

Investor Charter

In respect of Investment Advisers | Chinmay Kelkar, CFA | SEBI Registered Investment Adviser | INA000006837

Issued in accordance with the SEBI Master Circular for Investment Advisers dated 06 February 2026 (Annexure F), as reissued by SEBI circular SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/80 dated 02 June 2025.

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 Investment Adviser with respect to the investors

- To enter into an agreement with the client providing all details including fee details, aspects of Conflict of interest disclosure and maintaining confidentiality of information.
- To do a proper and unbiased risk-profiling and suitability assessment of the client.
- To conduct audit annually.
- To disclose the status of complaints on its website.
- To disclose the name, proprietor name, type of registration, registration number, validity, complete address with telephone numbers and associated SEBI Office details (i.e. Head office / regional / local Office) on its website.
- To employ only qualified and certified employees.
- To deal with clients only from official number.
- To maintain records of interactions, with all clients including prospective clients (prior to onboarding), where any conversation related to advice has taken place.
- To ensure that all advertisements are in adherence to the provisions of the Advertisement Code for Investment Advisers.
- Not to discriminate in terms of services provided, among clients opting for same / similar products / services offered by investment adviser.

C. Details of services provided to investors (No Indicative Timelines)

Onboarding of Clients

- Sharing of agreement copy
- Completing KYC of clients

Disclosure to Clients

- To provide full disclosure about its business, affiliations, compensation in the agreement.
- To not access client's accounts or holdings for offering advice.
- To disclose the risk profile to the client.
- To disclose any conflict of interest of the investment advisory activities with any other activities of the investment adviser.
- To disclose the extent of use of Artificial Intelligence tools in providing investment advisory services.
- To provide investment advice to the client based on the risk-profiling of the clients and suitability of the client.
- To treat all advisory clients with honesty and integrity.
- To make adequate disclosure to the investor of all material facts such as risks, obligations, costs, etc. relating to the products or securities advised by the adviser.
- To provide clear guidance and adequate caution notice to clients when providing investment advice for dealing in complex and high-risk financial products / services.
- To ensure confidentiality of information shared by clients unless such information is required to be provided in furtherance of discharging legal obligations or a client has provided specific consent to share such information.
- To disclose the timelines for the various services provided by the investment adviser to clients and ensure adherence to the said timelines.

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

1. Investor can lodge complaint / grievance against the Investment Adviser in the following ways:

Mode of filing the complaint with the Investment Adviser

In case of any grievance or complaint, an investor may approach the concerned Investment Adviser, who shall strive to redress the grievance immediately, but not later than 21 days of the receipt of the grievance.

Contact for grievances	Details
Grievance Officer	Chinmay Kelkar
Email	chinmayk@gmail.com
Telephone	+91 96195 73740 +91 712 2422327
Address	552 Punarnava Apartments, Old Ramdaspeth, Nagpur — 440010

Mode of filing the complaint on SCORES or with the Investment Adviser Administration and Supervisory Body (IAASB)

- SCORES 2.0 — a web-based centralised grievance redressal system of SEBI for facilitating effective grievance redressal in a time-bound manner:

<https://scores.sebi.gov.in>

Two level review for complaint / grievance against investment adviser:

- First review done by designated body (IAASB)
- Second review done by SEBI

ii. Email to designated email ID of IAASB.

2. If the Investor is not satisfied with the resolution provided by the Market Participants, then the Investor has the option to file the complaint / grievance on the SMARTODR platform for its resolution through online conciliation or arbitration:

https://smartodr.in

3. With regard to physical complaints, investors may send their complaints to:

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

SEBI Toll Free Helpline: 1800 22 7575 / 1800 266 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 receive information about all the statutory and regulatory disclosures
- Right to Fair & True Advertisement
- Right to Awareness about Service Parameters and Turnaround Times
- Right to be informed of the timelines for each service
- Right to be Heard and Satisfactory Grievance Redressal
- Right to have timely redressal
- Right to Suitability of the Financial Products
- Right to Exit from Financial product or service in accordance with the terms of agreement with the investment adviser
- Right to receive clear guidance and caution notice when dealing in Complex and High-Risk Financial Products and Services
- Additional Rights to vulnerable consumers — right to get access to services in a suitable manner even if differently abled
- Right to provide feedback on the financial products and services used
- Right against coercive, unfair, and one-sided clauses in financial agreements

F. Expectations from the investors (Responsibilities of investors)

Do's

1. Always deal with SEBI registered Investment Advisers.
2. Ensure that the Investment Adviser has a valid registration certificate.
3. Check for SEBI registration number. Please refer to the list of all SEBI registered Investment Advisers, available on the SEBI website at:
<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=13>
4. Pay only advisory fees to your Investment Adviser. Make payments of advisory fees through banking channels only and maintain duly signed receipts mentioning the details of your payments. You may make payment of advisory fees through the Centralised Fee Collection Mechanism (CeFCoM) of IAASB if the investment adviser has opted for the mechanism.
5. Always ask for your risk profiling before accepting investment advice. Insist that the Investment Adviser provides advisory strictly on the basis of your risk profiling and takes into account available investment alternatives.
6. Ask all relevant questions and clear your doubts with your Investment Adviser before acting on advice.
7. Assess the risk-return profile of the investment as well as the liquidity and safety aspects before making investments.
8. Insist on getting the terms and conditions in writing, duly signed and stamped. Read these terms and conditions carefully, particularly regarding advisory fees, advisory plans and category of recommendations, before dealing with any Investment Adviser.
9. Be vigilant in your transactions.

10. Approach the appropriate authorities for redressal of your doubts / grievances.
11. Inform SEBI about Investment Advisers offering assured or guaranteed returns.
12. Always be aware that you have the right to exit the service of an Investment Adviser.
13. Always be aware that you have the right to seek clarifications and clear guidance on advice.
14. Always be aware that you have the right to provide feedback to the Investment Adviser in respect of services received.
15. Always be aware that you will not be bound by any clause, prescribed by the investment adviser, which contravenes any regulatory provision.

Don'ts

16. Don't fall for stock tips offered under the pretext of investment advice.
17. Do not provide funds for investment to the Investment Adviser.
18. Don't fall for the promise of indicative or exorbitant or assured returns by the Investment Advisers. Don't let greed overcome rational investment decisions.
19. Don't fall prey to luring advertisements or market rumours.
20. Avoid doing transactions only on the basis of phone calls or messages from any Investment Adviser or its representatives.
21. Don't take decisions just because of repeated messages and calls by Investment Advisers.
22. Do not fall prey to limited period discount or other incentive, gifts, etc. offered by Investment Advisers.
23. Don't rush into making investments that do not match your risk taking appetite and investment goals.
24. Do not share login credentials and passwords of your trading, demat or bank accounts with the Investment Adviser.

Investment Adviser details

Field	Value
Name of Investment Adviser (as registered with SEBI)	Chinmay Harshad Kelkar
Brand / trade name	None. The practice operates under the registered name only.
Type of registration	Individual
SEBI Registration number	INA000006837
Validity of registration	From January 2017 – Perpetual
BSE Enlistment No.	1041
Registered address	552 Punarnava Apartments, Old Ramdaspath, Nagpur – 440010
Telephone	+91 96195 73740 +91 712 2422327
Email	chinmayk@gmail.com
Principal Officer	Chinmay Kelkar +91 96195 73740 chinmayk@gmail.com
Compliance Officer	Chinmay Kelkar +91 96195 73740 chinmayk@gmail.com
Grievance Officer	Chinmay Kelkar +91 96195 73740 chinmayk@gmail.com
Corresponding SEBI office	SEBI Bhavan, Bandra Kurla Complex, Bandra (E), Mumbai – 400051

Disclaimer

Registration granted by SEBI, enlistment with BSE and certification from NISM in no way guarantee performance of the IA or provide any assurance of returns to investors.

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

Chinmay Kelkar, CFA

SEBI Registered Investment Adviser (Individual)

Registration No. INA000006837



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INVESTMENT ADVISER
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