# **Terms and Conditions & Disclaimer**

### 1. Introduction

Welcome to the **Stock Market Basics** course, offered by **Adarsh Nimborkar - SEBI Registered Investment Advisor**.

By enrolling in this course, you acknowledge and agree to the terms and conditions set forth in this document.

These terms are legally binding, and failure to comply may result in access restrictions or legal action.

### 2. Terms & Conditions

#### 2.1 Course Access

- The course is provided exclusively for personal educational purposes.
- Access credentials (login details) must not be shared, transferred, or distributed.
- Any form of unauthorized reproduction, distribution, or resale of course content is strictly prohibited.
- Violation of this policy may lead to immediate termination of access and potential legal consequences.

#### 2.2 Payment & Refund Policy

- All payments are final and non-refundable.
- Once enrolled, no refunds will be issued under any circumstances.
- In case of a **duplicate transaction**, refunds may be considered upon verification.
- Participants must thoroughly review the course details before making a purchase.

### 2.3 Certification Criteria

- A **completion certificate** will be awarded upon successful completion of all course modules and assessments.
- The certificate is intended for educational purposes only and does not grant any professional license.
- Misuse of the certificate for unauthorized representation may result in **legal action**.

### 2.4 Intellectual Property Rights

 All course materials, including videos, presentations, PDFs, and recorded sessions, are the intellectual property of Adarsh Nimborkar.

- Copying, modifying, reproducing, or distributing course content without written consent is strictly prohibited.
- Any unauthorized usage may lead to legal action under applicable copyright laws.

### 2.5 User Responsibilities

- Participants must ensure compliance with ethical trading practices and financial regulations in their respective jurisdictions.
- Misuse of course knowledge for fraudulent activities is strictly prohibited.
- The course does not replace formal financial education or professional investment guidance.

### 2.6 Limitation of Liability

- The instructor is not liable for any financial losses, investment decisions, or market outcomes
  resulting from this course.
- The course provides **educational insights only** and does not offer any guarantees regarding stock market profits.
- Users are advised to conduct independent research and consult professional financial advisors.

### 3. Disclaimer

#### 3.1 No Financial Advice

- This course is purely for educational purposes and does not constitute financial, investment, or trading advice.
- Users should seek advice from certified financial professionals before making any investment decisions.

### 3.2 Market Risks

- Stock market investments involve risks, volatility, and capital loss.
- Past performance of stocks, strategies, or markets does not guarantee future results.
- The instructor does not hold responsibility for financial losses incurred by course participants.

### 3.3 Personal Responsibility

- Participants are fully responsible for their own investment choices and trading activities.
- The course provider does **not guarantee success** in the stock market.
- Users must assess risk appetite and financial goals before applying trading strategies.

### 3.4 No Guarantee of Profit

- No part of this course should be interpreted as a guarantee of financial success.
- The stock market is inherently unpredictable, and **profits are not assured**.
- The instructor or platform shall not be held accountable for any monetary losses.

# 4. Legal Jurisdiction

- Any disputes, legal claims, or proceedings shall be governed by the **laws of India**, under the jurisdiction of **Pune**, **Maharashtra**.
- By enrolling in the course, participants agree that any legal matters will be resolved in **Indian** courts.

## 5. Contact Information

For inquiries or concerns, you may reach out to:

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