



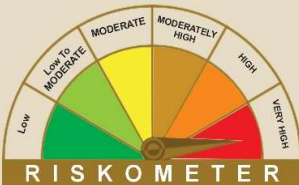
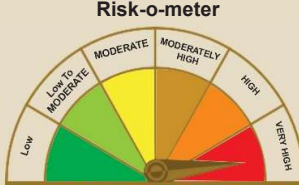
## KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

### THE WEALTH COMPANY ETHICAL FUND

(An open ended equity scheme following an Ethical theme).

(Scheme Code: TWCF/O/E /THE/25/09/0004)

:

| Riskometer and Product Label                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                     |                                                                                                                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity and equity related instruments of Ethical principles compliant companies and in other instruments allowed under Ethical principles theme.</li> </ul> <p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> | <p><b>Scheme Risk-o-meter</b></p>  <p><b>RISKOMETER</b></p> <p><b>Risk of the Scheme is at Very High Risk</b></p> | <p><b>Benchmark (NIFTY 500 Shariah TRI Index) Risk-o-meter</b></p>  <p><b>RISKOMETER</b></p> <p><b>Benchmark Riskometer is at Very high Risk</b></p> |

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. 10/- 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                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>The Wealth Company Mutual Fund</b><br/> Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai, Maharashtra 400072.<br/> Phone: 022-65786200<br/> Website: <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a><br/> E-mail: <a href="mailto:investorcare@wealthcompany.in">investorcare@wealthcompany.in</a><br/> Registration Code: MF/086/25/12</p> | <p><b>Wealth Company Asset Management Holdings Private Limited (The AMC)</b><br/> Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai, Maharashtra 400072.<br/> Phone: 022-65786200<br/> Website: <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a><br/> E-mail: <a href="mailto:investorcare@wealthcompany.in">investorcare@wealthcompany.in</a><br/> CIN: U67200MH2018PTC314896</p> | <p><b>Pantomath Trustee Private Limited</b><br/> Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai, Maharashtra 400072.<br/> Phone: 022-65786200<br/> Website: <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a><br/> E-mail: <a href="mailto:investorcare@wealthcompany.in">investorcare@wealthcompany.in</a><br/> CIN:U64300MH2025PTC438726</p> |

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 <https://www.wealthcompanyamc.in/download-forms>

This Key Information Memorandum is dated September 18, 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

| Investment Objective                                                         | <p>The investment objective of the Scheme is to provide investors with opportunities for long term growth in capital through an active management principle in a diversified basket of Ethical compliant equity and equity related instruments.</p> <p>There is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any return.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Asset Allocation Pattern of the Scheme                                       | <p>The below mentioned table provides a broad classification of assets and indicative exposure level in percentage terms for the asset allocation.</p> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity &amp; equity related instruments of companies following the Ethical theme</td><td>80</td><td>100</td></tr><tr><td>Debt* &amp; Money Market Instruments^</td><td>0</td><td>20</td></tr><tr><td>Units issued by REITs &amp; InvITs</td><td>0</td><td>10</td></tr></table> <p>80% of the net assets of the Scheme will be invested in the constituents of NIFTY 500 Shariah TRI Index.</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 (in the form of non- convertible debentures, bonds, zero interest bonds, deep discount bonds, floating rate bond / notes, securitised debt, asset backed securities, mortgage-backed securities and any other domestic fixed income securities including structured obligations etc.) include, but are not limited to:</p> <ol style="list-style-type: none"><li>1. Debt issuances of the Government of India, State and local Governments, Government Agencies and statutory bodies (which may or may not carry a state / central government guarantee),</li><li>2. Debt Instruments that have been guaranteed by Government of India and State Governments,</li><li>3. Debt Instruments issued by Corporate Entities (Public / Private sector undertakings),</li><li>4. Debt Instruments issued by Public / Private sector banks and development financial institutions.</li><li>5. Securitized Debt, Structured Obligations, Credit enhanced Debt.</li></ol> <p>The scheme shall not invest in following:</p> <ol style="list-style-type: none"><li>1. Overseas securities</li><li>2. Credit Default Swaps</li><li>3. Foreign Securitised Debt</li></ol> <p><b>Indicative Table</b></p> <table><tr><th>Sl. No.</th><th>Type of Instrument</th><th>Percentage of Exposure</th><th>Circular References*</th></tr><tr><td>1.</td><td>Securities Lending</td><td>Investment in Securities Lending and Borrowing – up to 20% of the net assets of the scheme and not more than 5% with a single party.</td><td>Para 12.11.2.1 of the SEBI Master Circular</td></tr><tr><td>2.</td><td>a. Equity Derivatives for hedging and non-hedging purposes<br/>b. Debt Derivatives</td><td>a. Investments in Equity derivative instruments shall be up to 50% of the Equity portfolio of the scheme.<br/>b. Investments in Debt derivative instruments shall be up to 20% of the Debt portfolio of the scheme. The investment in Debt derivative instruments shall only be for the purpose of hedging.</td><td>Para 12.25 of the SEBI Master Circular</td></tr><tr><td>3.</td><td>Securitized Debt</td><td>Investment in Securitised Debt - up to 20% of the debt portfolio of the scheme.</td><td>Para 12.15 of the SEBI Master Circular</td></tr><tr><td>4.</td><td>RelTS and InvITS</td><td>a. Upto 10% of the NAV in the units of REIT and InvIT.<br/>b. Upto 5% of the NAV in the units of REIT and InvIT issued by a single issuer.</td><td>Clause 13 of Seventh Schedule of the SEBI Mutual Fund Regulations, 1996 and Para 12.21 of the SEBI Master Circular</td></tr><tr><td>5.</td><td>AT1 and AT2 Bonds</td><td>Investment in Debt Instruments with special features (AT1 and AT2 Bonds) – upto 10% of NAV of the debt portfolio of the scheme; and not more than 5% of NAV of the debt portfolio of the scheme in instruments issued by a single issuer.</td><td>Para 12.2 of the SEBI Master Circular</td></tr></table> |                                                                                                                                                                                                                                                                                                            |                                                                                                                    | Instruments | Indicative allocations (% of total assets) |  | Minimum | Maximum | Equity & equity related instruments of companies following the Ethical theme | 80 | 100 | Debt* & Money Market Instruments^ | 0 | 20 | Units issued by REITs & InvITs | 0 | 10 | Sl. No. | Type of Instrument | Percentage of Exposure | Circular References* | 1. | Securities Lending | Investment in Securities Lending and Borrowing – up to 20% of the net assets of the scheme and not more than 5% with a single party. | Para 12.11.2.1 of the SEBI Master Circular | 2. | a. Equity Derivatives for hedging and non-hedging purposes<br>b. Debt Derivatives | a. Investments in Equity derivative instruments shall be up to 50% of the Equity portfolio of the scheme.<br>b. Investments in Debt derivative instruments shall be up to 20% of the Debt portfolio of the scheme. The investment in Debt derivative instruments shall only be for the purpose of hedging. | Para 12.25 of the SEBI Master Circular | 3. | Securitized Debt | Investment in Securitised Debt - up to 20% of the debt portfolio of the scheme. | Para 12.15 of the SEBI Master Circular | 4. | RelTS and InvITS | a. Upto 10% of the NAV in the units of REIT and InvIT.<br>b. Upto 5% of the NAV in the units of REIT and InvIT issued by a single issuer. | Clause 13 of Seventh Schedule of the SEBI Mutual Fund Regulations, 1996 and Para 12.21 of the SEBI Master Circular | 5. | AT1 and AT2 Bonds | Investment in Debt Instruments with special features (AT1 and AT2 Bonds) – upto 10% of NAV of the debt portfolio of the scheme; and not more than 5% of NAV of the debt portfolio of the scheme in instruments issued by a single issuer. | Para 12.2 of the SEBI Master Circular |
| Instruments                                                                  | Indicative allocations (% of total assets)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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|                                                                              | Minimum                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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| Equity & equity related instruments of companies following the Ethical theme | 80                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| Debt* & Money Market Instruments^                                            | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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| Units issued by REITs & InvITs                                               | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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| Sl. No.                                                                      | Type of Instrument                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Percentage of Exposure                                                                                                                                                                                                                                                                                     | Circular References*                                                                                               |             |                                            |  |         |         |                                                                              |    |     |                                   |   |    |                                |   |    |         |                    |                        |                      |    |                    |                                                                                                                                      |                                            |    |                                                                                   |                                                           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          |
| 1.                                                                           | Securities Lending                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Investment in Securities Lending and Borrowing – up to 20% of the net assets of the scheme and not more than 5% with a single party.                                                                                                                                                                       | Para 12.11.2.1 of the SEBI Master Circular                                                                         |             |                                            |  |         |         |                                                                              |    |     |                                   |   |    |                                |   |    |         |                    |                        |                      |    |                    |                                                                                                                                      |                                            |    |                                                                                   |                                                  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                   |
| 2.                                                                           | a. Equity Derivatives for hedging and non-hedging purposes<br>b. Debt Derivatives                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | a. 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The investment in Debt derivative instruments shall only be for the purpose of hedging. | Para 12.25 of the SEBI Master Circular                                                                             |             |                                            |  |         |         |                                                                              |    |     |                                   |   |    |                                |   |    |         |                    |                        |                      |    |                    |                                                                                                                                      |                                            |    |                                                                                   |                                                                                                                                                                                                                                                                                                            |                                        |    |                  |                                                                                 |                                        |    |                  |                                                                                                                                           |                                                                                                                    |    |                   |                                                                                                                                                                                                                                           |                                       |
| 3.                                                                           | Securitized Debt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Investment in Securitised Debt - up to 20% of the debt portfolio of the scheme.                                                                                                                                                                                                                            | Para 12.15 of the SEBI Master Circular                                                                             |             |                                            |  |         |         |                                                                              |    |     |                                   |   |    |                                |   |    |         |                    |                        |                      |    |                    |                                                                                                                                      |                                            |    |                                                                                   |                                                                                                                                                                                                                                                                                                            |                                        |    |                  |                                                                                 |                                        |    |                  |                                                                                                                                           |                                                                                                                    |    |                   |                                                                                                                                                                                                                                           |                                       |
| 4.                                                                           | RelTS and InvITS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | a. Upto 10% of the NAV in the units of REIT and InvIT.<br>b. Upto 5% of the NAV in the units of REIT and InvIT issued by a single issuer.                                                                                                                                                                  | Clause 13 of Seventh Schedule of the SEBI Mutual Fund Regulations, 1996 and Para 12.21 of the SEBI Master Circular |             |                                            |  |         |         |                                                                              |    |     |                                   |   |    |                                |   |    |         |                    |                        |                      |    |                    |                                                                                                                                      |                                            |    |                                                                                   |                                                                                                                                                                                                                                                                                                            |                                        |    |                  |                                                                                 |                                        |    |                  |                                                                                                                                           |                                                                                                                    |    |                   |                                                                                                                                                                                                                                           |                                       |
| 5.                                                                           | AT1 and AT2 Bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Investment in Debt Instruments with special features (AT1 and AT2 Bonds) – upto 10% of NAV of the debt portfolio of the scheme; and not more than 5% of NAV of the debt portfolio of the scheme in instruments issued by a single issuer.                                                                  | Para 12.2 of the SEBI Master Circular                                                                              |             |                                            |  |         |         |                                                                              |    |     |                                   |   |    |                                |   |    |         |                    |                        |                      |    |                    |                                                                                                                                      |                                            |    |                                                                                   |                                                                                                                                                                                                                                                                                                            |                                        |    |                  |                                                                                 |                                        |    |                  |                                                                                                                                           |                                                                                                                    |    |                   |                                                                                                                                                                                                                                           |                                       |

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|-----|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| 6.  | Structured Obligations ('SO')/ Credit Enhancements ('CE')    | Investment in Structured Obligations ('SO') / Credit Enhancements ('CE') - upto 10% of the net assets of the scheme.        | Para 12.3 of the SEBI Master Circular                                  |
| 7.  | Tri-Party Repo                                               | Investment in Tri-Party Repo - upto 20% of the net assets of the scheme                                                     | In line with the Asset Allocation of the scheme                        |
| 8.  | Units of other mutual fund schemes                           | Investment in units of other mutual fund schemes - upto 5% of the net assets of the scheme without charging any fees        | Clause 4 of Seventh Schedule of the SEBI Mutual Fund Regulations, 1996 |
| 9.  | Repo/ Reverse Repo transactions in Corporate Debt Securities | Gross Exposure in Repo/ Reverse Repo transactions in Corporate Debt Securities - up to 10% of the net assets of the scheme. | Para 12.18 of the SEBI Master Circular                                 |
| 10. | Short Selling of Securities                                  | The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations.            | Regulation 44 and 45 of the SEBI Mutual Fund Regulations, 1996         |
| 11. | Covered Call                                                 | As per Regulatory limits                                                                                                    | Clause 12.25.8 of SEBI Master circular                                 |

The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.

Security wise hedge positions using derivatives such as Interest Rate Swaps, call options written under the covered call Strategy and any other positions specifically exempted under SEBI guidelines from time to time, will not be considered in calculating above exposure.

For the purpose of calculating the gross exposure limits, Government Securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days shall only be considered as Cash and Cash Equivalent. Apart from this, no other securities shall be considered as Cash and Cash Equivalent for the purpose of calculating the gross exposure limits.

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. 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. For details of the applicable regulatory investment limits, please refer to the paragraph "What are the Investment Restrictions?"

#### **Investment in Tri-party Repo before the closure of NFO:**

The Mutual Fund/AMC shall make investment out of the NFO proceeds in various securities only on or after the closure of the NFO period. However, Mutual Funds/AMC is allowed to deploy the NFO proceeds in triparty repo on Government securities or treasury bills before the closure of NFO period. However, AMC shall not charge any investment management and advisory fees on funds deployed in triparty repo on Government securities or treasury bills during the NFO period. The appreciation received from investment in triparty repo on Government securities or treasury bills shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in triparty repo on Government securities or treasury bills shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

#### **Deployment of funds collected during NFO period**

The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. Basis root cause analysis, The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. Trustees shall also need to monitor the deployment of funds collected in NFO and take steps, as may be required, to ensure that the funds are deployed within a reasonable timeframe.

In case the funds are not deployed as per the asset allocation mentioned in the SID as per the

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|  | <p>aforesaid mandated plus extended timelines, AMC shall:</p> <ol style="list-style-type: none"> <li>not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.</li> <li>not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.</li> <li>inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication.</li> <li>report deviation, if any, to Trustees at each of the above stages.</li> </ol> <p><b>Portfolio Rebalancing &amp; Change in Investment Pattern</b></p> <p>Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders.</p> <ul style="list-style-type: none"> <li> <b>Portfolio Rebalancing</b> <p>Pursuant to Para 2.9 related to 'Timelines for Rebalancing of Portfolios of Mutual Fund Schemes' of the SEBI Master Circular, in the event where the asset allocation is falling outside the limits specified in the asset allocation table due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Scheme will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing includes details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Management Committee. The Investment Management Committee shall then decide on the course of action and if they so desire can extend the timelines up to sixty (60) business days from the date of completion of the mandated rebalancing period. Further, compliances relating to disclosures etc. shall be adhered in line with the said circular.</p> <p>It may please be noted that the AMC shall adhere to all the SEBI guidelines regarding the rebalancing of the asset allocation as stipulated from time to time.</p> </li> <li> <b>Change in Investment Pattern due to Short Term Defensive Consideration</b> <p>Pursuant to Para 1.14.1.2.b related to 'Investment Pattern' of the SEBI Master Circular, the tentative portfolio break-up mentioned above with minimum and maximum asset allocation range can be altered due to market conditions for a short-term period on defensive considerations. In this event where the asset allocation falls outside the limits specified in the asset allocation table due to defensive considerations (active breaches), the Scheme will rebalance the portfolio within thirty (30) calendar days from the date of deviation.</p> <p>However, justification for the same shall be provided to the Investment Management Committee in writing.</p> <p>The Investment Management Committee shall then decide on the course of action.</p> </li> </ul> |
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|                                   | <p><b>B. WHERE WILL THE SCHEME INVEST?</b></p> <p>Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities as permitted by SEBI/ RBI from time to time:</p> <ul style="list-style-type: none"> <li>• Equity and Equity Related Instruments following the Ethical theme including equity derivatives for hedging and non-hedging</li> <li>• Debt &amp; Money Market Instruments [Certificate of Deposits (CD), Commercial Paper (CP), Non-convertible preference shares and non-convertible debentures, Bills Rediscounting (BRD), Securities issued by the Central and State Governments as may be permitted by RBI etc. , Treasury Bills (T-Bills) , Tri-party repo, Repos/reverse repos in Government Securities, Debt securities domestic, Credit enhanced Debt, Corporate debt and securities (of both public and private sector undertakings), investments in corporate bond repo, Money market instruments permitted by SEBI/RBI, in Tri Party repo market or in alternative investment, Non-convertible part of convertible securities;</li> <li>• Investments in units of mutual fund schemes</li> <li>• Investment in Short Term Deposits</li> <li>• Debt Derivative instruments only for hedging.</li> <li>• Interest Rate Futures.</li> <li>• Real Estate Investment Trust (REIT) and Infrastructure Investment Trust (InvIT).</li> <li>• Debt instruments having structured obligations / credit enhancements</li> <li>• Investment in Securitised Debt</li> <li>• Cash &amp; cash equivalents</li> <li>• Securities issued by banks (both public and private sector) as permitted by SEBI from time to time and development financial institutions</li> <li>• Any other instruments, as may be permitted by RBI / SEBI / such other Regulatory Authority, from time to time, subject to Regulatory approvals.</li> </ul> <p>Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.</p> <p>Detailed definition and applicable regulations/guidelines for each instrument shall be included in Section II of this document.</p> |
| <b>Risk Profile of the Scheme</b> | <p>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:</p> <p>Trading volumes and settlement periods may restrict liquidity in equity and debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives, foreign securities or script lending as may be permissible by the Scheme Information Document.</p> <p>For details on risk factors and risk mitigation measures, please refer SID</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Plans/Options</b>              | <p>The Scheme offers Regular Plan and Direct Plan.</p> <ol style="list-style-type: none"> <li>1. <b>Regular Plan:</b> This Plan is for investors who wish to route their investment through any distributor.</li> <li>2. <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> <p>Both Regular and Direct Plan(s), offer the below options/sub-options/facilities:</p> <ol style="list-style-type: none"> <li>a. Growth option</li> <li>b. Income Distribution cum Capital Withdrawal option ('IDCW') <ul style="list-style-type: none"> <li>• Payout of Income Distribution cum Capital Withdrawal option ('IDCW Payout')</li> <li>• Reinvestment of Income Distribution cum Capital Withdrawal option ('IDCW Reinvestment')</li> </ul> </li> </ol> <p>Please note that where the Unitholder has opted for IDCW Payout Option and in case the amount of IDCW 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 Flexi Cap 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 realised 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</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.

**Default Option: Growth option**

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.

**Income Distribution cum Capital Withdrawal (IDCW) Frequency:**

IDCW Payout and IDCW Re-investment options are available.

**Default Facility under IDCW Option-** If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW – Payout

**Default Plan:** Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme.

| 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                |

For detailed disclosure on default plans and options, kindly refer to SAI

**Applicable NAV (After the scheme opens for subscriptions and redemptions)**

Cut off timing for subscriptions/ redemptions/ switches: 3.00 p.m.

Where a request for purchase / redemption / switch is received after the cut-off time as mentioned above, the request will be deemed to have been received on the next Business Day.

The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day.

**Applicable NAV for Purchase/Subscription of units:**

- In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e., 3.00 p.m. without availing any credit facility, whether intra-day or otherwise - the closing NAV of the day shall be applicable.
- In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day without availing any credit facility, whether intra-day or otherwise - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether intra-day or otherwise – the closing NAV of the Business Day on which the funds are available for utilization, shall be applicable.

For allotment of units in respect of purchase application it shall be ensured that:

- Application is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the schemes before the cut-off time.
- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the schemes.

**Applicable NAV for Switch-ins:**

In case of switch from one scheme to another scheme received, applicable NAV for switch-out transaction shall be based on the time of receipt of application as per the cut-off time as applicable to the concerned switch-out scheme. The applicable NAV for switch-in transaction shall be based on the time of availability of funds for utilization by the switch-in scheme as per applicable cut-off time of the switch-in scheme. Funds allocation from switch-out scheme to switch-in scheme shall be in line with the timelines for redemption payout.

For allotment of units in respect of switch-in request it shall be ensured that:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time.
- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the switch-in scheme.

Further, it may be noted that:

- Where funds are transferred / received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability.
- In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all Systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions.

**Applicable NAV for redemptions including switch-outs:**

In respect of valid applications received upto 3.00 pm on a business day by the Mutual Fund, same day's closing NAV shall be applicable.



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|                                                    | <p>In respect of valid applications received after the cut off time by the Mutual Fund: the closing NAV of the next business day.</p> <p><b>Note:</b></p> <p>The Fund shall calculate NAV for each business day in respect of the Scheme.</p> <p>Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time, purchase / redemption price, minimum amounts for Purchase / Redemption and the Applicable NAV as applicable to Purchase and Redemption, as mentioned in above paragraph, shall be applied respectively to the 'switch-in' and 'switch-out' applications.</p> <p>Repurchase / Redemptions including Switch-outs for Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Minimum Application Amount/ Number of Units</b> | <p><b>During NFO:</b></p> <p>Minimum initial investment in the scheme / plan / option: Rs. 1,000/- and in multiples of Rs. 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 The 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>                                                                                                                                                                                                                                                                                     |
| <b>Dispatch of Redemption Request</b>              | <ul style="list-style-type: none"> <li>• <b>Dispatch of redemption proceeds</b></li> </ul> <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> <ul style="list-style-type: none"> <li>• <b>Dispatch of IDCW (if applicable)</b></li> </ul> <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><b>Tier I Benchmark :</b> NIFTY 500 Shariah TRI Index.</p> <p><b>Justification:</b> The Benchmark is a broad based benchmark covering ethical investment framework and broadly represents the Funds investment objective and asset allocation. The same has been prescribed by AMFI as a benchmark for Ethical Thematic Fund Category.</p> <p>The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard 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</p>                                                                                                                                                                                                                                                                             |

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|                                    | <p>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 information under applicable regulations or as may be required by a Regulatory Agency or any government authority, which may result in delay in processing the application.</p> |
| <b>Name of the Fund Manager</b>    | Mrs. Aparna Shanker                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Name of the Trustee Company</b> | Pantomath Trustee Private Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Performance of the Scheme:</b>  | Not Applicable as it is new scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Expenses of the Scheme</b>      | <p><b>Entry Load: Nil</b></p> <p><b>Exit Load:</b></p> <p>1% - If redeemed/switched out within 30 days from the date of allotment.</p> <p>Nil - if redeemed/switched out after 30 days from the date of allotment.</p> <p>Further, the Trustees shall have a right to prescribe or modify the load structure with prospective effect subject to the maximum prescribed under the Regulations. For any change in load structure Wealth Company Asset Management Holdings Private Limited will issue an addendum and display it on the website/ Investor Service Centers.</p> <p>Pursuant to Para 10.6 titled 'No Load on Bonus Units and Units allotted on Reinvestment of Dividend' of the SEBI Master Circular, no entry load or exit load shall be charged in respect of bonus units and units allotted on IDCW reinvestment.</p> <p>The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme prospectively, subject to maximum limits as prescribed under the Regulations</p> <p>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></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



| Expense Head                                                                                                                         | % p.a. of daily Net Assets* (Estimated p.a.) |
|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Investment Management & Advisory Fees (AMC Fees)                                                                                     | Upto 2.25%                                   |
| 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 2.25%</b>                            |
| Additional expenses under Regulations 52 (6A)(c)\$                                                                                   | 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%                                   |

Impact of TER on returns of both Direct plan and Regular plan is provided in an illustration below:

| Illustration – Impact of Expense Ratio on the Returns |              |             |
|-------------------------------------------------------|--------------|-------------|
| 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        |

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:**

- 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.
- \$The AMC shall not charge additional expenses under Regulation 52(6A)( c) in case the exit load is not levied/not applicable.
- ^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.
- 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.
- 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
  - 30 percent of gross new inflows in the scheme, or
  - 15 percent of the average assets under management (year to date) of the scheme, whichever is

|                                                       | <p>higher.</p> <p>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.</p> <p>Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from B30 cities from retail investors.</p> <p>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.</p> <p>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:</p> <p>Daily net assets X 30 basis points X New inflows from individuals from beyond top 30 cities</p> <p>365* X Higher of (i) or (ii) above * 366, wherever applicable.</p> <p>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.</p> <p>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.</p> <p>g. In terms of Para 10.3 on 'Restriction on charging Goods &amp; Service Tax' of the SEBI Master Circular, AMC may charge GST on following Fees and expenses as below:</p> <ul style="list-style-type: none"> <li>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</li> <li>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.</li> </ul> <p>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:</p> <table border="1"> <thead> <tr> <th>Assets Under Management Slab (In Rs. crore)</th><th>Total Expense Ratio Limits</th></tr> </thead> <tbody> <tr> <td>on the first Rs. 500 crores of the daily net assets</td><td>2.25%</td></tr> <tr> <td>on the next Rs. 250 crores of the daily net assets</td><td>2.00%</td></tr> <tr> <td>on the next Rs. 1,250 crores of the daily net assets</td><td>1.75%</td></tr> <tr> <td>on the next Rs. 3,000 crores of the daily net assets</td><td>1.60%</td></tr> <tr> <td>on the next Rs. 5,000 crores of the daily net assets</td><td>1.50%</td></tr> <tr> <td>On the next Rs. 40,000 crores of the daily net assets</td><td>TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.</td></tr> <tr> <td>On balance of the assets</td><td>1.05%</td></tr> </tbody> </table> <p><b>Maximum Permissible Expense:</b></p> <p>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.</p> <p>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> | Assets Under Management Slab (In Rs. crore) | Total Expense Ratio Limits | on the first Rs. 500 crores of the daily net assets | 2.25% | on the next Rs. 250 crores of the daily net assets | 2.00% | on the next Rs. 1,250 crores of the daily net assets | 1.75% | on the next Rs. 3,000 crores of the daily net assets | 1.60% | on the next Rs. 5,000 crores of the daily net assets | 1.50% | 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 | 1.05% |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------|-----------------------------------------------------|-------|----------------------------------------------------|-------|------------------------------------------------------|-------|------------------------------------------------------|-------|------------------------------------------------------|-------|-------------------------------------------------------|----------------------------------------------------------------------------------------------------|--------------------------|-------|
| Assets Under Management Slab (In Rs. crore)           | Total Expense Ratio Limits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| on the first Rs. 500 crores of the daily net assets   | 2.25%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| on the next Rs. 250 crores of the daily net assets    | 2.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| on the next Rs. 1,250 crores of the daily net assets  | 1.75%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| on the next Rs. 3,000 crores of the daily net assets  | 1.60%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| on the next Rs. 5,000 crores of the daily net assets  | 1.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| 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                              | 1.05%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| <b>Waiver of load for Direct Applications</b>         | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| <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 advisor.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |
| <b>Daily Net Asset Value (NAV) Publication</b>        | <p>The NAV will be calculated and disclosed for every Business Day. The NAV of the Scheme will be calculated up to two decimals. AMC shall update the NAV on the AMFI website (<a href="http://www.amfindia.com">www.amfindia.com</a>) and on the website of the Mutual Fund <a href="https://www.wealthcompanyamc.in">https://www.wealthcompanyamc.in</a> by 11.00 pm on the day of declaration of the NAV/business day.</p> <p>For Further details on NAV disclosure, please refer to the SID.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                             |                            |                                                     |       |                                                    |       |                                                      |       |                                                      |       |                                                      |       |                                                       |                                                                                                    |                          |       |

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| <b>Investor Grievances</b>      | <p>Contact details for general service requests &amp; complaint resolution:</p> <p>Investors may contact at toll free number 1800 267 3454<br/>Email: investorcare@wealthcompany.in</p> <p><b>Investor Relations Officer:</b><br/>Mr. Sachin Shah<br/>Wealth Company Asset Management Holdings Private Limited<br/>1st Floor, Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai – 400072<br/>Email: investorcare@wealthcompany.in</p> <table border="1" data-bbox="365 430 1333 556"> <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,<br/>Financial District, Nanakramguda, Serilingampally,<br/>Hyderabad, Rangareddy, Telangana India - 500 032.</td></tr> <tr> <td><b>Website Address</b></td><td>www.kfintech.com</td></tr> </table> <p><b>Details of the Registrar and Transfer Agent:</b></p> <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,<br>Financial District, Nanakramguda, Serilingampally,<br>Hyderabad, Rangareddy, Telangana India - 500 032. | <b>Website Address</b> | www.kfintech.com |
| <b>Name</b>                     | KFin Technologies Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |             |                           |                |                                                                                                                                                         |                        |                  |
| <b>Address</b>                  | Selenium Building, Tower-B, Plot No 31 & 32,<br>Financial District, Nanakramguda, Serilingampally,<br>Hyderabad, Rangareddy, Telangana India - 500 032.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |             |                           |                |                                                                                                                                                         |                        |                  |
| <b>Website Address</b>          | www.kfintech.com                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |             |                           |                |                                                                                                                                                         |                        |                  |
| <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><br/>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, across all schemes of all mutual funds, during the month and holding at the end of the month.</p> <p><b>**The word 'transaction' shall include purchase, redemption, switch, IDCW pay- out, IDCW reinvestment, and Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</b></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 for a physical account statement by writing/calling the AMC/ISC/R&amp;T.</p> <p><b>Half Yearly Consolidated Account Statements:</b><br/>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 21st 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> <p>Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participants will contain the details of transactions.</p> <p>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.</p> <p>Further, the Disclosure on the Half Yearly Consolidated Account Statement is also mentioned in the SAI.</p> <p><b>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:</b></p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</p> |             |                           |                |                                                                                                                                                         |                        |                  |

|                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                | <p>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.</p> <p>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.</p> <p>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 alongwith 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.</p> <p><b>Communication through Email:</b><br/>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.</p> |
| <b>Riskometer</b>              | Based on the scheme characteristics, the Mutual Fund/AMC shall assign risk level for scheme. Any change in riskometer shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Riskometer shall be evaluated on a monthly basis and Mutual Funds/ AMCs shall disclose the Riskometer along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with the number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of Para 17.4 titled 'Product Labeling in Mutual Funds' of the SEBI Master Circular.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Scheme Summary Document</b> | The AMC shall host on its website <a href="https://www.wealthcompanyamc.in/">https://www.wealthcompanyamc.in/</a> a scheme document for all the Schemes, which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

Please refer to the Statement of Additional Information and Scheme Information Document for any further details.

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 Director & CEO**



Application No.

Offer for Units of Rs.10/- Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening. NFO Start Date : **24<sup>th</sup> Sep 2025** NFO Closure Date: **08<sup>th</sup> Oct 2025**

| SCHEME NAME & TYPE OF THE SCHEME                                                                                                                                                                                  | PRODUCT LABELLING                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | SCHEME RISK-O-METER# | BENCHMARK RISK-O-METER# |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-------------------------|
| <b>The Wealth Company Ethical Fund</b><br>An open ended equity scheme following an Ethical theme.                                                                                                                 | To provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them, the product labelling is as under:<br>This product is suitable for investors who are Seeking:<br>• Long term capital appreciation.<br>• Investment predominantly in equity and equity related instruments of Ethical principles compliant companies and in other instruments allowed under Ethical principles theme.<br>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. |                      |                         |
| #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. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                         |

Please read the instructions and refer to SID, KIM and Addendums issued for the respective schemes and SAI of The Wealth Company Mutual Fund.

| 1. DISTRIBUTOR INFORMATION*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                 |                  |                                             |       | (Please refer instruction no. 1)      |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|------------------|---------------------------------------------|-------|---------------------------------------|--|
| Broker Code/<br>ARN / RIA** / PMRN** Code                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Sub Broker /Agent's<br>ARN Code | Bank Branch Code | Internal Code for<br>Sub - Agent / Employee | EUIN* | ISC Date Timestamp &<br>Reference No. |  |
| <div> <input type="checkbox"/> **By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transaction in the scheme (s) of The Wealth Company Mutual Fund. (Please ✓ if applicable)           </div> <div> <input type="checkbox"/> *In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration &amp; Signatures section overleaf. Commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.           </div> |                                 |                  |                                             |       |                                       |  |

| 2. UNIT HOLDING OPTION | ■ PHYSICAL MODE (Default) | ■ DEMAT MODE* | (Please refer instruction no. 7) |
|------------------------|---------------------------|---------------|----------------------------------|
|------------------------|---------------------------|---------------|----------------------------------|

\*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of names as given in the order of the applicants matches as per the Depository Details. In case of any ambiguity or validation failure with the depository details, AMC will allot units in the Physical Mode.

| National Securities Depository Limited                                                                                                                                                         |  |  |  |  |  |  |  |  |  | Central Depository Services (India) Limited   |  |  |  |  |  |  |  |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|-----------------------------------------------|--|--|--|--|--|--|--|--|--|
| DP Name -                                                                                                                                                                                      |  |  |  |  |  |  |  |  |  |                                               |  |  |  |  |  |  |  |  |  |
| DP ID   I   N                     Beneficiary A/c No.                                                                                                                                          |  |  |  |  |  |  |  |  |  | DP ID                     Beneficiary A/c No. |  |  |  |  |  |  |  |  |  |
| Enclosures - Please (✓) <input type="checkbox"/> Client Masters List (CML) <input type="checkbox"/> Transaction cum Holding Statement <input type="checkbox"/> Delivery Instruction Slip (DIS) |  |  |  |  |  |  |  |  |  |                                               |  |  |  |  |  |  |  |  |  |

| 3. MODE OF HOLDING | (Please refer instruction no. 5) |
|--------------------|----------------------------------|
|--------------------|----------------------------------|

(In case of Demat Purchase, Mode of Holding should be same as in Demat Account) ☐ Single ☐ Joint ☐ Anyone or Survivor (Default)

| 4. APPLICANT'S NAME AND INFORMATION (Mandatory) to be filled in BLOCK LETTERS. (Name and DOB shall be as per Income Tax Records) | (Please refer instruction no. 3) |
|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------|

Gender ☐ Male ☐ Female ☐ Others

Name of Sole / 1st Applicant Mr. / Ms. / M/s. First Middle Last

(Name as per IT Records)

PAN/PEKRN (Mandatory) | | | | | | | | | | CKYC No. | | | | | | | | | | Date of Birth (Mandatory) | D | D | M | M | Y | Y | Y | Y |

Mobile No. | | | | | | | | | | Email ID | | | | | | | | | |

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

The default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: (please ✓ here) ☐ Account Statement ☐ Annual Report/Abridged summary ☐ Other Statutory Information. (We would recommend you to choose an online mode to help us save paper & contribute towards a greener & cleaner environment.)

LEI Code | | | | | | | | | | Valid upto | D | D | M | M | Y | Y | Y | Y | (Legal Entity Identifier Number is Mandatory for transaction value of INR 50 crore and above for Non-Individual investors. Refer instruction no. 4a)

Tax Status ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP ☐ Minor through guardian ☐ Company ☐ FII's ☐ PIO ☐ Body Corporate ☐ Society/Club ☐ Sole Proprietorship (Mandatory, Please ✓) ☐ Non Profit Organisation ☐ Financial Institution ☐ NBFC ☐ Bank ☐ Others (Please Specify)

Non Profit Organization [NPO] ☐ Yes or ☐ No

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). If yes, please quote the Registration No. provided by DARPAN portal of NITI Aayog:

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC/ RTA to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable

| GUARDIAN DETAILS (In case First / Sole Applicant is minor) / CONTACT PERSON- DESIGNATION / POA HOLDER (In case of Non- Individual Investors) [Name and DOB shall be as per IT Records] |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Mr. / Ms. First Middle Last

(Name as per IT Records)

PAN (Mandatory) | | | | | | | | | | CKYC No. | | | | | | | | | | Gender ☐ Male ☐ Female ☐ Others

Mobile No. | | | | | | | | | | Email ID | | | | | | | | | |

Designation/Relationship with Minor Date of Birth/Date of Incorporation (Mandatory) | D | D | M | M | Y | Y | Y | Y |

| Date of Birth Proof for minors (Any One) |
|------------------------------------------|
|------------------------------------------|

☐ Birth Certificate ☐ Marks Sheet (HSC/ICSE/CBSE) ☐ School Leaving Certificate ☐ Passport ☐ Others

| ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) |
|--------------------------------------------------------|
|--------------------------------------------------------|

The Wealth Company Mutual Fund Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai – 400072

Received from Mr. / Ms. Date: / /

| Application No. |
|-----------------|
|                 |

| Collection Centre /<br>AMC Stamp & Signature |
|----------------------------------------------|
|                                              |

**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) First Middle Last

PAN \_\_\_\_\_  
(Mandatory) CKYC No. \_\_\_\_\_ Gender ☐ Male ☐ Female ☐ Others

Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_ Date of Birth (Mandatory) 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

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) First Middle Last

PAN \_\_\_\_\_  
(Mandatory) CKYC No. \_\_\_\_\_ Gender ☐ Male ☐ Female ☐ Others

Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_ Date of Birth (Mandatory) 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

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  | <input type="checkbox"/> Private Sector Service<br><input type="checkbox"/> Housewife | <input type="checkbox"/> Public Sector Service<br><input type="checkbox"/> Student | <input type="checkbox"/> Government Service<br><input type="checkbox"/> Forex Dealer | <input type="checkbox"/> Business<br><input type="checkbox"/> Others (please specify) _____ | <input type="checkbox"/> Professional<br><input type="checkbox"/> Agriculturist<br><input type="checkbox"/> Retired |
| Second Applicant | <input type="checkbox"/> Private Sector Service<br><input type="checkbox"/> Housewife | <input type="checkbox"/> Public Sector Service<br><input type="checkbox"/> Student | <input type="checkbox"/> Government Service<br><input type="checkbox"/> Forex Dealer | <input type="checkbox"/> Business<br><input type="checkbox"/> Others (please specify) _____ | <input type="checkbox"/> Professional<br><input type="checkbox"/> Agriculturist<br><input type="checkbox"/> Retired |
| Third Applicant  | <input type="checkbox"/> Private Sector Service<br><input type="checkbox"/> Housewife | <input type="checkbox"/> Public Sector Service<br><input type="checkbox"/> Student | <input type="checkbox"/> Government Service<br><input type="checkbox"/> Forex Dealer | <input type="checkbox"/> Business<br><input type="checkbox"/> Others (please specify) _____ | <input type="checkbox"/> Professional<br><input type="checkbox"/> Agriculturist<br><input type="checkbox"/> Retired |

**Gross Annual Income**

|                  |                                                                                                      |                                                                                                                |                                                                                                                                                                                                |   |   |   |   |   |   |   |   |                                   |
|------------------|------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|---|---|---|---|---|-----------------------------------|
| First Applicant  | <input type="checkbox"/> Below 1 Lac<br>OR Net worth* (for Non-Individuals) ₹ (please specify) _____ | <input type="checkbox"/> 1-5 Lacs<br><input type="checkbox"/> 5-10 Lacs<br><input type="checkbox"/> 10-25 Lacs | <input type="checkbox"/> >25 Lacs-1 crore<br>as on <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year) | D | D | M | M | Y | Y | Y | Y | <input type="checkbox"/> >1 crore |
| D                | D                                                                                                    | M                                                                                                              | M                                                                                                                                                                                              | Y | Y | Y | Y |   |   |   |   |                                   |
| Second Applicant | <input type="checkbox"/> Below 1 Lac<br>OR Net worth* (for Non-Individuals) ₹ (please specify) _____ | <input type="checkbox"/> 1-5 Lacs<br><input type="checkbox"/> 5-10 Lacs<br><input type="checkbox"/> 10-25 Lacs | <input type="checkbox"/> >25 Lacs-1 crore<br>as on <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year) | D | D | M | M | Y | Y | Y | Y | <input type="checkbox"/> >1 crore |
| D                | D                                                                                                    | M                                                                                                              | M                                                                                                                                                                                              | Y | Y | Y | Y |   |   |   |   |                                   |
| Third Applicant  | <input type="checkbox"/> Below 1 Lac<br>OR Net worth* (for Non-Individuals) ₹ (please specify) _____ | <input type="checkbox"/> 1-5 Lacs<br><input type="checkbox"/> 5-10 Lacs<br><input type="checkbox"/> 10-25 Lacs | <input type="checkbox"/> >25 Lacs-1 crore<br>as on <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year) | D | D | M | M | Y | Y | Y | Y | <input type="checkbox"/> >1 crore |
| D                | D                                                                                                    | M                                                                                                              | M                                                                                                                                                                                              | Y | Y | Y | Y |   |   |   |   |                                   |

**For Individuals**

(Please refer instruction no. 3d)

|                   |                                                                |                                                                            |                                         |
|-------------------|----------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------|
| First Applicant:  | <input type="checkbox"/> I am Politically Exposed Person (PEP) | <input type="checkbox"/> I am Related to Politically Exposed Person (RPEP) | <input type="checkbox"/> Not applicable |
| Second Applicant: | <input type="checkbox"/> I am Politically Exposed Person (PEP) | <input type="checkbox"/> I am Related to Politically Exposed Person (RPEP) | <input type="checkbox"/> Not applicable |
| Third Applicant:  | <input type="checkbox"/> I am Politically Exposed Person (PEP) | <input type="checkbox"/> I am Related to Politically Exposed Person (RPEP) | <input type="checkbox"/> 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 Ethical Fund<br><input type="checkbox"/> Regular <input type="checkbox"/> Direct | <input type="checkbox"/> Growth<br><input type="checkbox"/> IDCW Payout<br><input type="checkbox"/> IDCW Reinvestment |                 |               |      |                                 |

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

(2)



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)

\$

IFSC Code for NEFT / RTGS

\$

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 Ethical Fund | <input type="checkbox"/> Regular<br><input type="checkbox"/> Direct Plan | <input type="checkbox"/> Growth (Default)<br><input type="checkbox"/> IDCW Payout (Default for IDCW)<br><input type="checkbox"/> IDCW Reinvestment |

| 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 (min Rs. 1000) | <input type="checkbox"/> SIP* (min Rs. 250)                                          |
| Amount (INR)                                                                                                                                                                                                                                                        |                                                 |                                                                                      |
| Mode of Payment ( Please ✓ )<br><input type="checkbox"/> Cheque <input type="checkbox"/> NEFT / RTGS<br><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 e.g. "The Wealth Company Ethical Fund"

\*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:<br><br><input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business | *Address Type of 2nd Holder:<br><br><input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business | *Address Type of 3rd Holder:<br><br><input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|

**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<br><input type="checkbox"/> Please tick if the nominee address is same as mentioned in first holder address |
|------------------------|-----------------------------------------|--------------------------------------------------------------|---------------|--------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
|                        |                                         | (Mandatorily to be furnished in case the Nominee is a minor) |               |                                      |                                                                                                         |                                                                                                                             |
| Nominee 1              |                                         | DD/MM/YYYY                                                   |               |                                      |                                                                                                         |                                                                                                                             |
| Nominee 2              |                                         | DD/MM/YYYY                                                   |               |                                      |                                                                                                         |                                                                                                                             |
| Nominee 3              |                                         | DD/MM/YYYY                                                   |               |                                      |                                                                                                         |                                                                                                                             |

| Email ID  | Mobile Number | Identity Type ***<br>(PAN/ Aadhaar last 4 digits/<br>DL/Passport for NRI's) | Identity Number | Signature of Nominee/<br>Guardian of Nominee<br>(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 <sup>#</sup> |
|-------------------------------|------------------------|--------------------------------------------------|
| 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](http://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 EUIIN space is left blank: I / We hereby confirm that the EUIIN 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 /<br>Authorised Signatory / POA | Sign of 2nd Applicant /<br>Authorised Signatory / POA | Sign of 3rd Applicant /<br>Authorised Signatory / POA |
|------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|

## 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.                                                                                                  |             | ✓         | ✓         | ✓                 |                         | ✓     |     | ✓           |                 |       |     |
| 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. |             |           |           |                   |                         | ✓     |     |             |                 |       | ✓   |
| 3. Bank Account Details are entered completely and correctly. IFSC Code & 9 digit MICR Code of your Bank is mentioned in the Application Form.                                    |             |           | ✓         |                   |                         |       |     |             |                 |       |     |
| 4. Permanent Account Number (PAN) Mandatory for all Investors (including guardians, joint holders, NRIs and POA holders) irrespective of the investment amount.                   |             |           |           | ✓                 |                         |       |     | ✓           |                 |       |     |
| 5. Know Your Client (KYC) Mandatory for irrespective of the amount of investment (please refer the guideline 4(e) for more information)                                           |             |           |           |                   |                         |       |     |             |                 | ✓     |     |
| 6. Your Investment Cheque is drawn in favour of < Scheme Name > dated and signed. For e.g "The Wealth Company Ethical Fund"                                                       |             |           |           |                   | ✓                       |       |     |             |                 |       |     |
| 7. Application Number is mentioned on the reverse of the cheque.                                                                                                                  |             |           |           |                   |                         |       | ✓   |             |                 |       |     |
| 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.                  | ✓           | ✓         | ✓         | ✓                 | ✓                       | ✓     | ✓   | ✓           | ✓               | ✓     | ✓   |
| 9. Documents as listed are submitted along with the Application form (as applicable to your specific case).                                                                       | ✓           | ✓         | ✓         | ✓                 | ✓                       | ✓     | ✓   | ✓           | ✓               | ✓     | ✓   |

All the supporting documents should be self attested.

\* Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided

# In case Units are applied in Electronic (Demat) mode.

## GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the respective Scheme carefully before investing.
- b. Please furnish all information marked as "MANDATORY". In the absence of any mandatory information, the application would be rejected.
- c. The application form should be completed in ENGLISH and in BLOCK LETTERS.
- d. All cheques and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name" - E.g. The Wealth Company Ethical Fund.
- e. 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).
- f. 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.
- g. Investors must write the application form number / folio number / PAN number on the reverse of the cheque.
- h. 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
- i. 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.
- j. 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)
- k. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- l. Please strike off sections that are not applicable.

## INSTRUCTIONS FOR COMMON APPLICATION FORM

### 1. DISTRIBUTOR INFORMATION

- a. 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.
- b. Please mention "DIRECT" in case the application is not routed through any distributor.
- c. 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 "EUIN". EUIN 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 EUIN 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 EUIN of the Sales Person (if any) in the "EUIN" column.
- e. 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 EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP and EUIN is not applicable for transactions such as Installments under SIP/STP/SWP, Redemption, SWP Registration.  
Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with

### 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

- a. 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 ₹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.
- b. 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, FII: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
- c. 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 rejected without any information to the applicant.

#### d. Politically Exposed Person (PEP)<sup>a</sup>

- a. <sup>a</sup>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 corporations, important political party officials, etc.

- b. 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.

#### e. 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)

- a) 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)
- b) 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.
- c) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or CKYC Form.
- d) 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.
- e) 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.
- f) 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.

#### f. Contact Information

- a. 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).
- b. 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 Ethical 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 Ethical 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 persons' means such persons as may be specified by the AMC from time to time. Exceptions: MF will accept subscriptions to schemes of The Wealth Company MF accompanied by Third-Party Payment Instruments only in the following exceptional cases: Payment by Employer on behalf of employee under Systematic Investment Plans or lumpsum/one time subscription, through Payroll deductions or deductions out of expense reimbursements.
- a. Custodian on behalf of a Foreign Portfolio Investors (FPIs) or a client.
- b. Payment by an AMC to an empanelled Distributor on account of commission/incentive etc. in the form of the Mutual Fund units of the schemes managed by such AMC through SIP or lumpsum/one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
- c. 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/one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
- d. 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.
- e. 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 [www.wealthcompanyamc.in](http://www.wealthcompanyamc.in)) Submit a cancelled cheque leaf or copy of bank statement /pass book mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only

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**

Investors in cities other than where the DISC are located, may forward their application forms to any of the nearest DISC, or apply online on our website [www.wealthcompanyamc.in](http://www.wealthcompanyamc.in)

**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 of cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee cheque 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                                      | <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND</li> <li>Any one of the following documents: <ul style="list-style-type: none"> <li>Certified Copy of "Certificate of Loss of Nationality</li> <li>or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;</li> <li>or Reason the customer did not obtain U.S. citizenship at birth</li> </ul> </li> </ol> |
| Residence/mailling address in a country other than India | <ol style="list-style-type: none"> <li>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</li> <li>Documentary evidence</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Telephone number in a country other than India           | <p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> <li>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</li> <li>Documentary evidence</li> </ol> <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> <li>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</li> <li>Documentary evidence</li> </ol>                  |
| Telephone number in a country other than India           | <ol style="list-style-type: none"> <li>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</li> <li>Documentary evidence</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                   |

**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](http://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.





| Broker Code/<br>ARN / RIA** / PMRN** Code | Sub Broker /Agent's<br>ARN Code | Bank Branch Code | Internal Code for<br>Sub - Agent / Employee | EUIN* | ISC Date Timestamp &<br>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

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 Ethical Fund                                                                                                                                                                                                                                      |                                                                                                                                                                                                                          | <input type="checkbox"/> Growth (Default)<br><input type="checkbox"/> IDCW Payout (Default for IDCW)<br><input type="checkbox"/> IDCW Reinvestment |                                    |
| Please tick (✓) <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan                                                                                                                                                                                    |                                                                                                                                                                                                                          |                                                                                                                                                    |                                    |
| SIP Frequency <input type="checkbox"/> Weekly (Any day from Monday to Friday)                                                                                                                                                                                                 | <input type="checkbox"/> Fortnightly (1st & 16th of each month)                                                                                                                                                          | <input type="checkbox"/> Monthly                                                                                                                   | <input type="checkbox"/> Quarterly |
| SIP Date* <span style="border: 1px solid black; padding: 2px;">D D</span> SIP Start <span style="border: 1px solid black; padding: 2px;">M M Y Y Y Y</span> SIP End <span style="border: 1px solid black; padding: 2px;">M M Y Y Y Y</span> (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) <span style="border: 1px solid black; padding: 2px;">  </span> (₹ in words) <span style="border: 1px solid black; padding: 2px;">In words</span>                                                                                                    |                                                                                                                                                                                                                          |                                                                                                                                                    |                                    |

☐ SIP Top Up Facility (Optional) (✓ to avail facility) ☐ Fixed # OR ☐ Variable\* (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 \*Variable Top Up Percentage: ☐ 5% ☐ 10% ☐ 15% ☐ 20% ☐ Others (Multiple of 5% only)

\* The Fixed TOP UP amount shall be for minimum ₹ 100/- and in multiples of ₹ 1/- thereafter. \*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 D D M M Y Y Y Y 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 authorise 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 he 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 /<br>Authorised Signatory / POA | Sign of 2nd Applicant /<br>Authorised Signatory / POA | Sign of 3rd Applicant /<br>Authorised Signatory / POA |
|-------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|

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

|                                                                                                                                                                                                                       |                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                       | UMRN <span style="border: 1px solid black; padding: 2px;">  </span> Bank Use <span style="border: 1px solid black; padding: 2px;">  </span> Date <span style="border: 1px solid black; padding: 2px;">D D M M Y Y Y Y</span>             |
| Sponsor Bank Code <span style="border: 1px solid black; padding: 2px;">  </span> Bank use <span style="border: 1px solid black; padding: 2px;">  </span>                                                              | <input checked="" type="checkbox"/> CREATE <input checked="" type="checkbox"/> MODIFY <input checked="" type="checkbox"/> CANCEL                                                                                                         |
| Utility Code <span style="border: 1px solid black; padding: 2px;">  </span> Bank use <span style="border: 1px solid black; padding: 2px;">  </span>                                                                   | I/We hereby authorize <span style="border: 1px solid black; padding: 2px;">The Wealth Company Mutual Fund</span>                                                                                                                         |
| To Debit (tick✓) <input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other                   | Bank A/c <span style="border: 1px solid black; padding: 2px;">  </span>                                                                                                                                                                  |
| With Bank <span style="border: 1px solid black; padding: 2px;">Name of customers bank</span>                                                                                                                          | IFSC / MICR <span style="border: 1px solid black; padding: 2px;">  </span>                                                                                                                                                               |
| An Amount Of Rupees <span style="border: 1px solid black; padding: 2px;">In words</span>                                                                                                                              | ₹ <span style="border: 1px solid black; padding: 2px;">In figures</span>                                                                                                                                                                 |
| DEBIT TYPE <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount                                                                                                        | FREQUENCY <input checked="" type="checkbox"/> Mthly <input checked="" type="checkbox"/> Qtly <input checked="" type="checkbox"/> H-Yrly <input checked="" type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented |
| PAN No <span style="border: 1px solid black; padding: 2px;">  </span> Phone No <span style="border: 1px solid black; padding: 2px;">  </span> Email ID <span style="border: 1px solid black; padding: 2px;">  </span> |                                                                                                                                                                                                                                          |
| Reference 1 <span style="border: 1px solid black; padding: 2px;">  </span>                                                                                                                                            | Reference 2 <span style="border: 1px solid black; padding: 2px;">  </span>                                                                                                                                                               |

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.

|      |                                                                             |                                     |                                   |                                   |
|------|-----------------------------------------------------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|
| From | <span style="border: 1px solid black; padding: 2px;">D D M M Y Y Y Y</span> | Signature Of Primary Account Holder | Signature Of Joint Account Holder | Signature Of Joint Account Holder |
| To   | <span style="border: 1px solid black; padding: 2px;">D D M M Y Y Y Y</span> | 1. Name Of Primary Account Holder   | 2. Name Of Joint Account Holder   | 3. Name Of Joint Account Holder   |

Maximum period of validity of this mandate is 40 years only

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

## Instructions for Systematic Investment Plan (SIP)

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. 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 of Rs. 250/- and multiples of Rs. 1/-

Following are the frequencies and minimum amount of SIP -

- Weekly, Fortnightly, Monthly and Quarterly
- Minimum number of instalments for each frequency is 12(Twelve)

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 SIP's.

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 Weekly, Fortnightly and monthly frequencies and 2 failed debit attempts under Quarterly 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, Tuesday 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, in case Top Up facility is opted and frequency is not selected would be Half-Yearly interval.
- Quarterly SIP offers Top up frequency only at yearly intervals.
- If the investor fails to specify either the frequency or amount, it shall be deemed as Yearly Top-Up of Rs. 100.
- If both are not specified, the application may be processed as a normal SIP, subject to all other details being complete.

### 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:

| Installment Number | From      | To        | Monthly SIP Installment | Top Up Amount ( ) | SIP Amount with Top Up ( ) |
|--------------------|-----------|-----------|-------------------------|-------------------|----------------------------|
| 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: ₹1000/-**
- **TopUp Frequency: Yearly, TopUp percentage: 10%**
- **Instalment date – 1st of every month**

| Installment Number | From      | To        | Monthly SIP ( ) | Top Up Amount (10%) ( ) | Top Up Amount (rounded off) ( ) | SIP Amount with Top Up ( ) |
|--------------------|-----------|-----------|-----------------|-------------------------|---------------------------------|----------------------------|
| 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.



## Application Form (to be used by investors adopting the ASBA route)



Folio No . \_\_\_\_\_

PAN No . \_\_\_\_\_

(11)

## Background:

In its continuing endeavour to make the existing New Fund Offer process more efficient, SEBI introduced a supplementary process of applying in New Fund Offer, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

1. **Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer (NFO), containing an authorization to block the application money in a bank account.
2. **Self-Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in) from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R&TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an arrangement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. An SCSB shall identify its Designated Branches (DBs) at which an ASBA Applicant shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website:
  - i. Name and address of the SCSB
  - ii. Addresses of DBs and CB and other details such as telephone number, fax number and email ids.
  - iii. Name and contact details of a nodal officer at a senior level from the CB.
3. **Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she:
  - i. is a Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor,
  - ii. is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as ASBA Investors%.
4. **ASBA Facility in Brief:** An Investor shall submit his / her Application through an ASBA Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor (ASBA Account%) is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Application Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New Fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuers account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal / rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Applicants to the AMC account designated for this purpose. In case of withdrawal/ Rejection of the Offer, the R&TA shall notify the SCSBs to unblock the blocked amount of the ASBA Applicants within one day from the day of receipt of such notification.
5. **Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

Investors are requested to check with their respective banks about the availability of the ASBA facility.

## 6. Other Information for ASBA Investors:

1. On the closure date of the NFO, the ASBA form should be submitted to the SCSBs before the 3.00 p.m. or such other time as may be decided by respective SCSBs.
2. The Applicant intending to invest in the Scheme through ASBA Process will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.
3. Signatures as available with depository will be taken for all purpose after the allotment of units in case of demat holding.
4. All static details in our records would be taken from the demat account (DP ID) provided by you.
5. Bank account details provided in the ASBA Application form will be used for refunding reject applications where DP ID is not matching.
6. Bank Mandate for redemptions/dividend will be as per your DP ID in case of demat holding.
7. SCSB shall give ASBA investors an acknowledgement for the receipt of ASBAs.
8. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
9. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
10. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
11. R&TA shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.
12. ASBA facility is currently available only to those investors who wish to hold the units in dematerialized form.

## Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable Foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA Application Form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account.
9. Application accepted by SCSB and not uploaded on/with the Exchange / Registrar

# SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM - FOR NON-INDIVIDUALS

Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office  
 \*Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

Folio Number  /  /

PAN  Date of Incorporation

City of Incorporation  Country of Incorporation

Entity Constitution Type (Please tick as appropriate)

☐ Partnership Firm ☐ HUF ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP/BOI ☐ Trust ☐ Liquidator

☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others

## Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

| Country              | Tax Identification Number % | Identification Type (TIN or Other, please specify) |
|----------------------|-----------------------------|----------------------------------------------------|
| <input type="text"/> | <input type="text"/>        | <input type="text"/>                               |
| <input type="text"/> | <input type="text"/>        | <input type="text"/>                               |
| <input type="text"/> | <input type="text"/>        | <input type="text"/>                               |

%In case Tax Identification Number is not available, kindly provide its functional equivalent\$.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

☐ **ADDITIONAL KYC INFORMATION**

Gross Annual Income (₹) ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore

**OR**

Net-worth (Mandatory for Non-Individuals) ₹  as on  (Not older than 1 year)

Politically Exposed Person (PEP) Status\* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) ☐ PEP ☐ Related to PEP ☐ Not Applicable

Is the entity involved in any of the mentioned services: (Please tick as appropriate)

☐ Foreign exchange/ Money changer ☐ Gaming/ Gambling/ Lottery (Casinos, betting syndicates)

☐ Money lending/ Pawning ☐ Not applicable

\*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 corporations, important political party officials, etc.

☐ **FATCA & CRS Declaration** (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

## PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

|                                                                                                                                                                                   |                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| We are a, Financial institution <sup>6</sup> <input type="checkbox"/><br><br><b>OR</b><br>Direct reporting NFE <sup>7</sup> (please tick as appropriate) <input type="checkbox"/> | GIIN <input type="text"/><br>Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below<br>Name of sponsoring entity <input type="text"/><br><input type="text"/> |
| GIIN not available (please tick as applicable) If the entity is a financial institution,                                                                                          | <input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <sup>10</sup> <input type="text"/> <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI             |

## PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

|   |                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                          |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Is the Entity a publicly traded company <sup>1</sup> (that is, a company whose shares are regularly traded on an established securities market)            | Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded)<br>Name of stock exchange <input type="text"/>                                                                                                                                                                                                                       |
| 2 | Is the Entity a related entity <sup>2</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market) | Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)<br>Name of listed company <input type="text"/><br>Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company<br>Name of stock exchange <input type="text"/> |
| 3 | Is the Entity active <sup>3</sup> NFE                                                                                                                      | Yes <input type="checkbox"/><br>Name of Business <input type="text"/><br>Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part D)                                                                                                                                                                                                            |
| 4 | Is the Entity a passive <sup>4</sup> NFE                                                                                                                   | Yes <input type="checkbox"/><br>Name of Business <input type="text"/>                                                                                                                                                                                                                                                                                                                    |

<sup>1</sup>Refer 2a of Part C | <sup>2</sup>Refer 2b of Part C | <sup>3</sup>Refer 2c of Part C | <sup>4</sup>Refer 3(ii) of Part C | <sup>6</sup>Refer 1 of Part C | <sup>7</sup>Refer 3(vii) of Part C | <sup>10</sup>Refer 1A of Part



**UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)**

Category (Please tick applicable category) ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company ☐ Unincorporated association / body of individuals ☐ Private Trust  
☐ Public Charitable Trust ☐ Religious Trust ☐ Others

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).  
(Please attach additional sheets if necessary)

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of part C)

| Details                              | UBO1                                                                                                            | UBO2                                                                                                            | UBO2                                                                                                            |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| Name                                 |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| PAN                                  |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| UBO Code (Refer 3(iv) (A) of Part C) |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| Country of Tax residency*            |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| Tax ID No. %                         |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| Tax ID Type                          |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| Address                              | <div>Zip</div> <div>State</div> <div>Country</div>                                                              | <div>Zip</div> <div>State</div> <div>Country</div>                                                              | <div>Zip</div> <div>State</div> <div>Country</div>                                                              |
| Address Type                         | <input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business | <input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business | <input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business |
| City of Birth                        |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| Country of birth                     |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| Occupation Type                      | <input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others              | <input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others              | <input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others              |
| Nationality                          |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| Father's Name                        |                                                                                                                 |                                                                                                                 |                                                                                                                 |
| Gender                               | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others                   | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others                   | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others                   |
| Date of Birth                        | <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div>         | <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div>         | <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div>         |
| Percentage of Holding (%)^           |                                                                                                                 |                                                                                                                 |                                                                                                                 |

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

\* To include US, where controlling person is a US citizen or green card holder

%In case Tax Identification Number is not available, kindly provide functional equivalent

^Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

<sup>4</sup>Refer 3(iii) of Part C | <sup>1</sup>Refer 3(iv) (A) of Part C

**FATCA - CRS Terms and Conditions**

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.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the 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.

**CERTIFICATION**

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA& CRS Terms and Conditions below and hereby accept the same.

Name  
Designation

|            |            |            |
|------------|------------|------------|
| Signatures | Signatures | Signatures |
|------------|------------|------------|

Date  Place

## PART C FATCA Instructions & Definitions

**1 Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
  - i. The three financial years preceding the year in which determination is made; or
  - ii. The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
  - i. Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
  - ii. Individual and collective portfolio management; or
  - iii. Investing, administering

**or**
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
  - i. The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - ii. The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for GIIN:
  - A. Reasons why FI not required to apply for GIIN:

| Code | Sub-category                                                                                                                                                                                            |
|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01   | Governmental Entity, International Organization or Central Bank                                                                                                                                         |
| 02   | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |
| 03   | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund                                                                                            |
| 04   | Entity is an Indian FI solely because it is an investment entity                                                                                                                                        |
| 05   | Qualified credit card issuer                                                                                                                                                                            |
| 06   | Investment Advisors, Investment Managers & Executing Brokers                                                                                                                                            |
| 07   | Exempt collective investment vehicle                                                                                                                                                                    |
| 08   | Trustee of an Indian Trust                                                                                                                                                                              |
| 09   | FI with a local client base                                                                                                                                                                             |
| 10   | Non-registering local banks                                                                                                                                                                             |
| 11   | FFI with only Low-Value Accounts                                                                                                                                                                        |
| 12   | Sponsored investment entity and controlled foreign corporation                                                                                                                                          |
| 13   | Sponsored, Closely Held Investment Vehicle                                                                                                                                                              |
| 14   | Owner Documented FFI                                                                                                                                                                                    |

### 2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

- a). Publicly traded company (listed company)
 

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- b). Related entity of a publicly traded company
 

The NFE is a related entity of an entity of which is regularly traded on an established securities market;
- c). Active NFE : (is any one of the following):

| Code | Sub-category                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01   | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 02   | The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 03   | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 04   | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 05   | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 06   | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 07   | Any NFE that fulfils all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> <li>i. an Investor Protection Fund referred to in clause (23EA);</li> <li>ii. a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>iii. an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ol> |

### 3. Other definitions

#### (i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

#### (ii) Passive NFE

The term passive NFE means

- i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
  - ii) an investment entity defined in clause (b) of these instructions
  - iii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

#### (iii) Passive income

The term passive income includes income by way of :

1. Dividends,
2. Interest
3. Income equivalent to interest,
4. Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
5. Annuities

## PART C FATCA Instructions & Definitions

6. The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
7. The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
8. The excess of foreign currency gains over foreign currency losses
9. Net income from swaps
10. Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

### (iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor or, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i) More than 25% of shares or capital or profits of the juridical person, where the juridical person is a
- ii) company;
- iii) More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
- iv) or
- v) More than 15% of the property or capital or profits of the juridical person, where the juridical
- vi) person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

| Code | Sub-category                                         |
|------|------------------------------------------------------|
| 01   | CP of legal person-ownership                         |
| 02   | CP of legal person-other means                       |
| 03   | CP of legal person-senior managing official          |
| 04   | CP of legal arrangement-trust-settlor                |
| 05   | CP of legal arrangement-trust-trustee                |
| 06   | CP of legal arrangement-trust-protector              |
| 07   | CP of legal arrangement-trust-beneficiary            |
| 08   | CP of legal arrangement-trust-other                  |
| 09   | CP of legal arrangement—Other-settlor equivalent     |
| 10   | CP of legal arrangement—Other-trustee equivalent     |
| 11   | CP of legal arrangement—Other-protector equivalent   |
| 12   | CP of legal arrangement—Other-beneficiary equivalent |
| 13   | CP of legal arrangement—Other-other equivalent       |
| 14   | Unknown                                              |

### (v) Specified U.S. person – A U.S. person other than the following:

- (i). a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii). any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii). the United States or any wholly owned agency or instrumentality thereof;
- (iv). any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

### (vi) Owner documented FFI

An FFI meets the following requirements:

- a. The FFI is an FFI solely because it is an investment entity;
- b. The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- c. The FFI does not maintain a financial account for any non participating FFI;
- d. The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- e. The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

### (vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

### (viii) Exemption code for U.S. persons

| Code | Sub-category                                                                                                                                                                                                                  |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A    | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)                                                                                                      |
| B    | The United States or any of its agencies or instrumentalities                                                                                                                                                                 |
| C    | A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities                                                                                             |
| D    | A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)                                                                            |
| E    | A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)                                                                                             |
| F    | A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state |
| G    | A real estate investment trust                                                                                                                                                                                                |
| H    | A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940                                                                    |
| I    | A common trust fund as defined in section 584(a)                                                                                                                                                                              |
| J    | A bank as defined in section 581                                                                                                                                                                                              |
| K    | A broker                                                                                                                                                                                                                      |
| L    | A trust exempt from tax under section 664 or described in section 4947(a)(1)                                                                                                                                                  |
| M    | Sponsored, Closely Held Investment Vehicle                                                                                                                                                                                    |