict of interest: The RA shall adhere to the applicable regulations/ circulars/ directions specified by SEBI from time to time in relation to disclosure and mitigation of any actual or potential conflict of interest.

Research analyst or research entity shall effectively address conflict of interest which may affect the impartiality of its research analysis and research report and shall make appropriate disclosures to address the same.

Research analyst or research entity or its employees engaged in research analysis shall observe high professional standard while preparing research report.

Research analyst or research entity shall comply with all regulatory requirements applicable to the conduct of its business activities.

Research analyst or research entity shall act honestly and in good faith.

Research analyst or research entity shall act with due skill, care and diligence and shall ensure that the research report is prepared after thorough analysis.

Research analyst or research entity or its employees shall not engage in insider trading or front running or front running of its own research report.

Research analyst or research entity shall bear primary responsibility for ensuring the maintenance of appropriate standards of conduct and adherence to proper procedures. Research Analyst shall not, in the course of performing its services to the client, hold out any investment advice implying any assured returns. If agreed by the client, Research Analyst may charge fees in advance for maximum one year subject to Client Discretion. In the event of premature termination of the Research Analyst services in terms of the agreement, the client shall be refunded the fees for the unexpired period.

Termination of service and refund of fees: Disclosure that the RA may suspend or terminate rendering of research services to client on account of suspension/ cancellation of registration of RA by SEBI and shall refund the residual amount to the client.

In case of suspension of certificate of registration of the RA for more than 60 (sixty) days or cancellation of the RA registration, RA shall refund the fees, on a pro rata basis for the period from the effective date of cancellation/ suspension to end of the subscription period.

Grievance redressal and dispute resolution: Any grievance related to (i) non- receipt of research report or (ii) missing pages or inability to download the entire report, or (iii) any other deficiency in the research services provided by RA, shall be escalated promptly by the client to the person/employee designated by RA, in this behalf (Madhu Bansal– INH000010672). The RA shall be responsible to resolve grievances within 7 (seven) business working days or such timelines as may be specified by SEBI under the RA Regulations. RA shall redress grievances of the client in a timely and transparent manner. Any dispute between the RA and his client may be resolved through arbitration or through any other modes or mechanism as specified by SEBI from time to time. Additional clauses: All additional voluntary clauses added by the RA should not be in contravention with rules/ regulations/ circulars of SEBI. Any changes in such voluntary clauses/document(s) shall be preceded by a notice of 15 days. Mandatory notice: Clients shall be requested to go through Do's and Don'ts while dealing with RA as specified in SEBI master circular no. SEBI/HO/MIRSD-POD- 1/P/CIR/2024/49 dated May 21, 2024 or as may be specified by SEBI from time to time. Most Important Terms and Conditions (MITC): RA shall also disclose MITC to their clients which shall be standardised by Industry Standards Forum (ISF) in consultation with SEBI and RAASB. RAs/research entity shall also include the following disclosure as part of the terms and conditions in their MITC: "The terms and conditions and the consent thereon are for the research services provided by the RA and RA cannot execute/ carry out any trade (purchase/ sell transaction) on behalf of the client. Thus, you are advised not to permit RA to execute any trade on your behalf." Optional Centralised Fee Collection Mechanism: RA Shall provide the guidance to their clients on an optional 'Centralised Fee Collection Mechanism for IA and RA' (CeFCoM) available to them for payment of fees to RA.

If you are acting on behalf of a legal entity, then you represent to Madhu Bansal that you have the authority to bind such entity to these Terms and, in such case, the term “you” shall refer to such entity. You will be considered to have agreed to these Terms if you access, or transact on or through the Madhu Bansal, or avail any of the services offered by Madhu Bansal .

If you do not agree with these Terms, then you must immediately cease your use and access of the Madhu Bansal and not avail any of the services offered by Madhu Bansal .By continuing to access and/or use the Madhu Bansal, or by availing any of the services offered by Madhu Bansal, you confirm that you have read, understood and accepted these Terms.Madhu Bansal may, at its sole discretion, curtail a user’s access to the Madhu Bansal without the need to assign a reason if(a) the user is in breach of any provisions of these Terms.(b) Madhu Bansal is unable to verify or authenticate any information provided by the user.(c) Madhu Bansal has reason to believe that the user’s actions may infringe on any third-party rights, breach any applicable law, or violate any order of a court or an executive authority, or are otherwise detrimental to its goodwill or may adversely affect the conduct of its business. If a user’s access has been curtailed, withheld, suspended, or terminated, then such user shall not attempt to re-register themselves on the Madhu Bansal or to use the Madhu Bansal in any manner whatsoever.

Madhu Bansal reserves the right, at its sole discretion, to withhold, to suspend or to terminate a user’s access to the Madhu Bansal without prior notice for any reasonable cause which may include routine maintenance activity and the findings of a fraud detection audit activity or violation of its community guidelines.

The remedies available to Madhu Bansal hereunder are without prejudice to its entitlements under the law, including the right to recover any amount due to be paid by a user and to pursue such legal action as may be deemed necessary by Madhu Bansal .To receive recommendations and research reports issued by the research analyst as per the terms of the services subscribed to by them. Users will be notified about the issue of a recommendation and about the publication of the corresponding research report through one or more of email, SMS message, WhatsApp message.To subscribe to the services of associated SEBI-Registered research analysts over the Madhu Bansal. The scope and the commercial terms associated with such subscriptions shall be as per the Terms of Service offered by the concerned Research Analyst which may include Madhu Bansal as well which is a SEBI Registered Research Analyst having license number INH000010672.

We are not responsible in case you fail to action the recommendations made in the research report in a timely manner. You are advised to read the research report and the recommendations made therein carefully before making any transaction in a Security or combination of Securities.

All fees are non-refundable and non-transferable, regardless of the circumstances in which a user may claim for a refund or transfer of credit of fees.

Information present on MADHU BANSAL shall not be considered as an advice or recommendation or solicitation of an investment or investment strategy. You as an investor are responsible for your investment decisions and are responsible to validate all the information used to make the investment decision. You understand you're your investment decision is based on your personal investment needs and risk tolerance; the performance information available on the MADHU BANSAL is one amongst many other things that you should consider while making an investment decision. Past performance does not guarantee future returns and the performance of any investment strategy or securities are subject to market risk. Investments in the securities market are subject to market risks and you should read all the related documents carefully before investing.

Investing in securities including equities and derivatives involves certain risks and considerations associated generally with making investments in securities. The value of the investments in securities may be affected generally by factors affecting financial markets, such as price and volume, volatility in interest rates, currency exchange rates, changes in regulatory and administrative policies of the Government or any other appropriate authority (including tax laws) or other political and economic developments. Consequently, there can be no assurance that the objective of an investment strategy or securities would be achieved.

The value of a securities invested in any investment strategy available on MADHU BANSAL may fluctuate and can go up or down. You are advised to carefully review the terms of investing, and other related documents carefully and in their entirety and consult your legal, tax and financial advisors to determine possible legal, tax and financial or any other consequences of investing in securities, before making an investment decision.

The recommendation in an investment strategy is subject to changes. The benchmark of the investment strategy and/or securities may change from time to time in the future. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of investments in securities.

Individual returns of investors for a particular investment strategy may vary significantly; so also, the performance of a particular securities may vary from the depicted data on performance of the concerned security due to factors such as timing of entry and exit, timing of additional flows and redemptions, individual client mandates, specific characteristics or structural parameters, which may have a bearing on individual returns. No claims may be made or will be entertained for any variances between the performance depictions and the actual returns.

Financial products and instruments are subject to market risks and yields may fluctuate depending on various factors affecting capital/debt markets. There is no assurance or guarantee that the objectives of the investment strategy will be achieved. Please note that past performance of the financial products, instruments and investment strategy does not necessarily indicate the future prospects and performance thereof. Such past performance may or may not be sustained in future.

A SEBI-registered intermediaries' services including their recommendation may not be always profitable, as actual market movements may be at variance with anticipated trends. You are not being offered any guaranteed or assured returns.

Due to the global nature of the internet, the MADHU BANSAL may be accessed by users in countries other than India. MADHU BANSAL makes no warranties that materials on the MADHU BANSAL are appropriate or available for use in such jurisdictions. If it is illegal or prohibited for you to access or use the MADHU BANSAL , then you should refrain from doing so. If you choose to access the MADHU BANSAL from outside India, then you do so on their own initiative and are responsible for compliance with all applicable laws and regulations.

MADHU BANSAL hereby expressly disclaims any implied warranties imputed by the laws of any jurisdiction. MADHU BANSAL considers itself and intends to be subject to the jurisdiction only of the courts of Delhi, India. If you don't agree with any of our disclaimers above, then do not transact in stocks or securities.

This site is specifically for users in the territory of India. Although the access to users outside India is not denied, MADHU BANSAL shall have no legal liabilities whatsoever in any laws of any jurisdiction other than India.

MADHU BANSAL reserves the right to make changes to the MADHU BANSAL , its website, and its disclaimers, Terms of Service, Privacy Policy, and Cookie Policy at any time. Such changes are applicable when uploaded on any page of the MADHU BANSAL .

This disclaimer is effectively part of the terms of MADHU BANSAL (i.e., Terms of Use, Privacy Policy, Cookies Policy and Disclaimer) and is fundamental to your use of the MADHU BANSAL . The terms of MADHU BANSAL including this Disclaimer will prevail over anything contrary whatsoever.

MADHU BANSAL expressly disclaims all and any liability in respect of any content posted in any group and in respect of the consequences of any action taken on the basis of the content posted group.

Intellectual property rights

Any personal information or details belonging to a user that are provided by the user while availing or accessing the MADHU BANSAL , belong solely to the concerned user.

In consideration of a user's acceptance and continuing compliance with the provisions of these Terms, MADHU BANSAL grants the user a restricted, revocable, non-exclusive, non-transferable license ("License") to access and use the MADHU BANSAL . The License is revocable at-will, without issue of prior notice.

MADHU BANSAL (and its licensors, where applicable) own all right, title and interest, including all related intellectual property rights, in and to the content featured on the MADHU BANSAL , the service rendered thereby. MADHU BANSAL exclusively owns all intellectual property rights in all suggestions, ideas, enhancement requests, feedback,

recommendations or other information provided by a user or any other party to MADHU BANSAL. A user shall not create, prepare, distribute, exchange, copy, adapt, modify, sell, transmit, publicly display, publicly perform, broadcast any work which is a derivative of or which is based upon such intellectual property, doing so would levy a fine of Rs 5 Crores or the damage caused by such distribution, whichever is higher.

These Terms do not convey to a user any rights of ownership in or related to the MADHU BANSAL or the intellectual property rights owned by MADHU BANSAL or by its licensors. The MADHU BANSAL name, the MADHU BANSAL logo, and the names associated with the MADHU BANSAL are trademarks of MADHU BANSAL and other third parties, and no right of any nature therein is granted to a user.

The License granted by MADHU BANSAL to user to access and use the MADHU BANSAL may be automatically revoked without any forenotice in case of the user attempts, indulges in, or encourages any of the following.

a breach of any provisions of these Terms.

a violation of any law or regulation or any order of a court or an executive authority that disallows or otherwise restricts the user from conducting transactions in Securities or in the capital markets.

use of manual or automated software, devices, scripts robots, other means or processes to access, "scrape," "crawl" or "spider" any web pages or other assets of or related to the MADHU BANSAL .

use of the MADHU BANSAL for any purpose that is not expressly permitted by these Terms.

copying, storage or otherwise accessing of any information contained on or related to the MADHU BANSAL for purposes not expressly permitted by these Terms.

infringement of the rights of any person or entity, including without limitation, intellectual property rights, privacy rights, publicity rights or contractual rights.

interference with the working of the MADHU BANSAL , including, without limitation, through the use of viruses, cancel bots, trojans, harmful code, flood pings, denial-of-service attacks, packet or IP spoofing, forged routing or electronic mail address information or similar methods or technology.

use of the MADHU BANSAL to transmit, distribute, post or submit any information that may be immoral, illegal or otherwise undesirable.

immoral, illegal or otherwise undesirable conduct in respect of the MADHU BANSAL any person or entity associated therewith.

registration for more than one user account or registration of a user account on behalf of another person without express permission of such other person.

a probe, scan or test of vulnerability of the MADHU BANSAL .

a breach or bypass of any security or authentication measures.

an action to decipher, decompile, disassemble or reverse engineer any of the software used in the MADHU BANSAL , or to provide the services, products or content. This right of MADHU BANSAL is without prejudice to its other rights under the applicable law.

Representations and Warranties

By accepting the provision of these Terms, the user represents to MADHU BANSAL that

(a) they are a person 'competent to contract' under the Indian Contract Act, 1872 and are not disqualified from accessing and using the MADHU BANSAL as is generally expected by either operation of law (including by reason of their domicile or citizenship), by the order of a court or any statutory authority, or by provisions of any contract by which they are bound.

(b) they are not disqualified from transacting in Securities in the Indian capital markets.

(c) they have reviewed all the legal documents available at the URL <https://www.thefinbergadvisory.com/terms-and-conditions/> and have satisfied themselves about their ability and willingness to comply with the provisions of these documents.

(d) they will not knowingly breach any of the aforementioned representations, and they will promptly cease their use of the MADHU BANSAL if their position concerning any of the aforementioned representations changes in any manner.

MADHU BANSAL reserves the right to take suitable action without forenotice, which may include suspension or revocation of the user's account access and rights, in case any of these representation or warranties are found to be false or incorrect at any time.

Indemnification

The user agrees to release, defend, indemnify, and hold MADHU BANSAL and its affiliates and subsidiaries, officers, directors, employees, contractors, sub-contractors and agents, harmless from and against any claims including third-party claims, liabilities, damages, losses, and expenses, including, without limitation, legal fees, arising out of or in any way connected with the breach of any provision of these Terms by the user.

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- AND ANY OTHER MATTER RELATING TO THE SERVICE.

MADHU BANSAL may update these Rules at any time.

A user will not, directly or indirectly solicit, encourage, facilitate, hire, engage, employ, coerce or induce any third party (including its employees) to curtail their business relationship with MADHU BANSAL. This restriction excludes recruitments conducted pursuant to a non-targeted, general campaign.

Nothing contained in these Terms constitute a relationship akin to a partnership or joint venture between MADHU BANSAL and a user or constitute one of them to be a representative or an agent of the other.

No third-party shall be entitled to make a claim under these Terms against MADHU BANSAL.

If a court finds any provision of these Terms, or portion thereof to be unenforceable, then

(a) the remainder of these Terms shall continue in full force and effect, and

(b) the impugned provision will be modified to the least extent possible so as to render it enforceable. The invalidity or unenforceability of any provisions of these Terms in any jurisdiction shall not affect the validity, legality or enforceability of these Terms in any other jurisdiction.

All disputes arising out of or in connection with these Terms shall be resolved by arbitration as per the Indian Arbitration and Conciliation Act, 1996 (as amended). The arbitration shall be conducted in Delhi by a sole arbitrator jointly appointed by the concerned user(s) and MADHU BANSAL. If these parties are unable to decide on an arbitrator within thirty (30) days, then any of them may apply to the Hon'ble Rajasthan High Court under section 11 of the Arbitration and Conciliation Act, 1996 for such appointment. The arbitration shall be conducted in the English language. The arbitral award shall be final and binding upon MADHU BANSAL and the concerned user(s).

These Terms are subject to the exclusive jurisdiction of the tribunals and courts in Delhi, Rajasthan.

Investment in securities market are subject to market risks, read all the related documents carefully before investing.

MADHU BANSAL would have an exclusive discretion to decide the clients who would be entitled to its investing services. MADHU BANSAL also reserves the right to decide on the criteria based on which clients would be chosen to participate in these services. We are incorporated under the regulatory laws of India and hence adheres to the same laws for entering into or executing an agreement with the client.

This service does not constitute an offer to sell or a solicitation to any person in any jurisdiction where it is unlawful to make such an offer or solicitation.

Use of this service is at the sole risk of the user / client. The data and information provided in the web site is not professional advice and should not be relied upon as such. MADHU BANSAL may at any time edit, alter and or remove any information in whole or in part that may be available on this website and that it shall not be held responsible for all or any actions that may subsequently result into any loss, damage and or liability. Nothing contained herein is to be construed as a recommendation to use any product or process, and MADHU BANSAL makes no representation or warranty, express or implied that, the use thereof will not infringe any patent, or otherwise.

The investments discussed or recommended in reports / calls and on website of MADHU BANSAL may not be suitable for all investors. Investors must make their own investment decisions based on their specific investment objectives and financial position and using such independent advisors, as they believe necessary.

Information herein is believed to be reliable however MADHU BANSAL does not warrant its completeness or accuracy. Although MADHU BANSAL tries to ensure that all information and materials in relation to the products, services, facilities, offerings or otherwise provided as part of its website or through any other source of communication, is correct at the time of inclusion on the communication, it does not guarantee the accuracy of the information.

The content of the articles and the interpretation of data are solely the personal views of the contributors and do not in any way reflect the views of MADHU BANSAL or its owners / affiliates. Users are advised to peruse the articles and other data in the web site only for their information and to rely on their own judgment when making investment decisions.

MADHU BANSAL and its owners / affiliates are not liable for damages or injury, including without limitation, damages or injury caused by any performance, failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communications line failure, theft or destruction or unauthorized access to, alteration of, or use of information, whether resulting, in whole or in part, from, negligence or otherwise.

MADHU BANSAL along with its, employees, associates or other representatives and its Affiliates (along with its directors, employees, associates or other representatives) shall not be liable for damages or injury arising out of or in connection with the use of the Website or its non-use including non-availability, compensatory, direct, indirect or consequential damages, loss of data, income or profit, loss of or damage to property (including without limitation loss of profits, loss or corruption of data, loss of goodwill, work stoppage, computer failure or malfunction, or interruption of business); under any contract, negligence, strict liability or other theory arising out of or relating in any way to the website, site-related services, or any products or services and claims of third parties damages.

By subscribing to the research services, clients acknowledge and agree to the following terms and conditions: 1. Availing the research services: By accepting delivery of the research service, the client confirms that he/she has elected to subscribe to the

research service of the RA at his/her sole discretion. RA confirms that research services shall be rendered in accordance with the applicable provisions of the RA Regulations.

2. Obligation on Research Analyst: RA and client shall be bound by SEBI Act and all the applicable rules and regulations of SEBI, including the RA Regulations and relevant notifications of Government, as may be in force, from time to time.

3. Client Information and KYC: The client shall furnish all such details in full as may be required by the RA in its standard form with supporting details if required, as may be made mandatory by RAASB/SEBI from time to time.

RA shall collect, store, upload and/or check KYC records with the KYC Registration Agency (KRA) as specified by SEBI from time to time.

As a client, I provide my consent to commence the services after fully understanding the following: A) I / We have read and understood the terms and conditions applicable to a research analyst as defined under regulation 2(1)(u) of the SEBI (Research Analyst) Regulations, 2014, including the fee structure.

B) I/We are subscribing to the research services for our own benefits and consumption, and any reliance placed on the research report provided by the research analyst shall be as per our own judgment and assessment of the conclusions contained in the research report.

C) I/We understand that –i. Any investment made based on the recommendations in the research report is subject to market risk.ii. Recommendations in the research report do not provide any assurance of returns.iii. There is no recourse to claim any losses incurred on the investments made based on the recommendations in the research report.

Disclosure Regarding Use of Artificial Intelligence (AI) Tools in Research Services In compliance with Regulation 19(vii) and Regulation 24(7) of the SEBI (Research Analyst) Regulations 2014, we hereby declare that we sometimes use Artificial Intelligence (AI) tools that are currently used in the preparation, generation, or distribution of our research services. All research outputs and recommendations are derived through human analysis/ automated AI tools such as Grok/ChatGPT, modern approaches and traditional research methodologies are to be used. Should there be any change in this status, appropriate disclosure will be made in accordance with applicable regulatory requirements.

Declaration from MADHU BANSAL (“Research Analyst”):i. We are duly registered with SEBI as Research Analyst under Registration No. INH000010672 from 6 December 2022 – Perpetual; BSE Enlistment No. 5695 and compliant with the SEBI (Research Analyst) Regulations, 2014.ii. Currently we have valid SEBI registration and have the required qualifications to render services contemplated under RA regulations.iii. We have no material adverse disciplinary history or any conflicts of interest that compromise the integrity of its recommendations.iv. The maximum fee charged by the Research

Analyst shall not exceed ₹1.51 lakhs per annum per family of clients (Individual/HUF)v. The recommendations provided by us do not provide any assurance of returns.

5. Consideration and mode of payment: The client shall duly pay to RA, the agreed fees for the services that RA renders to the client and statutory charges, as applicable. Such fees and statutory charges shall be payable through the specified manner and modes communicated by the Research Analyst (including but not limited to payment gateways or processors like Cashfree, Razorpay, UPI, NEFT, IMPS, Centralised Fee Collection Mechanism for RA, Cheque, etc.). We may collect 3 months advance payment based on mutual agreement.

6. Risk Factors: Investments in securities markets are inherently risky and subject to market dynamics. Registration granted by SEBI, and certification from NISM in no way guarantee the performance of the intermediary or provide any assurance of returns to clients.

Investment in securities market are subject to market risks, read all the related documents carefully before investing.

7. Conflict of Interest: The Research Analyst adheres to SEBI's guidelines on the disclosure and mitigation of actual or potential conflicts of interest. Full disclosures are provided in each research report as well as on www.thefinbergadvisory.com

8. Termination of service and refund of fees: The Research Analyst reserves the right to suspend or terminate the provision of research services to clients in the event of suspension or cancellation of its registration with SEBI. In case the certificate of registration of the Research Analyst is suspended for a period exceeding sixty (60) days or is cancelled, the Research Analyst shall refund the subscription fees to the client on a pro-rata basis for the period from the effective date of such suspension or cancellation to the end of the subscription period. 9. Grievance redressal and dispute resolution: For any support-related grievances, including issues related to non-receipt of reports or deficiencies in service, clients must email their concerns to madhubansal0987@gmail.com. If unresolved, grievances must be escalated to the designated grievance officer. All grievances will be addressed within 7 (seven) business days or as per latest SEBI RA Regulations. For grievances and dispute resolution, please contact: Madhu Bansal – MADHUBANSAL0987@GMAIL.COM. For more details regarding grievance-related matters, please refer to the grievance redressal section of our website; <https://www.thefinbergadvisory.com/grievance-redressal-matrix/>

10. Use of Research Reports: All research reports and related information are confidential and intended solely for the subscriber. Unauthorized distribution, reproduction, or use of these materials is strictly prohibited. Clients must independently assess all recommendations, and the Research Analyst assumes no responsibility for any losses incurred.

11. Mandatory Notice: Clients shall be requested to go through Do's and Don'ts while dealing with RA as specified in SEBI master circular no. SEBI/HO/MIRSD-POD-1/P/CIR/2024/49 dated May 21, 2024 or as may be specified by SEBI from time to time.

12. Most Important Terms and Conditions (MITC): The terms and conditions and the consent thereon are for the research services provided by the RA and RA cannot execute or carry out any trade (purchase/sell transaction) on behalf of the client. Thus, you are advised not to permit the Research Analyst to execute any trade on their behalf.

Most Important Terms & conditions:1. Investments in the securities market are subject to market risks. Read all the related documents carefully before investing.2. Registration granted by SEBI, membership of a SEBI-recognized supervisory body (if any) and certification from NISM in no way guarantee the performance of the intermediary or provide any assurance of returns to investors.3. The Fees paid are Non-Refundable (unless the registration is suspended or cancelled by SEBI as per clause 8)4. The securities quoted (if any) are for illustration only and are not recommendatory. The returns displayed (if any) are for informational purposes only and should not be considered advertisements or promotions influencing your subscription decisions.5. Recommendations provided may not always result in profits. Not adhering to our recommendations or allocations may affect your portfolio.6. Investing in equity and related instruments involves uncertainties, including company-specific and market-related risks. We do not assure guaranteed returns as the value of assets may fluctuate based on market forces like de-listing of securities or market closures etc.7. Past performance does not ensure future performance. Notwithstanding all the efforts to do the best research, clients should understand that investing in equities involves a risk of loss of both income and principal. Please ensure that you fully understand the risks involved in investing in equities.8. There is a possibility of communication failures via electronic means such as E-mail/WhatsApp messages, which may be beyond our control.

Most Important Terms and Conditions (MITC)

[Forming part of the Terms and Conditions for providing research services]

- These terms and conditions, and consent thereon are for the research services provided by the Research Analyst (RA) and RA cannot execute/carry out any trade (purchase/sell transaction) on behalf of, the client. Thus, the clients are advised not to permit RA to execute any trade on their behalf.
- The fee charged by RA to the client will be subject to the maximum of amount prescribed by SEBI/ Research Analyst Administration and Supervisory Body (RAASB) from time to time (applicable only for Individual and HUF Clients). Note: 2.1. The current fee limit is Rs 1,51,000/- per annum per family of client for all research services of the RA. 2.2. The fee limit does not include statutory charges. 2.3. The fee limits do not apply to a non-individual client / accredited investor.
- RA may charge fees in advance if agreed by the client. Such advance shall not exceed the period stipulated by SEBI; presently it is one year. In case of premature termination of the RA services by either the client or the RA, the client shall be entitled to seek refund of proportionate fees only for unexpired period.
- Fees to RA may be paid by the client through any of the specified modes like cheque, online bank transfer, UPI, etc. Cash payment is not allowed. Optionally the client

can make payments through Centralized Fee Collection Mechanism (CeFCoM) managed by BSE Limited (i.e. currently recognized RAASB).

- The RA is required to abide by the applicable regulations/ circulars/ directions specified by SEBI and RAASB from time to time in relation to disclosure and mitigation of any actual or potential conflict of interest. The RA will endeavor to promptly inform the client of any conflict of interest that may affect the services being rendered to the client.
- Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. No scheme of this nature shall be offered to the client by the RA
- The RA cannot guarantee returns, profits, accuracy, or risk-free investments from the use of the RA's research services. All opinions, projections, estimates of the RA are based on the analysis of available data under certain assumptions as of the date of preparation/publication of research report.
- Any investment made based on recommendations in research reports are subject to market risks, and recommendations do not provide any assurance of returns. There is no recourse to claim any losses incurred on the investments made based on the recommendations in the research report. Any reliance placed on the research report provided by the RA shall be as per the client's own judgement and assessment of the conclusions contained in the research report.
- The SEBI registration, Enlistment with RAASB, and NISM certification do not guarantee the performance of the RA or assure any returns to the client.
- For any grievances, Step 1: the client should first contact the RA using the details on its website or following contact details: (RA to provide details as per 'Grievance Redressal / Escalation Matrix') Step 2: If the resolution is unsatisfactory, the client can also lodge grievances through SEBI's SCORES platform at www.scores.sebi.gov.in Step 3: The client may also consider the Online Dispute Resolution (ODR) through the Smart ODR portal at <https://smartodr.in>
- Clients are required to keep contact details, including email id and mobile number/s updated with the RA at all times.
- The RA shall never ask for the client's login credentials and OTPs for the client's Trading Account Demat Account and Bank Account. Never share such information with anyone including RA.

NOTE : Investment in stock or commodity market are subjected to market risk, before taking Expert recommendation & any services with Madhu Bansal as a Research Analyst, client should read disclaimer, terms and conditions, refund policy of the company. Past Performance is not a Guarantee of Future Performance. Madhu Bansal as an Research Analyst does not claim/give any assured returns, profit sharing, commitment and guaranteed plan. Please beware

of fraudulent calls. We do not accept any payment in saving accounts. Expert recommendation client get SMS or call DND number also.