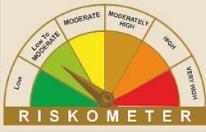


## KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

### THE WEALTH COMPANY LIQUID FUND

(An open ended liquid scheme. A relatively low interest rate risk and relatively moderate credit risk)  
 (Scheme Code TWCF/O/D /LIF/25/08/0003)

Riskometer and Product Label		Potential Risk Class (PRC) Matrix				
This Product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Income over short term.</li> <li>Investment in debt and money market instruments with maturity up to 91 days.</li> </ul> *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	<b>Scheme Riskometer</b>  Investors understand that the principal will be at low to moderate Risk.	<b>Benchmark Riskometer</b> NIFTY Liquid Index A-I  The risk of the benchmark is low to moderate	<b>Credit Risk</b>	<b>Relatively Low (Class A)</b>	<b>Moderate (Class B)</b>	<b>Relatively High (Class C)</b>
			<b>Interest Rate Risk</b>			
			<b>Relatively Low (Class I)</b>		<b>B-I</b>	
			<b>Moderate (Class II)</b>			
			<b>Relatively High (Class III)</b>			

Note: The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

**Offer of Units of Rs. 1000/- each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices**

**New Fund Offer Opens on: September 24, 2025**

**New Fund Offer Closes on: October 08, 2025**

**Scheme Re-opens on: October 17, 2025**

NAME OF MUTUAL FUND	NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF TRUSTEE COMPANY
<b>The Wealth Company Mutual Fund</b> Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai, Maharashtra 400072. Phone: 022-65786200 Website: <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a> E-mail: <a href="mailto:investorcare@wealthcompany.in">investorcare@wealthcompany.in</a> Registration Code: MF/086/25/12	<b>Wealth Company Asset Management Holdings Private Limited (The AMC)</b> Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai, Maharashtra 400072. Phone: 022-65786200 Website: <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a> E-mail: <a href="mailto:investorcare@wealthcompany.in">investorcare@wealthcompany.in</a> CIN:U67200MH2018PTC314896	<b>Pantomath Trustee Private Limited</b> Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai, Maharashtra 400072. Phone: 022-65786200 Website: <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a> E-mail: <a href="mailto:investorcare@wealthcompany.in">investorcare@wealthcompany.in</a> CIN: U64300MH2025PTC438726

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.wealthcompanyamc.in](http://www.wealthcompanyamc.in)

This Key Information Memorandum is dated September 11, 2025

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM

Mutual fund investments are subject to market risk, read all scheme related documents carefully

<b>Investment Objective</b>	<p>The investment objective of the scheme is to provide opportunity to invest in a portfolio of money market and debt securities having maturity of up to 91 days only.</p> <p>However, there is no assurance or guarantee that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns</p>																																		
<b>Asset Allocation Pattern of the Scheme</b>	<p>The below mentioned table provides a broad classification of assets and indicative exposure level in percentage terms for the asset allocation.</p> <table border="1" data-bbox="427 369 1369 541"> <thead> <tr> <th data-bbox="427 369 878 432" rowspan="2">Instruments</th> <th colspan="2" data-bbox="878 369 1369 432">Indicative allocations (% of total assets)</th> </tr> <tr> <th data-bbox="878 432 1117 464">Minimum</th> <th data-bbox="1117 432 1369 464">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 464 878 541">Debt* &amp; money market instruments^ (having maturity up to 91 days only)</td> <td data-bbox="878 464 1117 541">0</td> <td data-bbox="1117 464 1369 541">100</td> </tr> </tbody> </table> <p>Investment in the above securities shall be restricted to securities having maturity or residual maturity of 91 days only (see additional notes and explanation below).</p> <p>^Money market instruments include call or notice money, term money, repo, reverse repo, certificate of deposit, commercial usance bill, commercial paper and such other debt instrument of original or initial maturity up to one year as the Bank may specify from time to time.</p> <p>*Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <p>Investment in Debt derivatives shall be up to 50% of the net assets of the scheme.</p> <p>As per para 12.25.3 of the SEBI Master Circular Dated June 27, 2024, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021, has clarified that cash equivalents shall consist of government securities, T-bills and repo on government securities having residual maturity of less than 91 days.</p> <p>The Scheme may undertake a) Repo/reverse repo transactions in corporate debt securities; b) Credit Default Swaps (CDS), and such other transactions in accordance with guidelines issued by SEBI from time to time. In addition to the instruments stated before, the Scheme may enter repos/reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party repos on government securities or treasury bills (TREPS) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements, subject to approvals, if any.</p> <p><b>Indicative Table</b></p> <table border="1" data-bbox="427 1182 1352 1923"> <thead> <tr> <th data-bbox="427 1182 557 1213">Sl. No.</th> <th data-bbox="557 1182 748 1213">Type of Instrument</th> <th data-bbox="748 1182 1003 1213">Percentage of Exposure</th> <th data-bbox="1003 1182 1352 1213">Circular References*</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1213 557 1444">1</td> <td data-bbox="557 1213 748 1444">Securities lending</td> <td data-bbox="748 1213 1003 1444">Securities lending up to 20% of net assets. 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		schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund	
6	Credit Default Swaps	Should not exceed 10% of the AUM of the scheme and shall be within overall limits of derivative exposure	Clause 12.28 of SEBI Master Circular dated June 27, 2024, read with SEBI Circular No. SEBI/HO/IMD/PoD2/P/CIR/2024/125 dated September 20, 2024
7	Units of CDMF	25 bps of AUM in the units of the Corporate Debt Market Development Fund (CDMDF). Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half-year to ensure 25 bps of scheme AUM is invested in units of CDMDF	Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Chapter 16A of SEBI Master Circular dated June 27, 2024
8	Liquid Assets (Cash, Government Securities, T-bills and Repo on Government Securities)	At least 20% of the net assets of the scheme	Clause 4.5.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024)
9	Interest Rate Futures (imperfect hedging)	Up to 20% of the net assets of the scheme	Clause 12.25.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024

**Additional Notes:**

- The Scheme may invest in derivatives up to 50% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purposes. These may include instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc.
- The scheme will undertake repo and stock lending transactions.
- Pursuant to para 12.6 of the SEBI Master Circular, the Scheme shall not invest in/purchase debt and money market securities having a maturity of more than 91 days.

**Explanation:**

- In the case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean unexpired maturity.
- In case the principal is to be repaid in more than one payout, the maturity of the securities shall be calculated based on the weighted average maturity of the security.
- In case of securities with put and call options (daily or otherwise), the unexpired maturity of the securities shall not be greater than 91 days.
- In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day.
- Inter-scheme transfers of securities held in other schemes shall be permitted in the Liquid Schemes, provided the unexpired maturity of securities so transferred does not exceed 91 days.

**Other Important Information:**

- The cumulative gross exposure through repo transactions in corporate debt securities along with debt and derivatives shall not exceed 100% of the net assets of the scheme as per clause 12.24 of SEBI Master Circular for Mutual Funds dated 27 June 2024.
- Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.
- The limits mentioned above are subject to modifications; any increase or decrease in investment limits based on regulatory guidelines shall be implemented based on such amendments.

Pursuant to SEBI Master Circular for Mutual Funds dated May 19, 2023 read with AMFI Best Practices Guidelines circular ref. no. 135/BP/93/2021-22 dated July 24, 2021, the Scheme shall hold- (i)

at least 20% of its net assets in liquid assets; OR (ii) liquid assets basis Liquidity Ratio based on 30 – day Redemption at Risk (i.e LR – RaR), whichever is higher. For this purpose, “liquid assets” shall include Cash, Government Securities, T-bills and Repo on Government Securities. For ensuring liquidity the scheme will undertake the investment in liquid assets as per SEBI (Mutual Funds) Regulations, 1996.

In addition, to the above the Scheme shall also maintain the Liquidity ratio based on 30–day Conditional Redemption at Risk (LR-CraR) in ‘eligible assets’ for LR-CraR, in accordance with the guidelines / computation methodology (including definition of eligible assets for this purpose), as provided in the AMFI Best Practices Guidelines circular dated July 24, 2021.

It shall be ensured that the liquid assets / eligible assets are maintained to the extent of the LR-RaR and LR-CraR ratios. In case, the exposure in such liquid assets / eligible assets falls below the prescribed threshold levels of net assets of the Scheme, the AMC shall ensure that the LR-RaR and LR-CraR ratios are restored to 100% of the required level(s) by ensuring that the net inflows (through net subscription/accruals/maturity & sale proceeds) into the Scheme are used for restoring the ratios before making any new purchases outside ‘Liquid Assets / Eligible Assets’ as specified in the above referred circular(s).

The scheme will not invest in the following securities

Sr. No.	Securities
1	Equity & Equity related instruments and equity derivatives
2	REIT and InvIT
3	Debt securities with special features (AT1 and AT2 bonds)
4	Debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating) guarantee
5	Unrated debt instruments except instruments like bills rediscounting, usance bills etc that are government instruments would not be more than 5% of the net assets.
6	Short Term Deposits of Scheduled Commercial Banks
7	Short selling of securities
8	Overseas securities

The Scheme shall not park its funds which are pending for deployment in short term deposits of scheduled commercial banks.

For further details, please refer SID.

<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: The Scheme will be investing in debt and money market instruments (including Securitized debt) having maturity up to 91 days. The Scheme is also subjected to risk factors associated with securities lending, Tri-Party Repo, Securitized Debt, Repo in Corporate Debt, derivatives, Credit Default Swap, Interest Rate Futures, Gilt Securities, Mutual Fund Schemes, Corporate Debt Market Development Fund and segregated portfolio as detailed in the SID. For details on risk factors and risk mitigation measures, please refer SID																																																						
<b>Plans/Options</b>	<p>The Scheme offers Regular Plan and Direct Plan.</p> <ol style="list-style-type: none"> <li><b>Regular Plan:</b> This Plan is for investors who wish to route their investment through any distributor.</li> <li><b>Direct Plan:</b> This Plan is for investors who invest directly without routing the investments through any distributor. Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/charged under the Direct Plan.</li> </ol> <p>Both the Plans will have a common portfolio and separate NAVs.</p> <table border="1" data-bbox="453 506 1328 816"> <thead> <tr> <th>Options</th> <th>Sub-options/Facilities</th> <th>Frequency of Issuance*</th> <th>Record Date*</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>Nil</td> <td>NA</td> <td>NA</td> </tr> <tr> <td rowspan="3">Income distribution cum Capital Withdrawal (IDCW)</td> <td>Daily (IDCW reinvestment)</td> <td>Daily</td> <td>All days for which NAV is published</td> </tr> <tr> <td>Weekly (IDCW reinvestment)#</td> <td>Weekly</td> <td>Every Monday</td> </tr> <tr> <td>Monthly (IDCW reinvestment and IDCW payout)</td> <td>Monthly</td> <td>25<sup>th</sup> of each month</td> </tr> </tbody> </table> <p>*or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.</p> <p>#Please note that where the Unitholder has opted for "IDCW Payout Option" and in case the amount payable to the Unitholder is Rs. 100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme.</p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "The Wealth Company Liquid Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>The Trustee may decide to distribute by way of IDCW option, the surplus by way of realized profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.</p> <p><b>Default Option: Growth option</b></p> <p>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.</p> <p><b>Income Distribution cum Capital Withdrawal (IDCW) Option:</b> IDCW Payout and IDCW Re-investment options are available.</p> <p><b>Default Facility under IDCW Option-</b> If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW – Reinvestment</p> <p><b>Default Plan:</b> Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme.</p> <table border="1" data-bbox="461 1465 1317 1776"> <thead> <tr> <th>Scenario</th> <th>Broker (ARN) Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>For detailed disclosure on default plans and options, kindly refer to SAI.</p>	Options	Sub-options/Facilities	Frequency of Issuance*	Record Date*	Growth	Nil	NA	NA	Income distribution cum Capital Withdrawal (IDCW)	Daily (IDCW reinvestment)	Daily	All days for which NAV is published	Weekly (IDCW reinvestment)#	Weekly	Every Monday	Monthly (IDCW reinvestment and IDCW payout)	Monthly	25 <sup>th</sup> of each month	Scenario	Broker (ARN) Code mentioned by the investor	Plan mentioned by the investor	Default plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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<p><b>Applicable NAV (After the scheme opens for subscriptions and redemptions)</b></p>	<p>In accordance with provisions of Para 8.4 titled 'Uniform Cut off Timings for applicability of Net Asset Value of Mutual Fund scheme(s) and/ or plan(s)' of the SEBI Master Circular, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</b></p> <ul style="list-style-type: none"> <li>Where the application is received upto 1.30 p.m. on a day and funds are available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day of receipt of application;</li> <li>Where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the next business day ; and</li> <li>Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</li> </ul> <p><b>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS:</b></p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. – the closing NAV of the day immediately preceding the next Business Day ; and</li> <li>In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.</li> </ul> <p>The above-mentioned cut-off timing shall be applicable to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date &amp; time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the unitholder.</p> <p>All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations, 1996 or circulars issued thereunder from time to time). Transactions shall include purchases, additional purchases, Switches, if any.</p>
<p><b>Minimum Application Amount/ Number of Units</b></p>	<p><b>During NFO:</b></p> <p>Minimum initial investment in the scheme / plan / option: Rs. 1,000/- and in multiples of Re. 1/- thereafter As per Para 6.10 of the Master Circular on 'Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes' read with SEBI Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/36 dated March 21, 2025, SEBI has, inter alia mandated that a part of compensation (net of income tax and any statutory contributions) of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. In accordance with the regulatory requirement, the minimum application amount specified in the SID of the Fund will not be applicable for investments made in schemes of the Fund in compliance with the aforesaid circular(s).</p> <p>Further, the minimum application amount wherever specified in the SID will not be applicable for auto or systematic transfer of funds from any other Scheme (transferor scheme) of Wealth Company Mutual Fund to this Scheme (transferee scheme).</p> <p><b>On continuous basis:</b></p> <p>Purchase (Incl. Switch-in) Minimum of Rs. 1,000/- and in multiples of Rs.1/- thereafter</p> <ul style="list-style-type: none"> <li>Weekly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum installments: 12</li> <li>Fortnightly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum installments: 12</li> <li>Monthly SIP: Rs. 250/- (and in multiples of Rs.1/-) Minimum instalments: 12</li> <li>Quarterly SIP: Rs. 250/- (and in multiples of Rs.1/-) Minimum instalments: 12</li> </ul> <p>The applicability of the minimum amount of instalment mentioned is at the time of registration only. There is no minimum balance requirement.</p>
<p><b>Dispatch of Redemption Request</b></p>	<p><b>Dispatch of redemption proceeds</b></p> <p>The Mutual Fund shall dispatch redemption proceeds within 3 working days of receiving a valid Redemption request. However, under normal circumstances, the Mutual Fund will endeavor to dispatch the Redemption proceeds within 1 - 3 working days from the acceptance of a valid redemption request. In the event of failure to dispatch the redemption proceeds within the above time, the AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum). It may be noted that AMFI vide circular dated January 16, 2023, has provided list of exceptional instances wherein additional time has been allowed for payment of redemption proceeds. For further information, please refer to the SAI.</p> <p>Please refer to the section on 'Redemption' which is provided in the later part.</p> <p><b>Dispatch of IDCW (if applicable)</b></p> <p>The warrants/cheque/demand draft issued under IDCW option shall be dispatched to the Unit Holders within 7 working days from the record date. In the event of failure to dispatch the warrants/cheque/demand draft within the stipulated 7 working days period, the AMC shall be liable to pay interest @15 percent per annum for the delayed period, to the Unit holders.</p> <p>The proceeds under the IDCW option will be paid by way of ECS/EFT/NEFT/RTGS/Direct credits/any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder.</p> <p>In case of specific request for payouts by warrants/ cheques/ demand drafts or unavailability of sufficient details with the Mutual Fund, the payout under IDCW option will be paid by warrant/ cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.</p>

<b>Benchmark Index</b>	<p>NIFTY Liquid Index A-I</p> <p>Benchmark Selection Rationale: The scheme is benchmarked to Nifty Liquid Index A-I as the index constituents reflects the underlying fund's universe in the best possible manner. The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark. Total Return variant of the index (TRI) will be used for performance comparison.</p> <p>Tier II benchmark: Not applicable</p> <p>The Trustee/AMC may change the benchmark in future, if a benchmark better suited to the investment objective of the Scheme is available, subject to SEBI (MF) Regulations, Circulars and any other prevailing guidelines, as applicable from time to time.</p>
<b>Dividend Policy (IDCW)</b>	<p>The Trustee will endeavor to declare the IDCW as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996 ('SEBI (MF) Regulations'). The actual declaration of pay-out under IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of pay-out under IDCW nor the payout will be paid regularly.</p> <p>When units are sold, and sale price (NAV) is higher than the face value of the unit, a portion of the sale price that represents realized gains is credited to an Equalization Reserve Account which can be used to IDCW payout. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.</p> <p>The quantum of IDCW and the record date may be fixed by the Trustee in their meeting. IDCW so decided shall be paid subject to availability of distributable surplus. Record date is the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of unitholders. The AMC shall issue a notice to the public communicating the decision of IDCW declaration including the record date, within one calendar day of the decision of the Trustee, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. The record date shall be two working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.</p> <p>The investors should note that the Fund does not assure or guarantee declaration of IDCW under the Income Distribution cum Capital Withdrawal Option. The actual declaration of IDCW, frequency and the rate of IDCW will inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of IDCW nor that the IDCW will be paid regularly. Post declaration of IDCW, the NAV of the Units under the Income Distribution cum Capital Withdrawal Option will stand reduced by the amount of IDCW declared and applicable statutory levy. Even though the asset portfolio will be common at the scheme level, the NAVs of the growth option and Income Distribution cum Capital Withdrawal Option in each respective Plan under the Scheme will be distinctly different after declaration of the first IDCW to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the IDCW.</p> <p>Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.</p> <p>The warrants/cheque/demand draft issued under IDCW option shall be dispatched to the Unit Holders within 7 working days, from the record date. In the event of failure to dispatch the warrants/cheque/ demand draft within the stipulated 7 working days period, the AMC shall be liable to pay interest @ 15 percent per annum for the delayed period, to the Unit holders.</p> <p>The proceeds under IDCW option will be paid by way of ECS/EFT/NEFT/RTGS/Direct credits/any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder.</p> <p>In case of specific request for payouts by warrants/cheques/demand drafts or unavailability of sufficient details with the Mutual Fund, the payout under IDCW option will be paid by warrant/cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.</p> <p>In case of Units under the Income Distribution cum Capital Withdrawal Option held in dematerialized mode, the IDCW pay-out will be credited to the bank account of the investor, as per the bank account details recorded with the DP.</p> <p>Pursuant to Para 14.2 of the SEBI Master Circular, in the event of failure to dispatch -</p> <ol style="list-style-type: none"> <li>Redemption or repurchase proceeds within three working days from the date of receipt of such requests and/ or</li> <li>Dividend within the stipulated seven working days period.</li> </ol> <p>Interest for the period of delay in transfer of redemption or repurchase or IDCW shall be payable to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase or IDCW, as the case may be.</p> <p>However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase / IDCW proceeds to investors within the time as stipulated above, the redemption/ repurchase / IDCW proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI).</p> <p>However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond 3 Business Days (in case of IDCW beyond 7 working days), in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional</p>

	information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application.
<b>Name of the Fund Manager</b>	Name of the Fund Managers:  Mr. Umesh Sharma Mr. Varun Nanavati
<b>Name of the Trustee Company</b>	Pantomath Trustee Private Limited
<b>Performance of the Scheme:</b>	Not applicable as it is a new scheme

<b>Expenses of the Scheme</b>	<b>Expenses of the Schemes:</b>																					
	<b>NEW FUND OFFER (NFO) EXPENSES</b>																					
	These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc. NFO expenses shall be borne by the AMC and will not be charged to the scheme.																					
	<b>ANNUAL SCHEME RECURRING EXPENSES</b>																					
	These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs and other expenses as given in the table below. The AMC has estimated that the following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following weblink: <a href="https://www.wealthcompanyamc.in">https://www.wealthcompanyamc.in</a>																					
	<table border="1"> <thead> <tr> <th>Expense Head</th> <th>% p.a. of daily Net Assets* (Estimated p.a.)</th> </tr> </thead> <tbody> <tr> <td>Investment Management &amp; Advisory Fees (AMC Fees)</td> <td rowspan="13">Upto 2.00%</td> </tr> <tr> <td>Audit fees/fees and expenses of trustees</td> </tr> <tr> <td>Custodial Fees</td> </tr> <tr> <td>Registrar &amp; Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td> </tr> <tr> <td>Marketing &amp; Selling Expenses including Agents Commission and statutory Advertisement</td> </tr> <tr> <td>Costs related to investor communications</td> </tr> <tr> <td>Costs of fund transfer from location to location</td> </tr> <tr> <td>Cost towards investor education &amp; awareness</td> </tr> <tr> <td>Brokerage &amp; transaction cost pertaining to distribution of units</td> </tr> <tr> <td>Goods &amp; Services Tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Goods &amp; Services Tax on brokerage and transaction cost</td> </tr> <tr> <td>Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)</td> </tr> <tr> <td><b>Maximum Total Expenses Ratio (TER) permissible under Regulation 52 (6)(c)</b></td> <td><b>Upto 2.00%</b></td> </tr> <tr> <td>Additional expenses under Regulations 52 (6A)(c)<sup>§</sup></td> <td>Upto 0.05%</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b) to improve geographical reach of scheme.</td> <td>Upto 0.30%</td> </tr> </tbody> </table>	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)	Investment Management & Advisory Fees (AMC Fees)	Upto 2.00%	Audit fees/fees and expenses of trustees	Custodial Fees	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	Marketing & Selling Expenses including Agents Commission and statutory Advertisement	Costs related to investor communications	Costs of fund transfer from location to location	Cost towards investor education & awareness	Brokerage & transaction cost pertaining to distribution of units	Goods & Services Tax on expenses other than investment and advisory fees	Goods & Services Tax on brokerage and transaction cost	Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	<b>Maximum Total Expenses Ratio (TER) permissible under Regulation 52 (6)(c)</b>	<b>Upto 2.00%</b>	Additional expenses under Regulations 52 (6A)(c) <sup>§</sup>	Upto 0.05%	Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b) to improve geographical reach of scheme.	Upto 0.30%
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<b>Impact of TER on returns of both Direct plan and Regular plan is provided in an illustration below:</b>																						
<b>Illustration – Impact of Expense Ratio on the Returns</b>																						
<table border="1"> <thead> <tr> <th>Particulars</th> <th>Regular Plan</th> <th>Direct Plan</th> </tr> </thead> <tbody> <tr> <td>Amount Invested at the beginning of the year</td> <td>10,000</td> <td>10,000</td> </tr> <tr> <td>Returns before Expenses</td> <td>1,500</td> <td>1,500</td> </tr> <tr> <td>Expenses other than Distribution Expenses</td> <td>150</td> <td>150</td> </tr> <tr> <td>Distribution Expenses</td> <td>50</td> <td>–</td> </tr> <tr> <td>Returns after Expenses at the end of the Year</td> <td>1,300</td> <td>1350</td> </tr> </tbody> </table>	Particulars	Regular Plan	Direct Plan	Amount Invested at the beginning of the year	10,000	10,000	Returns before Expenses	1,500	1,500	Expenses other than Distribution Expenses	150	150	Distribution Expenses	50	–	Returns after Expenses at the end of the Year	1,300	1350				
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The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to																						

the AMC based on past experience and are subject to change inter-se. The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

**Notes:**

- a. The TER of the Direct Plan will be lower to the extent of the distribution expenses/ commission, which is charged in the Regular Plan. No commission for distribution of Units will be paid/charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.
- b. The AMC shall not charge additional expenses under Regulation 52(6A)( c) in case the exit load is not levied/not applicable.
- c. <sup>4</sup>In terms of Para 10.1.16 related to 'Investor Education and Awareness' of the SEBI Master Circular, the AMC/Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
- d. Pursuant to Para 10.1.14 of the SEBI Master Circular, Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.
- e. The expense of 30 bps shall be charged if the new inflows from B30 cities from retail investors as specified from time to time are at least
  - i) 30 percent of gross new inflows in the scheme, or
  - ii) 15 percent of the average assets under management (year to date) of the scheme, whichever is higher.

Provided that if inflows from B30 cities from retail investors cities is less than the higher of sub-clause (i) or sub- clause (ii) such expenses on daily net assets of the scheme shall be charged on a proportionate basis.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from B30 cities from retail investors.

Provided further that amount incurred as expense on account of inflows from B30 cities from retail investors shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

- f. In case inflows from retail investors from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from individuals from beyond top 30 cities}}{365 \times \text{Higher of (i) or (ii) above} \times 366, \text{ wherever applicable}}$$

365\* X Higher of (i) or (ii) above \* 366, wherever applicable

For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.

Note: Pursuant to AMFI email dated March 2, 2023 with respect to keeping the B-30 incentive structure in abeyance, the AMC will not charge additional 30 bps on new inflows garnered from retail investors from B-30 cities till further notice.

- g. In terms of Para 10.3 on 'Restriction on charging Goods & Service Tax' of the SEBI Master Circular, AMC may charge GST on following Fees and expenses as below:
  - Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations
  - Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- h. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

Assets Under Management Slab (In Rs. crore)	Total Expense Ratio Limits
on the first Rs. 500 crores of the daily net assets	2.00%
on the next Rs. 250 crores of the daily net assets	1.75%
on the next Rs. 1,250 crores of the daily net assets	1.50%
on the next Rs. 3,000 crores of the daily net assets	1.35%
on the next Rs. 5,000 crores of the daily net assets	1.25%
On the next Rs. 40,000 crores of the daily net assets	TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.
On balance of the assets	0.80%

	<p><b>Maximum Permissible Expense:</b> The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations. The total expenses of the scheme including investment management and advisory fee shall not exceed beyond the limits as prescribed under clause 52(6) of SEBI (Mutual Funds) Regulations, 1996.</p>						
<b>Tax Treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the paragraph on 'Taxation' in the statement of Additional Information and also independently refer to their tax advisors.						
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated up to four decimals. The AMC shall update the NAV on the AMFI website ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) and on the website of the Mutual Fund ( <a href="http://www.wealthcompanyamc.com">www.wealthcompanyamc.com</a> ) by 11.00 pm on the day of declaration of the NAV/business day. For Further details on NAV disclosure, please refer Section II of the SID.						
<b>Investor Grievances</b>	<p>Contact details for general service requests &amp; complaint resolution: Investors may contact at toll free number <b>1800 267 3454</b> <b>Email:</b> <a href="mailto:investorcare@wealthcompany.in">investorcare@wealthcompany.in</a> <b>Investor Relations Officer:</b> Mr. Sachin Shah Wealth Company Asset Management Holdings Private Limited Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai – 400072 Email: <a href="mailto:investorcare@wealthcompany.in">investorcare@wealthcompany.in</a></p> <p><b>Details of the Registrar and Transfer Agent:</b></p> <table border="1"> <tr> <td><b>Name</b></td> <td>KFin Technologies Limited</td> </tr> <tr> <td><b>Address</b></td> <td>Selenium Building, Tower-B, Plot No 31 &amp; 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana India - 500 032.</td> </tr> <tr> <td><b>Website Address</b></td> <td><a href="http://www.kfintech.com">www.kfintech.com</a></td> </tr> </table> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stockbroker or the investor grievance cell of the respective stock exchange.</p> <p>It may be noted that all grievances/ complaints with regard to demat mode of holding shall be routed only through the DP/NSDL/CDSL.</p> <p>Please refer Investor Charter in our Website for more and latest information about Grievance Redressal Mechanism, Service Standards, etc.</p> <p>Investors also have an option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES 2.0), the website address is : <a href="https://scores.sebi.gov.in">https://scores.sebi.gov.in</a>.</p> <p>In addition to SCORES, investors can go for online dispute resolution (ODR) mechanism <a href="https://smartodr.in/login">https://smartodr.in/login</a>, which includes mediation and/or conciliation and/or arbitration, in accordance with the procedure specified by the SEBI.</p>	<b>Name</b>	KFin Technologies Limited	<b>Address</b>	Selenium Building, Tower-B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana India - 500 032.	<b>Website Address</b>	<a href="http://www.kfintech.com">www.kfintech.com</a>
<b>Name</b>	KFin Technologies Limited						
<b>Address</b>	Selenium Building, Tower-B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana India - 500 032.						
<b>Website Address</b>	<a href="http://www.kfintech.com">www.kfintech.com</a>						
<b>Unitholder's Information</b>	<p><b>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</b></p> <p><b>Account Statements:</b> AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/ or SMS to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of application.</p> <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder, in whose folio transactions viz. subscriptions, redemptions, switches, IDCW pay-out, etc. have taken place during that month, on or before 12th of the succeeding month by e-mail/on or before 15<sup>th</sup> day of the succeeding month by physical mode where valid email is not registered. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.</p> <p>**The word 'transaction' shall include purchase, redemption, switch, IDCW pay- out, IDCW reinvestment, and Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</p> <p>In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request a physical account statement by writing/calling the AMC/ISC/R&amp;T.</p> <p><b>Half Yearly Consolidated Account Statements:</b> A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before the 21<sup>st</sup> day of succeeding month by physical (18<sup>th</sup> day by email), to all such Unit holders in whose folios no transaction has taken place during that period.</p> <p>The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e- mail address is available, unless a specific request is made to receive in physical.</p>						

Investors should note that, no separate account statements will be issued to investors who opted to hold units in electronic (demat) mode since the statement of account furnished by depository participants will contain the details of transactions.

The half-yearly CAS shall also provide the details of actual commission paid and such other disclosures in line with Para 14.4.3. related to 'disclosures in the Consolidated Account Statement' of the SEBI Master Circular.

Further, the Disclosure on the Half Yearly Consolidated Account Statement is also mentioned in the SAI.

**FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:**

The Unitholders are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unitholders opting to hold the units in electronic (demat) form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. In case the unit holders do not provide their Demat Account details or provide incomplete details, or the details do not match with the records as per Depository(ies), units shall be allotted in physical (non-demat) form, subject to it being complete in all other aspects. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / IDCW proceeds into bank account linked to their Demat account. However, Special Products/ Facilities such as Systematic Transfer Plan, Systematic Withdrawal Plan, Switching etc. offered by Wealth Company AMC/Mutual Fund under the scheme shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode. Further, the Investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP. Under SIP option, units will be allotted based on the applicable NAV as per provisions of this SID and will be credited to demat account of the investors upon realisation of funds. The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into demat form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

**Communication through Email:**

For those unit holders who have provided an email address, the AMC will send the communication by email. Unitholders who receive email statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, the first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021- 22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided. 'Family' for this purpose shall mean self, spouse, dependent children, dependent parents, dependent siblings as specified in SEBI Circular No. CIR/MIRSD/15/2011 dated Aug 02, 2011.

**Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable.**

**For Wealth Company Asset Management Holdings Private Limited  
(Asset Management Company to The Wealth Company Mutual Fund)**

**Sd/-  
Madhu Lunawat  
Managing**



**5. MAILING ADDRESS** (Address as per KYC)

Local Address of 1st Applicant \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ City \_\_\_\_\_ Dist. \_\_\_\_\_  
 State \_\_\_\_\_ Pin Code \_\_\_\_\_ Telephone \_\_\_\_\_ Mobile \_\_\_\_\_

**5b. OVERSEAS CORRESPONDENCE ADDRESS** (Mandatory for NRI/ FII Applicant)

[Please provide Full Address P.O. Box address is not sufficient] \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Zip Code: \_\_\_\_\_ Telephone \_\_\_\_\_ Mobile \_\_\_\_\_

**6a. SECOND APPLICANT'S DETAILS\*** (In case of Minor, there shall be no joint holders) [Name and DOB shall be as per Income Tax Records]

Name Mr. / Ms. (Name as per IT Records) \_\_\_\_\_  
 PAN (Mandatory) \_\_\_\_\_ CKYC No. \_\_\_\_\_ Gender  Male  Female  Others  
 Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_ Date of Birth (Mandatory) \_\_\_\_\_  
 The Email ID belongs to (Mandatory Please ✓)  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  PMS  Custodian  POA  
 The Mobile No. belongs to (Mandatory Please ✓)  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  PMS  Custodian  POA  
 Tax Status (Mandatory, Please ✓)  Resident Individual  NRI-Repatriation  NRI-Non Repatriation

**6b. THIRD APPLICANT'S DETAILS\*** (In case of Minor, there shall be no joint holders) [Name and DOB shall be as per Income Tax Records]

Name Mr. / Ms. (Name as per IT Records) \_\_\_\_\_  
 PAN (Mandatory) \_\_\_\_\_ CKYC No. \_\_\_\_\_ Gender  Male  Female  Others  
 Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_ Date of Birth (Mandatory) \_\_\_\_\_  
 The Email ID belongs to (Mandatory Please ✓)  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  PMS  Custodian  POA  
 The Mobile No. belongs to (Mandatory Please ✓)  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  PMS  Custodian  POA  
 Tax Status (Mandatory, Please ✓)  Resident Individual  NRI-Repatriation  NRI-Non Repatriation

**7. KYC Details(Mandatory)**

(Please refer instruction no. 3e)

First Applicant  Private Sector Service  Public Sector Service  Government Service  Business  Professional  Agriculturist  Retired  
 Housewife  Student  Forex Dealer  Others (please specify) \_\_\_\_\_  
 Second Applicant  Private Sector Service  Public Sector Service  Government Service  Business  Professional  Agriculturist  Retired  
 Housewife  Student  Forex Dealer  Others (please specify) \_\_\_\_\_  
 Third Applicant  Private Sector Service  Public Sector Service  Government Service  Business  Professional  Agriculturist  Retired  
 Housewife  Student  Forex Dealer  Others (please specify) \_\_\_\_\_

**Gross Annual Income**

First Applicant  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs-1 crore  >1 crore  
 OR Net worth\* (for Non-Individuals) ₹ (please specify) \_\_\_\_\_ as on \_\_\_\_\_ (Not older than 1 year)  
 Second Applicant  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs-1 crore  >1 crore  
 OR Net worth\* (for Non-Individuals) ₹ (please specify) \_\_\_\_\_ as on \_\_\_\_\_ (Not older than 1 year)  
 Third Applicant  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs-1 crore  >1 crore  
 OR Net worth\* (for Non-Individuals) ₹ (please specify) \_\_\_\_\_ as on \_\_\_\_\_ (Not older than 1 year)

**For Individuals**

(Please refer instruction no. 3d)

First Applicant:  I am Politically Exposed Person (PEP)  I am Related to Politically Exposed Person (RPEP)  Not applicable  
 Second Applicant:  I am Politically Exposed Person (PEP)  I am Related to Politically Exposed Person (RPEP)  Not applicable  
 Third Applicant:  I am Politically Exposed Person (PEP)  I am Related to Politically Exposed Person (RPEP)  Not applicable

**For Non Individuals, if involved in any of the below mentioned services, please ✓ the appropriate option :**

(i) Foreign Exchange / Money Changer Services  Yes  No (ii) Gaming / Gambling / Lottery / Casino Services  Yes  No (iii) Money Lending / Pawning  Yes  No

Tear here

SR. NO.	SCHEME NAME /PLAN	OPTION	PAYMENT DETAILS			
			Amount (₹)	Instrument No	Date	Drawn on Bank (Bank and Branch)
1.	The Wealth Company Scheme Name <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment				

**8. BANK ACCOUNT DETAILS FOR PAYOUT** (Please attach copy of cancelled cheque)

(Please refer instruction no. 4)

Name of the Bank

Account No.  Account Type  SB  CA  SB-NRE  SB-NRO  Others \_\_\_\_\_

Bank Branch \_\_\_\_\_ Address \_\_\_\_\_

\_\_\_\_\_ Bank City \_\_\_\_\_ State \_\_\_\_\_ Pincode \_\_\_\_\_

MICR Code (9 digits)  <sup>§</sup>IFSC Code for NEFT / RTGS  <sup>§</sup>This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

**9. INVESTMENT & PAYMENT DETAILS\*** The name of the first/ sole applicant must be pre-printed on the cheque.

(Please refer instruction no. 6)

Scheme Name	Plan	Option (Please refer to SID for the IDCW Frequency & Option)
The Wealth Company Scheme Name	<input type="checkbox"/> Regular <input type="checkbox"/> Direct Plan	<input type="checkbox"/> Growth (Default) <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment IDCW Frequency _____

Payment Type (Please ✓)	<input type="checkbox"/> Non-Third Party	<input type="checkbox"/> Third Party Payment (Pls fill third party declaration form)
Transaction Type	<input type="checkbox"/> Lumpsum	<input type="checkbox"/> SIP*
Amount (INR)		
Mode of Payment (Please ✓) <input type="checkbox"/> Cheque <input type="checkbox"/> NEFT / RTGS <input type="checkbox"/> OTM (One Time Mandate) (This facility is only applicable for Existing Investors who have an existing OTM registered in the folio.)	Cheque No. / UTR No.	Cheque No. / UTR No.
Drawn on Bank		
A/c Number		
Date		

Cheque should be drawn in favour of scheme name.

\*If you wish to register SIP, kindly fill the relevant SIP Registration & OTM Debit Mandate Form.

Reason for investment  House  Children's Education  Children's Marriage  Car  Retirement  Others (please specify) \_\_\_\_\_

Investment horizon Please (✓) anyone  5 Years  10 Years  15 Years  20 Years  25 Years

**10. FATCA AND CRS DETAILS FOR INDIVIDUALS** (Including Sole Proprietor)

(Please refer instruction no. 8)

Non-Individual investors should mandatorily fill separate FATCA and Ultimate Beneficial Ownership (UBO) Form.

The below information is required for all applicants/guardian

Particulars	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India?  Yes  No [Please tick (✓)]

If 'YES' please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/Resident/Green Card Holder/Tax Resident in the respective countries.

Particulars	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other please specify)	If TIN is not available please tick (✓) the reason A, B or C (as defined below)
First Applicant / Guardian				Reason: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Second Applicant				Reason: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Third Applicant				Reason: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

- Reason A ⇒ The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- Reason B ⇒ No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C ⇒ Others, please state the reason thereof: \_\_\_\_\_

*Address Type of Sole/1st Holder:	*Address Type of 2nd Holder:	*Address Type of 3rd Holder:
<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business

\*If the address type is not ticked the default will be considered as residential.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

**11. NOMINATION DETAILS\* (To be filled in by individuals singly or jointly. Mandatory only for investors who opt to hold units in Non-Demat) (Please refer instruction no. 9)**

I/We do hereby nominate the person(s) more particularly described here under to receive the Units held in my/our Folio in the event of my/our death. (Please fill the nominee details in the table given below)

OR  I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio. I/We understand the implications/issues involved in non-appointment of any nominee(s) and am/are further aware that in case of my demise/death of all the unit holders in the folio, my/our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund/AMC for settlement of death claim/transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio.

If you do not wish to nominate (Opt Out of Nomination), it is mandatory to sign as per the mode of holding in signature space provided below i.e. in Nomination Details section

Name of the Nominee(s)	Relationship with Applicant (Mandatory)	Date of Birth	Guardian Name	Guardian's relationship with nominee	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%) (Mandatory)	Nominee Address
		(Mandatorily to be furnished in case the Nominee is a minor)				<input type="checkbox"/> Please tick if the nominee address is same as mentioned in first holder address
Nominee 1		DD/MM/YYYY				
Nominee 2		DD/MM/YYYY				
Nominee 3		DD/MM/YYYY				

Email ID	Mobile Number	Identity Type *** (PAN/ Aadhaar last 4 digits/ DL/Passport for NRI's)	Identity Number	Signature of Nominee/ Guardian of Nominee (Optional)
Nominee 1				
Nominee 2				
Nominee 3				

\*\* if % is not specified, then the assets shall be distributed equally amongst all the nominees.

\*\*\* Provide only number: PAN or Driving Licence or Aadhaar (last 4 digits). For NRI/ OCI/ PIO, Passport number is acceptable. Copy of the document is not required.

\*\*\*\* to be furnished only in following conditions/ circumstances:

- . Date of Birth(DoB): please provide, only if the nominee is minor.
- . Guardian: It is optional for you to provide, if the nominee is minor.

1. I/ We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC as follows: (please tick, as appropriate)

Name of nominee(s)  Nominate: Yes / No

2. This nomination shall supersede any prior nomination made by me / us, if any.

**Signature(s)** #Signatures of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Name(s) of the holder(s)	Signature(s) of holder	Witness Name, Address and Signature#
Sole / First Holder (Mr./ Ms.)		1.
Second Holder (Mr./ Ms.)		2.
Third Holder (Mr./ Ms.)		

**12. CONFIRMATION CLAUSE**

I/We hereby confirm to have read, understood and agree to the privacy policy available on www.wealthcompanyamc.in. I/We accord my/our consent to the AMC/Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my/our personal data and hereby authorise to disclose it to the third party or another body corporate or any person acting under a contract with the AMC or the Fund.

**13. DECLARATION AND SIGNATURES**

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of The Wealth Company Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of The Wealth Company Mutual Fund for allotment of units of the Scheme(s) of The Wealth Company Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/The Wealth Company Mutual Fund, I/We hereby authorise the AMC/The Wealth Company Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree to notify The Wealth Company immediately in the event the information in the self-certification changes. For investors investing in Direct Plan: I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. Applicable to Micro Investors: I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹50,000 in a year. Applicable to NRIs: I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/ FCNR Account (s). FATCA and CRS Declaration: I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Please ✓ : if the EUIN space is left blank: I / We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

**Signature(s)** should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

Sign of 1st Applicant / Guardian / Authorised Signatory / POA	Sign of 2nd Applicant / Authorised Signatory / POA	Sign of 3rd Applicant / Authorised Signatory / POA
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### Points to remember

Please ensure that:	Documents	Individuals	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII(s)/ FPI	Sole Proprietor	Minor	HUF
1. Your Application Form is complete in all respects & signed by all applicants.	Resolution / Authorisation to invest		✓	✓	✓		✓		✓			
2. Name, Address and Contact Details are mentioned in full. Email id & Mobile number should be provided along with the declaration whether it belongs to Self or a Family member.	HUF / Trust Deed						✓					✓
3. Bank Account Details are entered completely and correctly. IFSC Code & 9 digit MICR Code of your Bank is mentioned in the Application Form.	Bye - Laws			✓								
4. Permanent Account Number (PAN) Mandatory for all Investors (including guardians, joint holders, NRIs and POA holders) irrespective of the investment amount.	Partnership Deed				✓							
5. Know Your Client (KYC) Mandatory for irrespective of the amount of investment (please refer the guideline 4(e) for more information)	SEBI Registration / Designated Depository Participant Registration Certificate 2								✓			
6. Your Investment Cheque / DD is drawn in favour of < Scheme Name > dated and signed. For e.g "The Wealth Company Flexicap Fund"	Proof of Date of birth											✓
7. Application Number is mentioned on the reverse of the cheque.	Notarised Power of Attorney					✓						
8. A cancelled cheque leaf of your Bank is enclosed in case your investment cheque is not from the bank account that you have furnished in the Application Form.	Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable								✓			
9. Documents as listed are submitted along with the Application form (as applicable to your specific case).	KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Demat Account Details (Client Master List Copy) <sup>3</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	FATCA CRS/JUBO Declaration		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	PAN	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓

1. Self attestation is mandatory    2. Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided    3. In case Units are applied in Electronic (Demat) mode.

## GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- Please read the Scheme Information Document/Key Information Memorandum of the respective Scheme carefully before investing.
  - Please furnish all information marked as 'MANDATORY': In the absence of any mandatory information, the application would be rejected.
  - The application form should be completed in ENGLISH and in BLOCK LETTERS.
  - All cheques and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name" - E.g. The Wealth Company Flexicap Fund.
  - If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by investor(s).
  - Any over-writing / changes made while filling the form must be authenticated by cancelling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.
- Investors must write the application form number / folio number /PAN number on the reverse of the cheque.
  - FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website
  - In case of new individual investors who are not KYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.
  - In case of new non-individual investors, please fill the KYC application form issued by KYC Registration Agency available on our website [www.wealthcompanyamc.in](http://www.wealthcompanyamc.in)
  - In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
  - Please strike off sections that are not applicable.

## INSTRUCTIONS FOR COMMON APPLICATION FORM

### 1. DISTRIBUTOR INFORMATION

- Commission (if any) shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- Please mention 'DIRECT' in case the application is not routed through any distributor.
- Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIIN is mandatory in case of advisory transactions.
- Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- Distributor are advised to ensure that they fill in the RIA/PMRN code, in case they are a Registered Investment Advisor / Portfolio Manager.  
Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP and EUIIN is not applicable for transactions such as Installments under SIP/STP/SWP, Redemption, SWP Registration.  
Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub

### 2. EXISTING INVESTORS OF The Wealth Company MUTUAL FUND

If you are an existing investor please mention your existing folio number, so that the unit will be allotted in the same folio. If it is blank, then new folio number will be generated.

### 3. SOLE/FIRST APPLICANT'S DETAILS

- Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
  - In case the applicant is a Non individual Investor (including HUF), then Legal Entity Identifier(LEI) Number is mandatory to be mentioned in the space provided. As per the RBI circular No. RBI/2020-21/82 - DPSS.CO.OD No.901/06.24.001/2020-21 dated January 05, 2021, it is mandatory for all Non-individuals to obtain Legal Entity Identifier(LEI) and quote the same for any transactions beyond Rs. 50 crore routed through RTGS / NEFT w.e.f 1st April'21. Further, the Contact person's name to be stated in the space provided (Name of Guardian/Contact Person)
  - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
  - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.
- Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are:
  - NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FI: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
- Where the investment is on behalf of a Minor by the Guardian:
  - The Minor shall be the first and sole holder in the account.
  - No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
  - Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
  - Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
  - A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photocopy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate/ mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc.
  - c) Passport of the minor d) Any other suitable proof evidencing the relationship.
  - Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from the joint account of the minor with parent or legal guardian.
  - If the mandatory details and/or documents are not provided, the application is liable to be
- Politically Exposed Person (PEP) ^**
  - ^PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians,

- senior Government/ judicial/ military officers, senior executives of state owned corpora tions, important political party officials, etc.
- Domestic PEPs: Individuals who are or have been entrusted domestically with prominent public functions within India, for example Heads of State or of Governments, senior government, judicial or military officials, senior executives of state-owned corporations.
- Family members are individuals who are related to PEP either directly or through marriage or similar forms of partnership.

- KYC Requirements and details:**  
Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

- PAN**  
It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

- KNOW YOUR CUSTOMER (KYC)**

- Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website [www.wealthcompanyamc.in](http://www.wealthcompanyamc.in)
- In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017: Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund.
- Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or CKYC Form.
- Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC Identifier ('KIN') will be generated for such customer.
- New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form. g) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- If the PAN of investor is not updated on CKYCR system, the investor should submit self certified copy of PAN card to the Mutual Fund/ AMC.

In accordance with AMFI circular - 35P/MEM-COR/54/2019-20 dated February 28, 2020, it is mandatory, KYC to be verified by KYC Registration Agency before processing redemption. Further, investor requested to complete KYC process before placing redemption request.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of The Wealth Company Mutual Fund and on website [www.wealthcompanyamc.in](http://www.wealthcompanyamc.in). The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

- Micro Investment**

With effect from October 30, 2012, where the aggregate of the lump sum investment, fresh purchase, & additional purchase and Micro SIP installments by an investor in a financial year i.e April to March does not exceed ₹50, 000/- it shall be exempt from the requirement of PAN.

However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms), PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

- Contact Information**

- Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- As per SEBI letter SEBI/HO/IMD/DOF4/OW/P/2018/0000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77/2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. Individual investors must declare whether the primary email address and mobile number being provided belongs to Self or a Family member and tick the relevant code in the application form. The email id/ contact details mentioned on the application form should be the same as the ones provided in the KRA. If found different, the details mentioned on KRA records will be updated in the folio. Investor will need to update the email id/mobile number with the KRA in case of any change.

- c. Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.
- d. Overseas address is mandatory for NRI/FII investors.

**4. BANK DETAILS**

- a. Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected.
- b. Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- c. Please attach an original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- d. The Wealth Company Mutual Fund will endeavour to remit the Redemption through electronic mode, wherever sufficient bank account details of the unit holder are available.

**5. MODE OF HOLDING**

Please select mode of holding, if option left blank then default option of Anyone or Survivor will be considered.

**6. INVESTMENT/PAYMENT DETAILS**

Plans:

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number(ARN) Holder("Distributor")(hereinafter referred to as "Direct Plan").

- There shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
  - Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" e.g. "The Wealth Company Flexicap Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
  - Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
  - Please indicate the Plan under which you wish to invest. Also indicate your choice for IDCW payout or re-investment. If any information is left blank, the default option will be available.
  - Payment may be made only by Cheque or Electronic Fund Transfer. Cheque should be drawn in favour of the "Scheme name" - e.g. "The Wealth Company Flexicap Fund Direct Plan" and crossed "Account Payee only".
  - Please refer to Scheme Information Document, Statement of Additional Information & Key Information Memorandum of the scheme for the Minimum amount criteria of the scheme. Please note that third party payments shall not be accepted. Third Party Payment shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related person/s' means such persons as may be specified by the AMC from time to time.
- a. Exceptions: MF will accept subscriptions to schemes of The Wealth Company MF accompanied by Third- Party Payment Instruments only in the following exceptional cases:
    - b. Payment by Employer on behalf of employee under Systematic Investment Plans or
    - c. Lumpsum/one time subscription, through Payroll deductions or deductions out of expense reimbursements. Custodian on behalf of a Foreign Portfolio Investors (FPIs) or a client. Payment by an AMC to an empanelled Distributor on account of commission/incentive etc.
  - d. in the form of the Mutual Fund units of the schemes managed by such AMC through SIP or lumpsum/onetime subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
 

Payment by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum/onetime subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

    - Payment by registered Stock brokers of recognized stock exchanges for their clients having demat accounts. The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
    - Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
    - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at <https://www.wealth-companyamc.in>)
  - e.

For identifying Third Party Payments, investors are required to comply with the requirements specified below :

**a. Payment by Cheque:**

An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- (1) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number
  - (2) a letter\* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.
- b. Payment by Prefunded Instrument:
- (1) If the subscription is settled with pre-funded instruments such as Pay Order, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
  - (2) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:
- A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account. The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retain the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.
- d. Lumpsum Investment
- If you are from a city where there is no designated Investor Service Centre of The Wealth Company MF you may make a payment by a Cheque for the investment amount. Please enter the cheque and the investment amount. The AMC shall bear the Charges incurred by an applicant as per charges prescribed by State Bank of India. The AMC shall, however, not refund any charges to the investor under any circumstances.

**NRI investors**

NRI Investors and FPIs- NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FPIs (erstwhile known as FIIs) may purchase units only on a repatriation basis and subject to applicable laws. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

**Repatriation basis**

NRIs and PIOs may pay their subscription amounts by way cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR (B) Accounts. FPIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in NRE Accounts / FCNR (B) maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

**Non-Repatriation basis**

Non-Repatriation basis - NRIs and PIOs may pay their subscription amounts by way of inward remittance through normal banking channels or out of funds held in NRE/FCNR (B)/ NRO account maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

- e. Systematic Investment Plan (SIP)
 

Please read Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the respective scheme for the applicability/ availability of Special Features in the respective scheme.

  - In case the investor opts for Normal SIPs the payment details of first installment needs to be provided.
  - If you wish to register SIP, kindly fill the relevant SIP Registration & OTM Debit Mandate Form.

**7. UNIT HOLDING OPTION (Demat / Non - Demat Mode)**

- a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- c. Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity Link Savings Scheme during the lock-in period.

**8. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA) FATCA & CRS TERMS & CONDITIONS:**

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with The Wealth Company Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information

**FATCA & CRS INSTRUCTIONS:** If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

SEBI issued its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 inter alia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 135/BP/63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws. Accordingly, the following aspects need to be adhered to :

All investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected. Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties. Please consult your professional tax advisor for further guidance on your tax residency, if required. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence
Telephone number in a country other than India	If no Indian telephone number is provided 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than india; and 2. Documentary evidence If Indian telephone number is provided along with a foreign country telephone number 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence

**9. NOMINATION DETAILS**

- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio of a Minor unitholder.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on ("Anyone or Survivor" basis).
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

**10. DECLARATION AND SIGNATURES**

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POA Donor) and the POA holder
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/invest money on behalf of the investor.

**11. GO GREEN INITIATIVE IN MUTUAL FUNDS**

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, The Wealth Company Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.wealthcompanyamc.in in downloadable format . Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

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Broker Code/ ARN / RIA** / PMRN** Code	Sub Broker /Agent's ARN Code	Bank Branch Code	Internal Code for Sub - Agent / Employee	EUIN*	ISC Date Timestamp & Reference No.

\*\*By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of The Wealth Company Mutual Fund. (Please ✓ if applicable) \*In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf.

Please Note: All field marked with asterisk (\*) to be mandatorily filled.

## 1. UNIT HOLDER INFORMATION

Existing Folio Number  Existing UMRN

PAN  Name of Sole / 1st Applicant (Name as per IT Records)  Mr. / Ms. / M/s.  First  Middle  Last

## 2. SIP INVESTMENT & PAYMENT DETAILS

Scheme - The Wealth Company  
 Please tick (✓)  Regular Plan  Direct Plan

Growth (Default)  
 IDCW Payout  
 IDCW Reinvestment

IDCW Frequency  (Please refer to SID for the IDCW Frequency & Option)

SIP Frequency  Daily  Weekly (Any day from Monday to Friday)  Fortnightly (1st & 16th of each month)  Monthly (Default)  Quarterly

SIP Date\*  SIP Start  SIP End  (End date cannot exceed 40 years) (\*You may select any date from 1st to 28th of the month. In case SIP date is not appropriately selected, '10' would be the default SIP date for Monthly/Quarterly SIPs. For Weekly SIP, Monday will be the default day.)

SIP Amount (₹ in figures)  (₹ in words)  In words

SIP Top Up Facility (Optional) (✓ to avail facility)  Fixed# OR  Variable<sup>5</sup> (Please fill the applicable section below) SIP Top Up Frequency  Half Yearly OR  Yearly\*  
 \*In case of Quarterly SIP, only Yearly frequency is available under SIP Top Up Facility.

#Fixed Top Up Amount:  OR <sup>5</sup>Variable Top Up Percentage:  5%  10%  15%  20%  Others (Multiple of 5% only)

\* The Fixed TOP UP amount shall be for minimum Rs. 100/- and in multiples of Rs. 1/- thereafter. <sup>5</sup>If the Variable Top Up percentage is not selected, the default shall be 5%.

SIP Top Up Cap Amount:

## First Installment Details

First SIP Transaction via Cheque No.  Cheque Dated  Amount (₹)  In Figures

Mandatory Enclosure (if 1st Installment is not by cheque)  Blank cancelled cheque  Copy of cheque

The name of the first/ sole applicant must be pre-printed on the cheque.

## 3. DECLARATION(S) & SIGNATURE(S) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

I/We hereby authorize The Wealth Company Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold The Wealth Company mutual fund or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

\*I/We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I/We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information.\* For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding Rs. 50,000 in a year.

Sign of 1st Applicant / Authorised Signatory / POA

Sign of 2nd Applicant / Authorised Signatory / POA

Sign of 3rd Applicant / Authorised Signatory / POA

## 4. OTM DEBIT MANDATE FORM (Applicable for Lumpsum additional purchases as well as SIP Registrations)

 UMRN  Bank use  Date

Sponsor Bank Code  Bank use   CREATE  MODIFY  CANCEL

Utility Code  I/We hereby authorize  The Wealth Company Mutual Fund

To Debit (tick✓)  SB  CA  CC  SB-NRE  SB-NRO  Other  Bank A/c

With Bank  Name of customers bank  IFSC / MICR

An Amount Of Rupees  In words  ₹  In figures

DEBIT TYPE  Fixed Amount  Maximum Amount FREQUENCY  Mthly  Qtly  H-Yrly  Yrly  As & when presented

PAN No  Phone No  Email ID

Reference 1  Reference 2

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

PERIOD

From  Signature Of Primary Account Holder  Signature Of Joint Account Holder  Signature Of Joint Account Holder

To

Maximum period of validity of this mandate is 40 years only

1.  Name Of Primary Account Holder 2.  Name Of Joint Account Holder 3.  Name Of Joint Account Holder

Please read Scheme Information Document along with Statement of Additional Information and addendum issued from time to time before filing this form.

The Unit holders of the Scheme can benefit by investing specific amounts periodically, for a continuous period. In case of Equity/Debt and hybrid funds, at the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum amount. (Please refer the SID)

Kindly refer the SID for SIP frequency and Minimum number of Instalments.

Investors can enroll themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent.

Investors can subscribe to SIP by using OTM. The cheques should be in favour of the scheme and crossed "Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Investor Service Centre.

In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs from the name on the Cheque, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

Further, Investors/ unitholders subscribing for SIP are required to submit SIP request by filling SIP application form at least 21 working days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIPs.

In case existing mandates are successfully registered, a new SIP registration will take upto five business days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).

A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the SIP, subject to giving 2 calendar days prior notice in writing or by filling SIP cancellation form to the subsequent SIP date.

New Please fill Common Application Form along with SIP Registration & OTM Debit Mandate Form. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP as per the scheme name available in the Common application. In case of any ambiguity in the form, Fund reserves the right to reject the SIP request.

Existing Please fill SIP Registration & OTM Debit Mandate Form and mention the existing folio number. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the Folio. In case Multiple Schemes are available in the folio then Fund reserves the right to reject the SIP request.

- The SIP registration will be discontinued or considered as closed/ cancelled by the AMC upon 3 failed debit attempts under Daily, Weekly, Fortnightly and monthly frequencies and 2 failed debit attempts under Quarterly, Half-Yearly and Yearly Frequencies.
- The AMC will endeavour to have the cancellation of registered SIP mandate within 02 Business days from the date of receipt of the cancellation request from the investor. The existing instructions / mandate would continue till the date that when it is confirmed the SIP has been cancelled.
- In case of SIP investments, where the entire instalment amount is not available in the bank account, the SIP for that month would be rejected. Allocation to a particular Scheme or pro-rata allocation to Schemes will not be carried out. For e.g. the investor has SIPs in Scheme A and Scheme B of the AMC for amounts of INR 2000 each. If the investor has less than INR 4000 in the bank account on the day of SIP, no order will be placed.
- As per NPCI Circular NPCI/NACH/OC No.012/2023-24, mandate can be registered for a maximum duration of 40 years. An investor has to mandatorily enter the 'End Date' of the mandate by filling the date for a maximum period of 40 years from the start date or less.
- If the OTM end date is more than 40 years, then the OTM Mandate will be rejected.

**Default Dates:**

Please read Scheme Information Document along with Statement of Additional Information and addendum issued from time to time before filling this form. The Unit holders of the Scheme can benefit by investing specific amounts periodically, for a continuous period.

- For Weekly SIP, Monday will be the default day and in case of Fortnightly SIP 1st and 16th of the month will be the default option.
- The SIP transaction (in weekly / fortnightly) will happen only on business day. For e.g. if the default day falls on a non-working day, the transaction will take place on the next working day only.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 10 Business Days lead time from the receipt of SIP request.
- In case the SIP 'End period' is incorrect or not mentioned by the investor in the SIP form, then the default end period would be 40 years from the start date until further instructions are received from investor.

**SIP Top Up Facility:**

SIP Top-Up facility shall be available to all the investors. Investors can opt for SIP Top Up facility with Fixed Top Up option or Variable Top Up option wherein the amount of the SIP could be increased at fixed intervals.

- The Fixed Top Up amount shall be for minimum INR 100/- and in multiples of INR 1/- thereafter.
- Variable Top Up would be available in at 5%, 10% and 15% and such other denominations (over and above 5%, 10% and 15%) as opted by the investor in multiples of 5%.
- In case the investor opts for both options, the Variable Top Up option would be triggered.
- The frequency is fixed at Yearly and Half Yearly basis.
- In case the SIP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the Top Up facility may not be registered. Default frequency, If the investor fails to specify either the frequency or amount, it shall be deemed as Yearly Top-Up of Rs. 100.
- Quarterly SIP offers Top up frequency only at yearly intervals.

**SIP Pause Facility:**

The Scheme offers Systematic Investment Plan ("SIP") Pause facility ("the Facility") for investors who wish to temporarily pause their SIP in the Schemes of the Fund. (subject to terms and conditions)

SIP pause requests should be submitted at least 15 days before the requested start date.

**Please view below illustration for Fixed Top Up:**

- SIP Tenure: 01 April 2025 to 31 March 2030
- Monthly SIP Instalment: Rs.1000/-
- TopUp Frequency: Yearly, Fixed TopUp amount: Rs. 1000/-
- Instalment date - 1st of every month

Instalment Number	From	To	Monthly SIP Instalment	Top Up Amount (Rs)	SIP Amount with Top Up (Rs)
1 to12	01-Apr-25	31-Mar-26	1000	0	1000
13 to 24	01-Apr-26	31-Mar-27	1000	1000	2000
25 to 36	01-Apr-27	31-Mar-28	2000	1000	3000
37 to 48	01-Apr-28	31-Mar-29	3000	1000	4000
49 to 60	01-Apr-29	31-Mar-30	4000	1000	5000

**Please view below illustration for Variable Top Up:**

- SIP Tenure: 01 April 2025 to 31 March 2030
- Monthly SIP Instalment: Rs. 1000/-
- TopUp Frequency: Yearly, TopUp percentage: 10%
- Instalment date - 1st of every month

Instalment Number	From	To	Monthly SIP (₹)	Top Up Amount (10%) (Rs)	Top Up Amount (rounded off) (Rs)	SIP Amount with Top Up (Rs)
1 to12	01-Apr-25	31-Mar-26	1000	0	0	1000
13 to 24	01-Apr-26	31-Mar-27	1000	100	100	1100
25 to 36	01-Apr-27	31-Mar-28	1100	110	110	1210
37 to 48	01-Apr-28	31-Mar-29	1210	121	121	1331
49 to 60	01-Apr-29	31-Mar-30	1331	133.1	133	1464

**Top-Up Cap option:**

Unit holders have an option to cap the SIP Top-up amount based on either a fixed predefined amount or date as detailed below

**Top-Up Cap amount:** Investor has an option to cap the SIP instalment (including Top- Up amount) once it reaches a fixed predefined amount. Thereafter the SIP instalment will remain constant till the end of SIP tenure.

- The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate.
- In case of difference between the Top Up Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Top-Up Cap amount.

**Top-Up Cap month-year:** Investor has an option to provide an end date to the SIP Top-up amount. It is the date from which Top - up to the SIP instalment amount will cease and the SIP instalment will remain constant till the end of SIP tenure. If none of the above options for Top-up cap is selected by the investor, the SIP Top-up will continue as per the SIP end date and Top-up amount specified by the investor.

**OFFICIAL COLLECTION CENTRES (FOR FRESH PURCHASES & SWITCH-INS)**

**THE WEALTH COMPANY AMC AUTHORISED COLLECTION CENTRES**

Pantomath, Nucleus House, Saki Vihar Road, Rajee Shivaji Nagar, Marol, Andheri East, Mumbai, Maharashtra 400072

**KFINTECH - INVESTOR SERVICE CENTRES**

**AGARTALA:** Ols Rms, Chowmuhani Mantri Bari Road 1st Floor, Near Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala-799001. **AGRA:** 3rd Floor, 303 Corporate Park, Block no- 109, Sanjay Place, Agra-282002. **AHMEDABAD:** Office No. 401, On 4th Floor, Abc-1 Off. C.G. Road, Ahmedabad-380009. **AJMER:** Shop no. 2, 3rd Floor, Above Raymond Shop, Opp City Power House, Hathi Bhata, Ajmer-305001. **AKOLA:** Shop No 25, Ground Floor, Yamuna Tarang Complex, Murtizapur Road, N.H. No- 6 Opp Radhakrishna Talkies, Maharashtra-444001. **ALIGARH:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh-202001. **ALLAHABAD:** Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Prayagraj-211001. **ALWAR:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar-301001. **AMARAVATHI:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi-444601. **AMBALA:** 6349, 2nd Floor, Nicholson Road, Adjacent Ks Hospitalambala Cant, Ambala-133001. **AMRITSAR:** Sco 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar-143001. **ANAND:** 203 SAFFRON ICON, OPP SENIOR CITIZEN GARDEN, MOTA BAZAR, V V NAGAR ANAND, Anand-388120. **ANANTHAPUR:** #13/4, VishnuPriya Complex Beside Sbi Bank, Near Tower Clock, Ananthapur-515001. **ASANSOL:** 112/N G. T. Road Bhanga Pachil, G.T Road Asansol, Paschim Bardhaman Asansol, West Bengal-713303. **AURANGABAD:** Shop NO B 30/A Motiwala, Trade Center, Nirala Bazar, Chhatrapati Sambhajnagar, Aurangabad-431001. **AZAMGARH:** Shop no. 18 Gr. Floor, Nagarpalika Infront of Tresery office, Azamgarh-276001. **BALASORE:** 1-B. 1st Floor, Kalinga Hotel Lane Baleswar, Baleswar Sadar, Balasore-756001. **BANGALORE:** Old No 35, New No : 59, KAMALA NIVAS, 1ST FLOOR, PUTTANNA ROAD BASAVANGUDI, BANGALORE-560004. **BANKURA:** Plot Nos- 80/1/Anatunchati Mahalla, 3rd Floor, Ward No-24, Opposite P.C Chandra Bankura Town, Bankura-722101. **BAREILLY:** 1st Floorrear, Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly-243001. **VADODARA:** 1st Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodara-390007. **BEGUSARAI:** SRI RAM MARKET, KALI ASTHAN CHOWK MATIHANI ROAD, BEGUSARAI, BIHAR-851101. **BELGAUM:** Premises No.101, Cts No.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum-590011. **BELLARY:** Shop No. 3rd Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary-583103. **BERHAMPUR (OR):** Opp Divya Nandan Kalyan Mandap, 3rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur-760001. **BHAGALPUR:** 2nd Floor, Chandralok Complexhantaghar Radha Rini Sinha Road, Bhagalpur-812001. **BHARUCH:** 123 Nexus Business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch-392001. **BHATINDA:** Mcb -Z-3-01043 2 Floor, Goniana Road, Opporite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda-151001. **BHAVNAGAR:** 303 Sterling Point, Waghwadi Road, Bhavnagar-364001. **BHILAI:** Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai-490020. **BHILWARA:** Office No. 14 B, Prem Bhawan Pur Road, Gandhi Nagar, Near Canarabank, Bhilwara-311001. **BHOPAL:** Sf-13, Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2 M P Nagar, Bhopal-462011. **BHUBANESWAR:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar-751007. **BIKANER:** H.No. 10 Himtasar House, Museum circle Civil line Bikaner, Rajasthan-334001. **BILASPUR:** Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur-495001. **BOKARO:** City Centre, Plot No. He-07, Sector-Iv Bokaro Steel City, Bokaro-827004. **BORIVALI:** Gomati Smrutground Floor, Jamblji Gully, Near Railway Station, Borivali, Mumbai-400092. **BURDWAN:** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; Ps: Burdwan, Burdwan-East-713101. **CALICUT:** Second Floor, Manimuriyil Centre Bank Road, Kasaba Village, Calicut-673001. **CHANDIGARH:** Second Floor, SCO 2469-70, SCO 2469-70, Sec. 22-C, Chandigarh-160022. **CHENNAI:** 9th Floor, Capital Towers 180 Kodambakkam High Road, Nungambakkam, Chennai-600034. **CHINSURA:** No : 96 Po: Chinsurah, Doctors Lane, Chinsurah-712101. **COCHIN:** Door No:61/2784, Second floor, Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam, Kerala-682015. **COIMBATORE:** 3rd Floor, Jaya Enclave 1057 Avinashi Road, Coimbatore-641018. **CUTTACK:** Shop No-45, 2nd Floor, Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack-753001. **DARBHANGA:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari Bhandar Chowk Darbhanga, Bihar-846004. **DAVANGERE:** D.No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk, Davangere Manda, Davangere-577002. **DEHRADUN:** Shop No-809/799 Street No-2 A, Rajendra Nagar, Near Sheesha Lounge Kaulgarh Road, Dehradun-248001. **DEORIA:** K. K. Plaza, Above Apurwa Sweets Civil Lines Road, Deoria-274001. **DHANBAD:** 204-A, 2nd Floor, New Market, Bank More Katras road, Dhanbad-826001. **DHULE:** Ground Floor, Ideal Laundry Lane No 4, Khol Galli Near Muthoo Finance, Opp Bhavasar General Store, Dhule-424001. **DURGAPUR:** Mwav-16 Bengal Ambuja, 2nd Floor, City Centre Distt. Burdwan Durgapur-16, Durgapur-713216. **ELURU:** Dno-23A-7-72/73K, K S Plaza Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru-534002. **ERODE:** Address: 12001 No 38/1, Ground Floor, Sathy Road (Vctv Main Road) Sorna Krishna Complex, Erode-638003. **FRIDABAD:** A-2B, 2nd Floor, Neelam Bata Road Peer Ki Mazar, Nehru Groundnit, Faridabad-121001. **FEROZPUR:** The Mall Road Chawla Building 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur-152002. **GANDHIDHAM:** Shop # 12, Shree Ambica Arcade, Plot # 300 Ward 12. Opp. Cg High School, Near Hdfc Bank, Gandhidham-370201. **GANDHI NAGAR:** 138 - Sueshy solitaire, Nr. Podar International School Kudasan, Gandhinagar, Gujarat-382421. **GAYA:** Property No. 711045129, Ground Floor, Hotel Skylark, Road, Gaya-823001. **GHAZIABAD:** Ff - 31, Konark Building, Rajnagar, Ghaziabad-201001. **GHAZIPUR:** House No. 148/19, Mahua Bagh, Rainti Katra, Ghazipur-233001. **GONDA:** H No 782, Shiv Sadan, Iiti Road, Near Raghukul Vidyaapeeth Civil Lines, Gonda-271001. **GORAKHPUR:** Shop No 8 & 9, 4th Floor, Cross Road The Mall Bank Road, Gorakhpur-273001. **GULBARGA:** H No 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi, Gulbarga-585105. **GUNTUR:** 2nd Shatter, 1st Floor, Hno. 6-14-48 14/2 Lane, Arundal Pet, Guntur-522002. **GURGAON:** No: 212A, 2nd Floor, Vipul Agora M. G. Road, Gurgaon-122001. **GUWAHATI:** Ganapati Enclave, 4th Floor, Opposite Bora Service Ullubari, Guwahati, Assam-781007. **GWALIOR:** City Centre, Near Axis Bank, Gwalior-474011. **HALDWANI:** Shoop No 5, KmVn Shopping Complex, Haldwani-263139. **HARIDWAR:** Shop No. - 17, Bhatia Complex Near Jamuna Palace, Haridwar-249410. **HASSAN:** Sas No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road Near Brahmins Boys Hostel, Hassan-573201. **HISSAR:** Shop No. 20, Ground Floor, R D City Centre Railway Road, Hissar-125001. **HOSHARPUR:** Unit # Sf-6, The Mall Complex 2nd floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur-146001. **HUBLI:** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross Pinto Road, Hubballi-580029. **HYDERABAD:** 2nd floor JBS Station, Lower Concourse 1, Situated in Jubilee Bus Metro Station, Secunderabad-500009. **HYDERABAD(GACHIBOWLI):** Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad-500032. **INDORE:** 101 Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore-452001. **JABALPUR:** 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur-482001. **JAIPUR:** Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers Government Hostel Circle, Ajmer Road, Jaipur-302001. **JALANDHAR:** Office No 7, 3rd Floor, City Square Building -E-H197 Civil Line, Next To Kalyan Jewellers, Jalandhar-144001. **JALGAON:** 3rd Floor, 269 Jaee Plaza, Baliram Peth Near Kishore Agencies, Jalgaon-425001. **JALPAIGURI:** D B C Road, Opp Nirala Hotel, Jalpaiguri-735101. **JAMMU:** 1/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu-180004. **JAMNAGAR:** 131 Madhav Plaza, Opp Sbi Bank Nr Lal Bunglow, Jamnagar-361008. **JAMSHEDPUR:** Madhukunj, 3rd Floor, Q Road, Sakchi Bistupur, East Singhbhum, Jamshedpur-831001. **JHANSI:** 1st Floor, Puja Tower, Near 48 Chambers Elite Crossing, Jhansi-284001. **JODHPUR:** Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur-342003. **JUNAGADH:** Shop No. 201, 2nd Floor, V-Arcade Complex, Near Vanzari Chowk M.G. Road, Junagadh-362001. **KANNUR:** 2nd Floor, Kolamb Village Bank Road, Kannur-670001. **KANPUR:** 15/46 B Ground Floor, Opp : Mhir Mills Civil Lines, Kanpur-208001. **KARIMNAGAR:** 2nd Shutterhno., 7-2-607 Sri Matha Complex Mankamathota, Karimnagar-505001. **KARNAL:** 3 Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal-132001. **KARUR:** No 86/11, Bb Plaza Nrmp Street K S Mess Back Side, Karur-639002. **KHAMMAM:** 11-4-3/3, Shop No. S-9, 1st Floor, Sriniveta Sairam Arcade Old Cpi Office, Near Priyadarshini College near Nagar, Khammam-507002. **KHARAGPUR:** Holding No 254/220, Sbi Building Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur, Kharagpur-721304. **KOLHAPUR:** 605/1/4 E WardShahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur-416001. **KOLKATA:** 2/1 Russel Street, 4Thfloor, Kankaria Centre, Kolkata-70001. **KOLLAM:** Sree Vigneswara Bhavan, Shastri Junction, Kollam-691001. **KOTA:** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota-324007. **KOTTAYAM:** 1st Floor, Csiaseencing Square Railway Station Road, Collectorate P O, Kottayam-686002. **KURNOOL:** Shop No:47, 2nd Floor, S Komda Shopping Mall, Kurnool-518001. **LUCKNOW:** 1st Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow-226001. **LUDHIANA:** Sco 122, Second Floor, Above Hdfe Mutual Fin, Feroze Gandhi Market, Ludhiana-141001. **MADURAI:** No. G-16/17, Ar Plaza 1st Floor, North Veli Street, Madurai-625001. **MALDA:** Ram Krishna Pally, Ground Floor, English Bazar, Malda-732101. **MANDI:** House No. 99/11, 3rd Floor, Opposite Gss Boy School, School Bazar, Mandi-175001. **MANGALORE:** Shop No - 305, Marjan Paradise Plaza, 3rd Floor, Bunts Hostel Road Dakshina Kannada, Karnataka, Mangalore-575003. **MARGOA:** Shop No 21, Osia Mall 1st Floor, Near Ktc Bus Stand, Sgdp Market Complex, Margao-403601. **MATHURA:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Complex, Near New Bus Stand, Mathura-281001. **MEERUT:** Shop No: -111, First Floor, Shivam Plaza, Near Canara Bank, Matherite Eves Petrol Pump, Meerut Uttar Pradesh-250001. **MEHSANA:** Ff-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana-384002. **MIRZAPUR:** Triveni Campus, Near Sbi Life Ratanganj, Mirzapur-231001. **MOGA:** 1st Floorground Plot, Mandir Wali Gali Civil Lines Barar, Goga-142001. **MORADABAD:** Chadha Complex G. M. D. Road, Near Tadi Khana Chowk, Moradabad-244001. **MORENA:** House No. Hg 959, Near Court Front Of Dr. Lal Lab, Old Housing Board Colony, Morena-476001. **MUMBAY:** 6/8 Ground Floor, Crossley House, Near Bse ( Bombay Stock Exchange)Next Union Bank, Fort Mumbai-400001. **MUZAFFARPUR:** First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaaffarpur-842001. **MYSORE:** No 2924, 2nd Floor, 1st Main 5Th Cross, Saraswathi Puram, Mysore-570009. **NADIAD:** 311-3rd Floor, City Center, Near Paras Circle, Nadiad-387001. **NAGERKOIL:** Hno 45, 1st Floor, East Car Street, Nagercoil-629001. **NAGPUR:** Plot No. 2, Block No. B / 1 & 2, Shree Apartment Khare Town, Mata Mandir Road, Dharampeth, Nagpur-440010. **NAANDED:** Shop No.4, Santarkiya Market G G Road, Opp.Bank Of India, Nanded-431601. **NASIK:** S-9, 2nd Floor, Suyojit Sankul Sharanpur Road, Nasik-422002. **NAVARSAR:** 103 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari-396445. **NEW DELHI:** 305 New Delhi House, 27 Barakhamba Road, New Delhi-110001. **NOIDA:** F-21, 2nd Floor, Near Kalyan Jewellers Sector-18, Noida-201301. **PALGHAT:** No: 20 & 21, Metro Complex H.P.O.Road, Palakkad H.P.O.Road, Palakkad-678001. **PANIPAT:** Shop No. 20, 1st Floor, Bmk Market Behind Hive Hotel, G.T.Road, Panipat-132103. **PANJIM:** H. No: T-9, T-10 Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim-403001. **PATHANKOT:** 2nd Floor, Sahni Arcade Complex, Adj.Indra Colony Gate Railway Road, Pathankot, Pathankot-145001. **PATIALA:** B- 17/423, Lower Mall, Patiala, Opp Modi College, Patiala-147001. **PATNA:** Flat No.- 102, 2BHK Maa Bhawani Sherdalay Exhibition Road, Patna-800001. **PONDICHERRY:** No 122(10B), Muthumariamian Koil Street, Pondicherry-605001. **PUNE:** Office # 207-210, 14th Floor, Kamla Arcade, Jm Road, Opposite Balgandharva, Shivaji Nagar, Pune-411005. **RAIPUR:** Office No- 401, 5th Floor, PITHALIA PLAZA, Fafadhi Chowk, Raipur-492001. **RAJAHMUNDRY:** D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor Vadrevu vari Veedhi T - Nagar, Rajahmundry-533101. **RAJKOT:** 302 Metro Plaza, Near Moti Tanki Chowk Rajkot, Rajkot Gujarat-360001. **RANCHI:** Room no 103, 1st Floor, Commerce Tower Beside Mahabir Tower Main Road, Ranchi-834001. **RENUKOOT:** C/O Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot-231217. **REWA:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa-480001. **ROHTAK:** Office No: -61, First Floor, Ashoka Plaza, Delhi Road, Rohtak-124001. **ROORKEE:** Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. **ROURKELA:** Dhanajay Niwas, 2nd Floor Main Road, Uditnagar, Rourkela, Sundargarh, Rourkela-769012. **SAGAR:** Ifi Floor Above Shiva Kanch Mandir, 5 Civil Lines Sagar, Sagar-470002. **SALEM:** No.6 Ns Complex, Omalur Main Road, Salem-636009. **SAMBALPUR:** First Floor, Shop No. 219, Sahaj Plaza Golebazar, Sambalpur, Sambalpur-768001. **SATNA:** 1st Floor, Gopal Complex, Near Bus Stand Rewa Road, Satna-485001. **SHILLONG:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong-793001. **SHIMLA:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla-171001. **SHIMOGA:** Jayarama Nilaya, 2Nd Corss Mission Compound, Shimoga-577201. **SHIVPURI:** A. B. Road, In Front Of Sawarkar Park, Near Hotel Vanasthali, Shivpuri-473551. **SIKAR:** First Floorsuper Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar-332001. **SILCHAR:** N.N. Dutta Road, Chowchakra Complex. Premtala, Silchar-788001. **SILIGURI:** Nanak Complex, 2nd Floor, Sevoke Road, Siliguri-734001. **SITAPUR:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur-261001. **SOLAN:** Dishcha Complex, 1st Floor, Above Axis Bank Raigarh Road, Solan-173212. **SOLAPUR:** Shop No 106., Krishna Complex 477 Dakshin Kasaba, Datta Chowk, Solapur-413007. **SONEPAT:** Shop No. 205 Pp Tower, Opp Income Tax Office, Subhash Chowk, Sonapat-131001. **SRI GANGANAGAR:** Address Shop No. 5, Opposite Bihani Petrol Pump, Nh - 15, Near Baba Ramdev Mandir, Sri Ganganagar-335001. **SRIKAKULAM:** D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital CB Road, Srikakulam-532001. **SULTANPUR:** 1st Floor Shop No 90A, Ramashanker Market, Ramashanker Market Civil Line, Sultanpur-228001. **SURAT:** Ground Floor, Empire State Building, Near Udhna Darwaja Ring Road, Surat-395002. **THANE:** Room No. 302, 3rd Floor ganga Prasad, Near Rbl Bank Ltd, Ram Maruti Cross Roadnaupada, Thane West, Mumbai-400602. **TIRUNELVELI:** 55/18 Jeney Building, 2nd Floor S N Road, Near Aravind Eye Hospital, Tirunelveli-627001. **TIRUPATHI:** Shop No:18-1-421/F1, City Center K.T.Road, Airtel Backside Office, Tirupathi-517501. **TIRUVALLA:** 2Nd Floorerinjery Complex, Ramanchira Opp Axis Bank, Thiruvalla-689107. **TRICHUR:** 4th Floor, Crown Tower Shaktinagar Opp. Head Post Office, Thirissur-680001. **TRICHY:** No 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Puthur, Trichy-620017. **TRIVANDRUM:** 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER OPP SECRETARIAT MG ROAD, TRIVANDRUM-695001. **TUTICORIN:** 4 - B A34 - A37, Mangalamani Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin-628003. **UDAIPUR:** Shop No. 202, 2nd Floor, Business Centre 1C Madhuwan, Opp G P O Chetak Circle, Udaipur-313001. **UJJAIN:** Heritage Shop No. 227, 87 Vishvavidhyalaya Marg Station Road, Near Icici Bank Above Vishal Megha Mart, Ujjain-456001. **VALSAD:** 406 Dreamland Arcade, Opp Jade Blue Tithal Road, Valsad-396001. **VAPI:** A-8, Second Floor, Solitaire Business Centre, Opp Dcb Bank Gidc Char Rasta, Silvassa Road, Vapi-396191. **VARANASI:** D.64 / 127, C - H, Second Floor, Arihant Complex, Sagra, Near Petrom Pump, Varanasi-221010. **VASHI:** 902, 9th Floor, Plot No 39/03, Sector 30A Opp Inorbit Mall, Vashi Navi Mumbai, Vashi Navi Mumbai-400703. **VELLORE:** No 2/19, 1st Floor, Vellore City Centre Anna Salai, Vellore-632001. **VIJAYAWADA:** Hno26-23, 1st Floor Sundarammestree Gandhinagar, Krishna, Vijayawada-520010. **ANDHERI:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Chowk, Mumbai, Andheri-400069. **VISAKHAPATNAM:** Dno : 48-10-40, Ground Floor, Surya Ratna Arcade Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam-530016. **WARANGAL:** Shop No22, Ground Floor Warangal City Centre, 15-1-237 Mulugu Road Junction, Warangal -506002. **YAMUNA NAGAR:** B- 185/A, 2Nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building) Pyara Chowk, Yamuna Nagar-135001. **MALAPPURAM:** MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, Malappuram-676519. **GHATKOPAR:** 11/Platinum Mall, Jawahar Road Ghatkopar (East), Mumbai-400077. **KALYAN:** Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk Opposite KDMC (Kalyan Dombivli Mahanagar Corporation), Kalyan-421301. **KORBA:** Office No.202 2nd floor, ICRC GUBE, 97 T.P. Nagar, Korba-495677. **SATARA:** G7 465 A, Govind Park Sata Bazaar, Satara-415001.