

Terms, Conditions and Disclosures

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Portfolio Manager (Research Analyst) Details:



“Dedicated to Transforming India’s Growth into Wealth for Investors through my Passion for Quants and Algos.”

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Official Website	https://shubhaang.com
Official Telegram Bot	@ShubhaangBot
Address	#12, Sai Northwood Layout, Gantiganahalli, Yelahanka, Bangalore - 560064
Brand Name	Shubhaang (Leveraging Investments with Quants & Algos)
Brand Logo	 <p>SHUBHAANG Leveraging Investments with Quants & Algos</p>

About Myself

I am Sai Praveen, a SEBI-registered Equity Research Analyst based in Bangalore.

With over 15 years of experience in teaching and training in Finance and Analytics, I have dedicated several years to integrating trading and investment strategies with quantitative analytics through advanced technologies to develop a robust, highly reliable, and profitable investment system, ensuring its benefits are accessible and affordable for all types of investors, from small capital investors to high-net-worth individuals.

My investment system incorporates fundamental and qualitative aspects while being firmly grounded in mathematical and statistical models. By utilising quantitative and technical analysis, it aims to create optimal equity portfolios with the highest probabilities of growth. My investment system has undergone rigorous testing across multiple time frames, market conditions, stock groups, asset classes, and instruments, utilising both historical data (of over past 30 years) and live market scenarios to optimise its performance and enhance its reliability.

Driven by a long-term vision to be an integral part of the financial success of thousands of Indian investors, I am committed to continuously enhancing the efficiency of my investment system through the latest technologies. Furthermore, I am dedicated to transferring the benefits of my advancements in quantitative and technical models to my clients, helping them realise their financial goals at the earliest.

I hold an MBA in Finance and have an engineering background. As an assistant professor, I have taught MBA, M.Com, B.E., B.Com, and B.B.A. students at PES University, Dayananda Sagar University, and Manipal Academy of Higher Education.



The Best Features of My Services

1. SEBI-registered Model Portfolio Services

As a SEBI-registered Research Analyst, my "Model Equity Portfolio Services" are fully compliant with SEBI regulations.

2. Tailored Portfolios

Investors can select and subscribe to a 'Model Equity Portfolio' based on their preferences across various portfolio parameters.

3. Accessibility

Subscribers can receive updates on their "Model Equity Portfolios" and associated research reports directly to their mobile devices, making them readily accessible at any time through a simple text message.

4. Optimised by Quants and Technicals

My "Model Equity Portfolios" are optimised using quantitative and technical models, focusing on weightings that align with the investment parameters outlined in the subscription plan. This approach is specifically designed to deliver a portfolio with the highest likelihood of generating favourable returns.

5. Rule-Based Investment System

My "Model Equity Portfolios" are entirely constructed based on established rules defined by my quantitative and technical models. This approach eliminates any potential for bias, prejudice, emotions, or sentiments that can often mislead investors.

6. Robust Investment Methodology

The investment methodology utilized in my model is robust enough to incorporate a variety of qualitative and quantitative parameters, technical factors, and portfolio criteria tailored to the diverse needs of investors, thereby producing an optimal portfolio that addresses all these considerations.

7. Affordability

Subscription plans are available for investors, with annual fees ranging from ₹0 to ₹1,51,000, allowing for choices that accommodate varying levels of affordability. Additionally, I offer instant discounts based on various criteria, further enhancing the accessibility of these plans.

8. Transparency

The investment journey is an extended process filled with uncertainties stemming from various factors. As a professional research analyst, it is my responsibility to keep my clients informed about all potential opportunities and challenges that may arise, thereby minimising the likelihood of encountering shocks and surprises. Therefore, I am dedicated to sharing critical information regarding the "Model Equity Portfolio," including potential risks, the methodologies employed, and essential guidelines. This commitment is made to bolster the trust my clients have in my services.

9. Flexibility

Investors' financial situations can change over time, as can the funds they have committed for investment. My investment system is designed to offer a degree of flexibility to accommodate changes in capital allocations due to systematic investment plans (SIPs), systematic withdrawal plans (SWPs), as well as intermittent capital additions or withdrawals.

10. Simple to Implement

Upon receiving a rebalance update that includes the recommended scripts and quantities, subscribers can review the information and implement the necessary changes to their portfolios as advised. The portfolio updates are expected to take about 5 to 10 minutes each month.

11. Regular Automated Updates

Subscribers will receive regular updates on their mobile devices regarding their model portfolios in accordance with the specified rebalancing frequencies.

12. Reachable

I am accessible via my mobile number for calls and texts on WhatsApp, Telegram, and email, and I ensure that any concerns from subscribers/clients are addressed promptly.



Terms and Conditions:

By subscribing to the research services, you as a client acknowledge and agree to the following terms and conditions as specified by the SEBI:

- 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. RA confirms that research services shall be rendered in accordance with the applicable provisions of the RA Regulations.
- Obligations 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.
- 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 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 as a client understand that –

- Any investment made based on the recommendations in the research report are subject to market risk.
- Recommendations in the research report 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.”

Declaration of the RA that:

- It is duly registered with SEBI as an RA pursuant to the SEBI (Research Analysts) Regulations, 2014 and its registration details are: (registration number, registration date);
- It has registration and qualifications required to render the services contemplated under the RA Regulations, 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.
- 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 mode(s)/ mechanism(s).
- 6. **Risk factors:** (A statement covering the standard risks associated with investment in securities to be added under this clause by the RA)
- 7. **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. (A statement covering the mandatory disclosures to be added under this clause by the RA.)
- 8. **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.

- 9. **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 (RA to provide name and e-mail ID of the designated person/employee).

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.



10. **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.
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):** 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."

13. **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.

In addition to the above, by subscribing to the research services, you agree to the following terms and conditions as well.

14. The research analyst reserves the right to suspend or terminate services to clients at any time, without providing or justifying any reasons. In such instances, any fees already paid by clients will be refunded on a pro-rata basis.
15. **Cancellation/Modification/Refund Requests:** Upon successful subscription, no cancellation, modification, or refund requests will be accepted from clients until the end of the current billing cycle. Accordingly, clients are advised to perform comprehensive due diligence prior to subscribing to the services of the Research Analyst.
16. In compliance with SEBI's maximum fee limit for client families, clients are encouraged to proactively disclose details of any family members already availing the services of M R Sai Praveen.
17. Clients should view the research insights provided by the analyst solely for educational purposes. Investment decisions derived from these insights should be based on individual due diligence and aligned with personal risk profiles and market perspectives.
18. All financial transactions with the research analyst will be conducted exclusively through banking channels.
19. You confirm that you are an individual holding a valid PAN card issued by the Income Tax Department of India.
20. You acknowledge that you have no issues operating and receiving Model Portfolio Compositions via the Telegram Bot @ShubhaangBot. Presently, this Telegram bot is the sole platform through which Research Analyst M R Sai Praveen distributes Model Portfolio Compositions to clients.



Service Disclosure by Research Analyst:

I am M R Sai Praveen, a SEBI-registered Research Analyst (INH000023560; Registration Date: 10th Oct 2025) dedicated to delivering research insights to investors in securities markets through quantitative and technical analysis. My expertise lies in developing and implementing data-driven, algorithmic methodologies aimed at constructing optimal model portfolios. These models undergo rigorous back testing and refinement to ensure high efficiency, incorporating parameters such as momentum, volatility, position sizing, risk management, rebalancing frequency, trend, and price action. Investors have the opportunity to access customized model portfolios that are tailored to their individual risk tolerance, preferred stock categories, investment timeframes, and financial capabilities.

My primary objective is to support a diverse range of investors, from small retail investors to high-net-worth individuals (HNIs) and institutional investors with longer investment horizons, by providing research insights derived from quantitative and technical models in the form of model portfolios. I am dedicated to continuously enhancing the efficiency of my quantitative and technical models, grounded in robust mathematical and statistical principles. By leveraging technological advancements, I strive to pass on these benefits to my clients, providing them with a competitive edge in their investment decisions.

I confirm that:

1. I am not engaged in any additional professional or business activities, whether on a full-time basis or in an executive capacity, that could influence or compromise the independence of the research reports or recommendations provided.
2. Neither I nor my associates or relatives hold any financial interest in the subject companies.
3. Neither I nor my relatives possess beneficial ownership of 1% or more of the securities of the subject companies as of the end of the month immediately preceding the publication of this research or recommendation.
4. There are no affiliations, connections, or associations between myself, my associates, or relatives and the issuers of the securities or products discussed.
5. I, my associates, and my relatives do not have any actual or potential conflicts of interest arising from associations with the issuers of the securities, nor do we possess material non-public information that could compromise the objectivity or independence of our research and recommendations.
6. No remuneration, consideration, or benefits have been received by me, my associates, or relatives from the securities or products discussed herein.
7. I, my associates, and my relatives have not received any compensation from the subject companies within the past twelve months.
8. We have not participated in managing or co-managing the public offerings of the subject companies in the past twelve months.



9. We have not received any compensation for investment banking, merchant banking, or brokerage services from the subject companies during the last twelve months.
10. No compensation has been received for products or services beyond the scope of investment banking, merchant banking, or brokerage services within the past twelve months.
11. Neither myself, my associates, nor my relatives have received any benefits or compensation from the subject companies or third parties in connection with this research report or recommendations.
12. The subject companies have not been clients of mine or my associates in the twelve months preceding the dissemination of this research.
13. Neither I, my associates, nor my relatives have held positions as officers, directors, or employees of the subject companies.
14. Neither I, my associates, nor my relatives have engaged in market-making activities for the subject companies.

Do's and Don'ts for the Clients:

Do's

1. Always engage with only SEBI-registered Research Analysts.
2. Verify the credentials and the validity of the registration certificate of Research Analysts on the SEBI website:
<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=14>
3. Carefully review the research report details and disclosures before proceeding with any investments.
4. Assess your risk tolerance thoroughly to select a subscription that aligns with your financial profile. Risk tolerance indicates your capacity to withstand declines in investment value without panicking or making impulsive decisions. Higher risk portfolios aim for greater long-term growth by including fewer volatile securities, but they also entail increased short-term fluctuations and potential drawdowns during downturns.
5. Maintain a disciplined, long-term investment approach to optimize risk-adjusted growth. Treat your investments as a legacy for your future self, understanding that the full benefits of compounding are best realized over extended periods.
6. Conduct independent, thorough research on the scripts included in the model portfolio prior to investing.
7. Follow a systematic investment process to ensure decisions are unbiased and not emotionally driven.
8. Regularly review updates and rebalancing guidance provided by your research analyst to make informed portfolio adjustments.
9. Prior to subscribing to any plan, connect with your Research Analyst and clarify all your queries.
10. Carefully review the privacy policy, cancellation, and refund policies before subscribing to any plan.
11. Verify the authenticity of the website, email ID, Telegram Bot, Telegram channels, WhatsApp, and mobile contacts when reaching out to your Research Analyst.
12. Exercise caution and ensure the security of your devices used for conducting financial transactions.

Don'ts

1. Avoid falling prey to advertisements promising guaranteed and lucrative returns. Markets are inherently unpredictable, and no individual or entity can control them to ensure specific investment outcomes.
2. Avoid investing funds earmarked for short-term or medium-term financial obligations.
3. Do not depend on investment capital or regular returns from investments to cover your daily or recurring expenses.



4. It is strongly advised against using borrowed funds for securities market investments, as returns are subject to market risks and there are no guaranteed streams of income to service debt. Insufficient returns over time may force investors into riskier assets, significantly increasing the potential for substantial losses and financial instability.
5. Avoid engaging in margin trading, leverage-based positions, intraday trading, or trading in futures and options related to the model portfolio, as these are highly risky and unsuitable for such securities.
6. Never share your demat, trading, or bank account details with anyone, including your Research Analysts.
7. Make payments only through the banking modes prescribed by your Research Analyst; avoid transferring funds through unofficial channels.
8. Refrain from disclosing the details of your portfolio holdings or our Model Portfolio information to third parties (including your friends and relatives). Such disclosures may be interpreted as investment recommendations, which are illegal and subject to prosecution for individuals or institutions not registered as SEBI intermediaries.

How to Subscribe to a Particular Model Portfolio Plan:

Step 1: Account Creation and Documents Review

- Register your account at <https://shubhaang.com/my-account/> and verify your account using the OTPs sent to your email ID and mobile number.
- Review and understand all the Terms and Conditions, Disclosures, Disclaimers, Terms of Service, Do's and Don'ts, Privacy Policy, and Refund Policy available on <https://shubhaang.com/>

Step 2: Selecting the appropriate Subscription Plan

- Apply the relevant attribute filters on <https://shubhaang.com/> according to your priorities to refine your search and select a single subscription product.
- Features such as 'Wishlist' and 'Compare' can be useful tools to assist in making the final selection of a subscription plan.
- Subscription plans can be filtered using the attributes listed below:
 1. Annual Investment Capital
 2. Portfolio Risk Level
 3. ETFs Composition Percentage in the Portfolio

4. Investment Horizon
5. Portfolio Size
6. Preferable Stocks Group for Portfolio Composition
7. Annual Subscription Fee Limit
8. Backtest Results – Sharpe Ratio Level
9. Backtest Results – Maximum Recovery Period from Significant Decline

Refer to the illustrations below, which demonstrate the application of portfolio attribute filters based on investors' priorities to select a subscription plan that suits their needs.

Illustration 1:

Where a investor is willing to take a moderate risk of more than 40%, with 100% capital allocated to equities from Nifty 500 stocks and no capital constraints, the filters would be as follows.

Showing the single result Sort by price: low to high

To determine the most suitable, optimal plan for your needs, apply the portfolio attribute filters below in the order of your priorities.

Risk involved is morethan 40% MarketCap - Nifty 500 ETFs Composition is 0%

[Remove All Filters](#)

Minimum Annual Investment Capital

Larger capital simplifies the process of achieving optimal stocks weightage within the portfolio and provides more options to choose lower-risk plans, supporting a balanced approach between capital growth and capital preservation. Subscription plans are available for an investment amount starting from



**NIFTY
500**

35 Equity Scripts Long Term Growth Model Portfolio |
MarketCap - Nifty 500 | Rebalancing Monthly | Risk involved is morethan 40% | ETFs Composition is 0% | 12 Months Subscription Plan

Illustration 2:

Where a investor desires a subscription fee under ₹10,000 per year, a portfolio composed of 10 scripts and 0% capital allocation to ETFs (100% capital allocation to equities only), the filters would be as follows.

Showing all 2 results Sort by price: high to low

To determine the most suitable, optimal plan for your needs, apply the portfolio attribute filters below in the order of your priorities.

Subscription Fee Below ₹ 10,000 ETFs Composition is 0% 10 Equity Scripts

[Remove All Filters](#)

Minimum Annual Investment Capital

Larger capital simplifies the process of achieving optimal stocks weightage within the portfolio and provides more options to choose lower-risk plans, supporting a balanced approach between capital growth and capital preservation. Subscription plans



10 Equity Scripts Long Term Growth Model Portfolio |
Theme - Deleveraging | Rebalancing Monthly | Risk involved is morethan 65% | ETFs Composition is 0% | 12 Months Subscription Plan



10 Equity Scripts Long Term Growth Model Portfolio |
Theme - Graham Values above Market Prices | Rebalancing Monthly | Risk involved is morethan 65% | ETFs Composition is 0% | 12 Months Subscription Plan



Illustration 3:

Where a investor has a long-term investment horizon of 10 years, intends to invest solely in mid and small-cap stocks with a risk tolerance above 50%, the filters would be as follows.

Showing all 5 results Sort by price: high to low

To determine the most suitable, optimal plan for your needs, apply the portfolio attribute filters below in the order of your priorities.

10 or more years
 MarketCap - Mid & Small Cap 400
 Risk involved is morethan 50%

[Remove All Filters](#)

Minimum Annual Investment Capital

Larger capital simplifies the process of achieving optimal stocks weightage within the portfolio and provides more options to choose lower-risk plans, supporting a balanced approach between capital growth and capital preservation. Subscription plans are available for an investment amount starting from ₹ 10,00,000.

MID & SMALL CAP 400

[QUICK VIEW](#)

25 Equity Scripts Long Term Growth Model Portfolio | MarketCap - Mid & Small Cap 400 | Rebalancing Monthly | Risk involved is morethan 50% | ETFs Composition is 0% | 12 Months Subscription Plan

★★★★★

MID & SMALL CAP 400

[QUICK VIEW](#)

20 Equity Scripts Long Term Growth Model Portfolio | MarketCap - Mid & Small Cap 400 | Rebalancing Monthly | Risk involved is morethan 50% | Equity ETFs Composition is 40% | 12 Months Subscription Plan

★★★★★

MID & SMALL CAP 400

[QUICK VIEW](#)

15 Equity Scripts Long Term Growth Model Portfolio | MarketCap - Mid & Small Cap 400 | Rebalancing Monthly | Risk involved is morethan 50% | Equity ETFs Composition is 40% | 12 Months Subscription Plan

★★★★★

Illustration 4:

Where an investor has a capital of ₹10,00,000 and is willing to take a risk exceeding 50%, the filters would be as follows.

Showing 1–6 of 12 results Sort by price: high to low

To determine the most suitable, optimal plan for your needs, apply the portfolio attribute filters below in the order of your priorities.

Capital above ₹ 10,00,000
 Risk involved is morethan 50%

[Remove All Filters](#)

Minimum Annual Investment Capital

Larger capital simplifies the process of achieving optimal stocks weightage within the portfolio and provides more options to choose lower-risk plans, supporting a balanced approach between capital growth and capital preservation. Subscription plans are available for an investment amount starting from ₹ 10,00,000.

Piotroski Score >= 6

[QUICK VIEW](#)

5 Equity Scripts Long Term Growth Model Portfolio | Theme - Piotroski Score above 5 | Rebalancing Monthly | Risk involved is morethan 50% | Equity ETFs Composition is 60% | 12 Months Subscription Plan

★★★★★

[QUICK VIEW](#)

10 Equity Scripts Long Term Growth Model Portfolio | Theme - HealthyCashFlows | Rebalancing Monthly | Risk involved is morethan 50% | Equity ETFs Composition is 60% | 12 Months Subscription Plan

★★★★★

MID & SMALL CAP 400

[QUICK VIEW](#)

5 Equity Scripts Long Term Growth Model Portfolio | MarketCap - Mid & Small Cap 400 | Rebalancing Monthly | Risk involved is morethan 50% | Equity ETFs Composition is 60% | 12 Months Subscription Plan

★★★★★

Illustration 5:

Where an investor is risk-averse but is willing to risk more than 10% with a capital of ₹1 crore to invest, the filters would be as follows.

Showing the single result Sort by price: low to high

To determine the most suitable, optimal plan for your needs, apply the portfolio attribute filters below in the order of your priorities.

Risk involved is morethan 10%

[Remove All Filters](#)

Minimum Annual Investment Capital

Larger capital simplifies the process of achieving optimal stocks weightage within the portfolio and provides more options to choose lower-risk plans, supporting a balanced approach between capital growth and capital preservation. Subscription plans are available for an investment amount starting from ₹10,000 and can accommodate investments.

Execution Fee: 2% E Commissions. Please refer to the investment mandate.

Equity ETFs

[QUICK VIEW](#)

25 ETF Scripts Long Term Growth Model Portfolio | MarketCap - EquityETFs | Rebalancing Monthly | Risk involved is morethan 10% | ETFs Composition is 100% | 12 Months Subscription Plan

★★★★★

Illustration 6:

Where an investor has a capital of ₹1 crore to invest for a long-term period of over 15 years and has a risk tolerance exceeding 70%, the filters would be as follows.



Showing 1–6 of 71 results Sort by price: high to low

To determine the most suitable, optimal plan for your needs, apply the portfolio attribute filters below in the order of your priorities.

15 or more years Risk involved is more than 70% Remove All Filters

Minimum Annual Investment Capital
Larger capital simplifies the process of achieving optimal stocks weightage within the portfolio and provides more options to choose lower-risk plans, supporting a balanced approach between capital growth and capital preservation. Subscription plans are available for an investment amount starting from ₹10,000 and can accommodate investments

5 Equity Scripts Long Term Growth Model Portfolio | Theme – Institutional Investors Confidence | Rebalancing Monthly | Risk involved is more than 70% | ETFs Composition is 0% | 12 Months Subscription Plan

NIFTY 500

Step 3: Review Research Report

- Once you have identified the appropriate subscription plan aligned with your risk profile, thoroughly review the detailed research report. If necessary, contact the Research Analyst or his team to clarify any doubts.

Step 4: Discount Coupon Code

- Visit the page <https://shubhaang.com/offers/> to find the relevant discount codes applicable to the subscription plan you have selected.

Step 5: Checkout Details

- Enter the relevant discount coupon code in the order summary section to receive an instant discount.
- Fill in your billing details in accordance with your KYC records.
- Choose the preferred payment mode and provide the necessary payment details.
- If you have any specific queries or requests related to your order, you may specify them in the 'Add a note to your order' field; otherwise, you can leave it blank.
- Review the Terms and Conditions and Privacy Policy, and indicate your acceptance by selecting the checkbox labelled 'You must accept our Terms and Conditions and Privacy Policy to continue with your purchase.'

Step 6: Payment Processing and Uploading of PAN card

- Proceed to complete the payment, either through Direct Bank Transfer with UPI/NEFT or by scanning UPI QR Code.

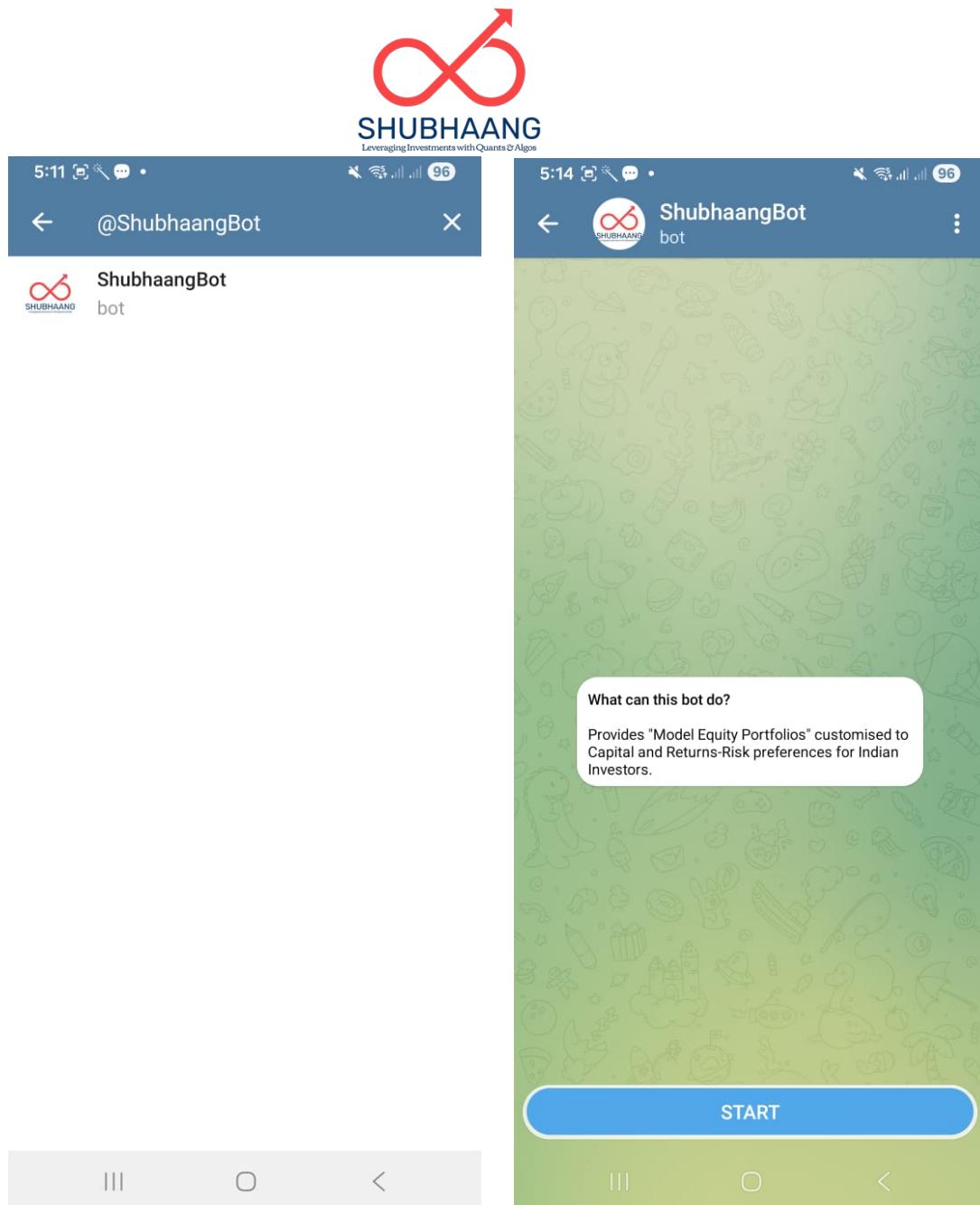


- Upon successful completion of the payment transaction, please capture a screenshot of the transaction status and share it with the Research Analyst via Mobile Number +91 9916631199 or email it to support@shubhaang.com.
- Additionally, upload a self-attested copy of your PAN Card in the order details section.
- Once the payment details are verified against the PAN-based KYC information, the order status will be updated to “Completed.”

Step 7: Install Telegram App and Activate @ShubhaangBot

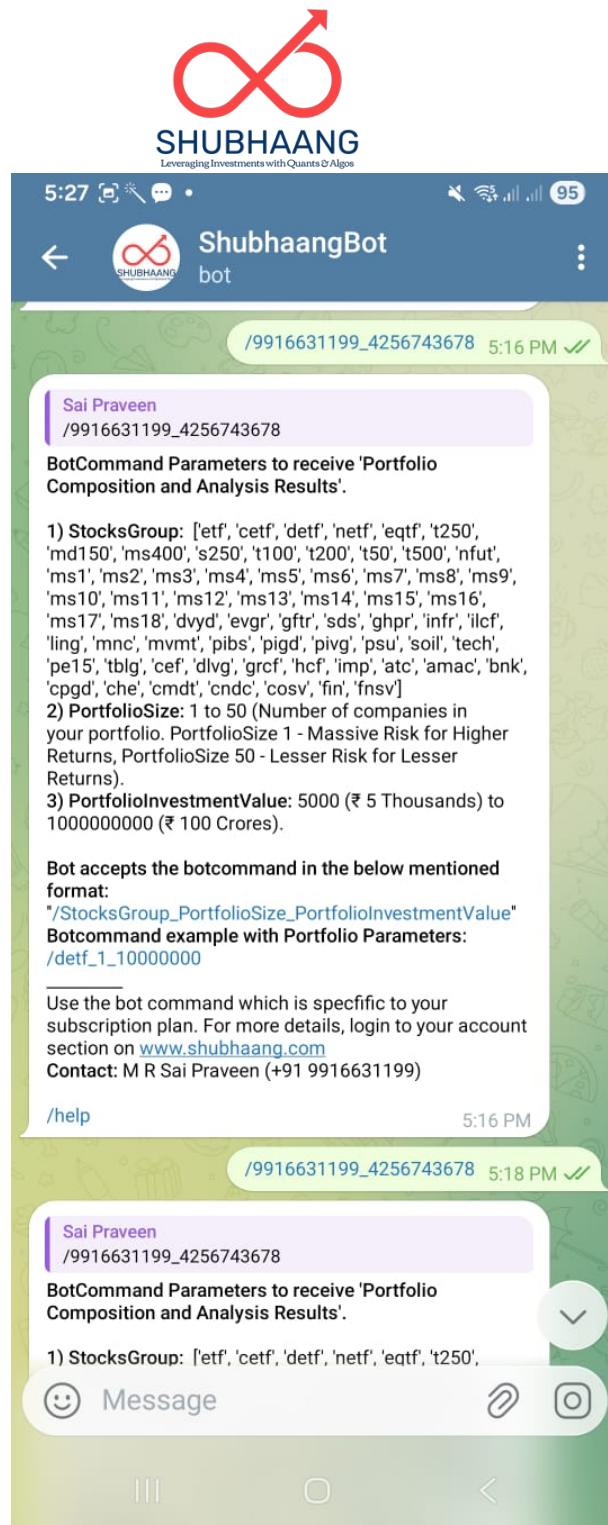
- Currently, all clients of M R Sai Praveen will receive Model Portfolio Compositions exclusively through the Telegram Bot @ShubhaangBot.
- Install Telegram App in your device via the link [TelegramApp](#).
- Once installed, open the Telegram app, search for @ShubhaangBot, and start the bot or send the appropriate bot command as follows:

/start



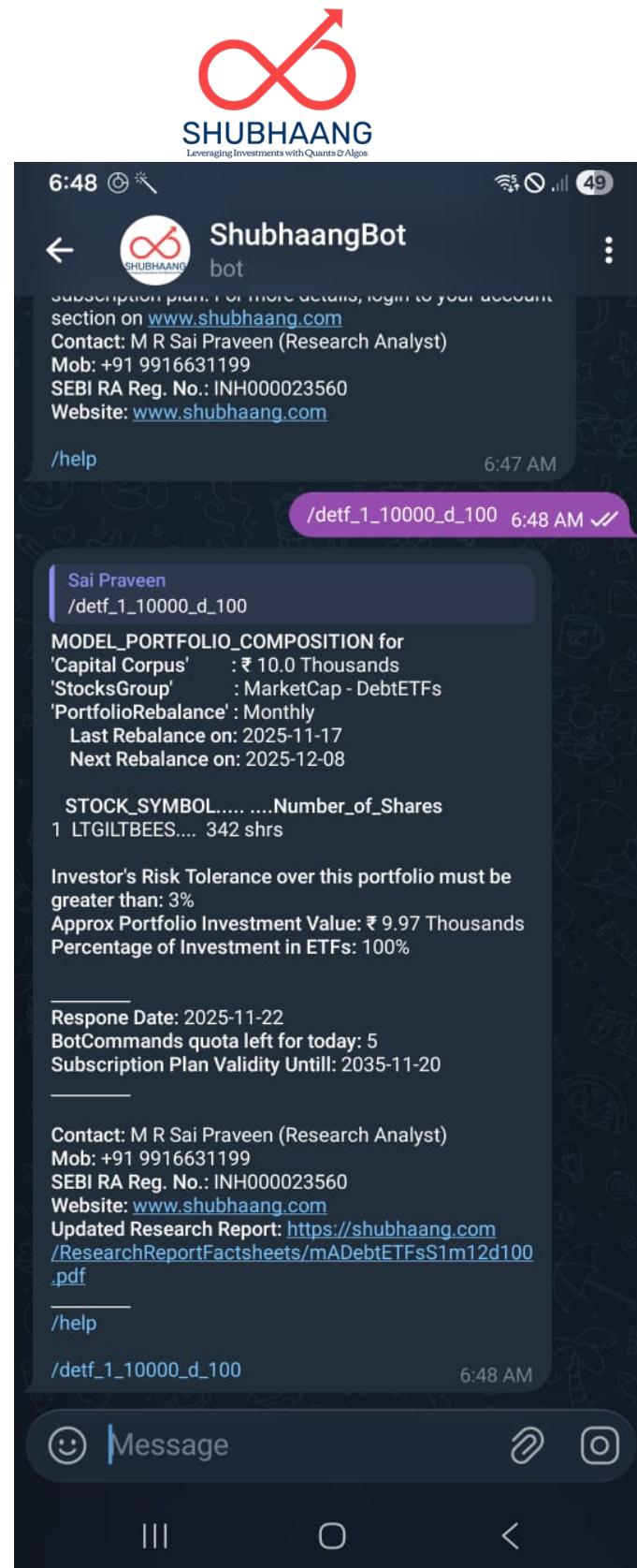
Step 8: Validate Registered Mobile Number with the Telegram Bot

- You would receive your Telegram AppID as a response from the bot.
- Send a reply to the bot with your registered mobile number and telegram AppID in the format as below
/MobileNumber_TelegramAppID
- Subscription plan will be activated upon successful validation of your registered Mobile number with your Telegram AppID.



Step 9: Receive Model Portfolio Composition from @ShubhaangBot

- Use the Bot command with the same syntax as mentioned in the Research report as well as in the order details of your subscription plan to get 'Model Portfolio Composition' as mentioned Below.



- Evaluate the 'Model Portfolio Composition' provided by the bot and employ it as an educational resource to support your investment decision-making process, complemented by comprehensive due diligence.



Step 10: Resend the Bot Command periodically to receive 'Updated and Rebalanced Model Portfolio Compositions'.

- As long as the subscription plan is active, you can resend the same bot command regularly as per the relevant rebalancing period to receive the updated 'Model Portfolio Compositions'.
- **Note: A certain degree of flexibility is permitted regarding the investment amount specified in the bot command to facilitate the generation of precise model portfolio compositions aligned with the investor's available capital. However, the number of securities in the portfolio, ETF allocations (if any), and stock groupings will remain unchanged. Based on the investment amount provided in the command, the portfolio compositions and corresponding weightages may be adjusted accordingly.**

Risk Disclosure:

Investments in securities markets are subjected to various types of risk as mentioned below.

1. Market Volatility: Indian securities markets can experience significant fluctuations due to economic indicators, global trends, or investor sentiment, leading to unpredictable price movements.
2. Regulatory and Legal Risks: Changes in regulations, tax policies, or legal frameworks can impact market operations and investor returns.
3. Political Risks: Political instability or policy shifts can influence investor confidence and market performance.
4. Currency Fluctuation Risks: Variations in the Indian Rupee against foreign currencies can affect foreign investors' returns, especially in equity and bond markets.
5. Liquidity Risks: Certain securities or sectors may have limited liquidity, making it difficult to execute buy or sell transactions without impacting prices.
6. Economic Risks: Changes in macroeconomic conditions, such as inflation, interest rates, or GDP growth, directly influence market performance.
7. Foreign Investment Restrictions: Regulations on foreign participation or capital flow restrictions can limit liquidity and market access for international investors.
8. Corporate Governance Risks: Variations in corporate governance standards may impact corporate transparency and investor protections.
9. Global Market Risks: External factors such as international economic conditions, geopolitical tensions, or global financial crises can also adversely affect Indian securities markets.
10. Sector-Specific Risks: Certain sectors may be more susceptible to regulatory changes, global demand shifts, or technological disruptions.

Risk associated with investments in Equities

1. Market Risk: Equities are susceptible to overall market fluctuations, which can lead to significant price volatility and potential losses.
2. Company-Specific Risk: The performance of individual stocks can be affected by company-specific factors such as management issues, financial health, or operational challenges.
3. Liquidity Risk: Certain stocks, especially those of smaller or less-traded companies, may experience low liquidity, making it difficult to buy or sell shares without impacting the price.

4. Economic and Political Risk: Changes in economic conditions or government policies can significantly influence equity prices.
5. Currency Risk: For overseas equities, fluctuations in exchange rates can affect returns for investors.
6. Sector and Industry Risks: Specific sectors or industries may face cyclical downturns, regulatory changes, or technological disruptions that impact stock prices.
7. Volatility Risk: Equities tend to exhibit higher volatility compared to other asset classes, which can lead to unpredictable price swings.
8. Dividend Risk: Companies may reduce or eliminate dividend payments, potentially impacting income-focused investors.
9. Timing Risk: The timing of market entry or exit can significantly influence investment returns, and poor timing can lead to losses.
10. Regulatory and Legal Risks: Changes in laws, regulations, or legal issues can impact company operations and stock valuations.

Risks associated with Investments in ETFs

1. Exchange-Traded Funds (ETFs) carry various risks that investors should consider:
2. Market Risk: ETFs are subject to fluctuations in the overall market, which can affect their value regardless of the underlying assets.
3. Liquidity Risk: Although ETFs are generally liquid, during periods of market stress or for less-traded ETFs, there may be difficulties in buying or selling shares at desired prices.
4. Tracking Error: The ETF's performance may differ from that of its underlying index or assets due to management fees, trading costs, or sampling techniques.
5. Management Risk: Actively managed ETFs are subject to risks associated with the decisions and expertise of the fund manager.
6. Credit Risk: Certain ETFs, such as bond ETFs, are subject to the creditworthiness of the issuers of the underlying securities.
7. Sector or Concentration Risk: ETFs focused on specific sectors or regions may be more volatile and susceptible to sector-specific events or economic downturns.
8. Currency Risk: International ETFs expose investors to currency fluctuations that may impact returns.
9. Structural Risks: ETF structures, such as the use of derivatives or leverage, can introduce additional risks, including potential for magnified losses.
10. Counterparty Risk: In derivative-based ETFs, there is a risk that the counterparty may default on its contractual obligations.
11. Regulatory and Political Risks: Changes in regulations or political environments can affect ETF operations and the value of the underlying assets.

Risks associated with REITs and INVITs:

1. Market Risk: The value of REITs and INVITs can fluctuate significantly due to changes in real estate or infrastructure market conditions, interest rates, and economic cycles.
2. Interest Rate Risk: Rising interest rates may negatively impact the performance and valuation of REITs and INVITs, as higher borrowing costs and alternative investment yields attract investors away.
3. Liquidity Risk: Although listed, these trusts may experience periods of low liquidity, making it challenging to buy or sell units at favourable prices.
4. Asset Specific Risk: The performance of these trusts depends heavily on the underlying assets' occupancy rates, rental income, and operational efficiency, which can be affected by market demand and management quality.

5. Regulatory and Legal Risks: Regulatory changes or legal issues affecting real estate or infrastructure sectors can impact the income generation and stability of these trusts.
6. Economic and Market Risks: Macroeconomic factors such as inflation, economic slowdown, or policy changes can influence property values and infrastructure project viability.
7. Currency Risk (for INVITs): Foreign currency fluctuations can impact the returns for INVIT investors, especially in cross-border infrastructure projects.
8. Development and Construction Risks: For new projects or developments, delays, cost overruns, or project failures may adversely affect income streams and investment returns.
9. Capital Market Risks: Fluctuations in the broader capital markets can influence the valuation and attractiveness of REITs and INVITs.
10. Management Risks: The efficiency and strategies implemented by management can significantly impact the operational success and valuation of these trusts.

Given the various inherent risks, it is imperative that transactional decisions in securities are made only after a comprehensive understanding of the associated risks. Investors are advised to thoroughly evaluate and consider all risk factors, along with their individual risk appetite, prior to making any investment decisions.

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Last updated on 12th Nov 2025

Introduction

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We collect your personal data when you use our Platform, services or otherwise interact with us during the course of our relationship and related information provided from time to time. Some of the information that we may collect includes but is not limited to personal data / information provided to us during sign-up/registering or using our Platform such as name, date of birth, address, telephone/mobile number, email ID and/or any such information shared as proof of identity or address. Some of the sensitive personal data may be collected with your consent, such as your bank account or credit or debit card or other payment instrument information or biometric information such as your facial features or physiological information (in order to enable use of certain features when opted for, available on the Platform) etc all of the above being in accordance with applicable law(s) You always have the option to not provide information, by choosing not to use a particular service or feature on the Platform. We may track your behaviour, preferences, and other information that you choose to provide on our Platform. This information is compiled and analysed on an aggregated basis. We will also collect your information related to your transactions on Platform and such third-party business partner platforms. When such a third-party business partner collects your personal data directly from you, you will be governed by their privacy policies. We shall not be responsible for the third-party business partners privacy practices or the content of their privacy policies, and we request you to read their privacy policies prior to disclosing any information. If you receive an email, a call from a person/association claiming to be M R SAI PRAVEEN seeking any personal data like debit/credit card PIN, net-banking or mobile banking password, we request you to never provide such information. If you have already revealed such information, report it immediately to an appropriate law enforcement agency.

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Level 2 : If not satisfied with the response from the RA and his team, client can lodge their grievance with RAASB and SEBI at <https://scores.sebi.gov.in/>

Level 3 : If not satisfied with the response received from RAASB and SEBI, client may submit their grievance through the Online Dispute Resolution (ODR) Portal. This centralized platform employs conciliation and online arbitration to facilitate the resolution of disputes related to the Indian Securities Market. The ODR Portal is accessible at the following link: <https://smartodr.in/>

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