

PORTFOLIO MANAGEMENT SERVICES
DISCLOSURE DOCUMENT
OF
PRP EDGE WEALTH PVT LTD.
(SEBI Registration No. INP000007960)

(As per the requirement of Regulation of SEBI (Portfolio Managers) Regulations, 2020)

- (i) The document has been prepared in accordance with the Securities and Exchange Board of India (Portfolio Managers) Regulations, 2020, as amended from time to time and filed with SEBI.
- (ii) The Document has been filed with the Board (SEBI) along with the certificate in the prescribed format in terms of regulation of SEBI (Portfolio Managers) Regulation 2020.
- (iii) The purpose of the Document is to provide essential information about the Portfolio Management Services (PMS) in a manner to assist and enable the investors in making an informed decision for engaging a Portfolio Manager.
- (iv) The document contains necessary information about the Portfolio Manager required by an investor before investing, and the investor may also be advised to retain the document for future reference.
- (v) This Disclosure Document is dated 25-09-2024 (financial data considered up to **31-Mar-2024**).

Details of the Portfolio Manager

Name of Portfolio Manager	:	PRP Edge Wealth Pvt Ltd.
SEBI Registration Number	:	INP000007960 (Dated: 27-Mar-2023)
Registered Office Address	:	507, 5th Floor, Eros City Square, Rosewood City, Sector - 49-50, Gurugram - 122018, Haryana
Phone No.(s)	:	0124-4249000
E-mail address	:	pmsops@alphaamoney.com
Website	:	www.alphaamoney.com

Details of the Principal Officer

Name of Principal Officer	:	Rahul Jagetiya
Corporate Office Address	:	One World Center, 3rd Floor Tower 2B-South Annex, Senapati Bapat Marg, Saidham Nagar, Lower Parel, Mumbai, Maharashtra – 400013
Mobile No.(s)	:	+91 97732 95579
E-mail address	:	rahul.jagetiya@alphaamoney.com

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Contents of Disclosure Document

(1) Disclaimer clause:

The particulars given in this Document have been prepared in accordance with the SEBI (Portfolio Managers) Regulations' 2020 as amended till date and filed with SEBI. This Document has neither been approved nor disapproved by SEBI nor has SEBI certified the accuracy or adequacy of the contents of the document. You are requested to retain the document for future reference. This document is not for public distribution and has been furnished to you solely for your information and may not be reproduced or redistributed to any other person.

Notwithstanding anything contained in the Disclosure Document, the provisions of SEBI (Portfolio Managers) Regulations, 2020 and as amended from time to time and the circulars/guidelines issues from time to time there under shall be applicable.

This Disclosure Document along with certificate in Form C is required to be provided to the Client, at least two days prior to entering into an agreement with the Client.

(2) Definitions:

Unless the context or meaning thereof otherwise requires, the following expressions shall have the meaning assigned to them hereunder respectively: -

- (i) **"Act"** means the Securities and Exchange Board of India, Act 1992 (15 of 1992) as amended from time to time.
- (ii) **"Agreement"** means agreement between Portfolio Manager and its Clients in terms of Regulation 14 of SEBI (Portfolio Managers) Regulations, 2020 and SEBI (Portfolio Managers) Amendment Regulation, 2016 issued by Securities and Exchange Board of India and shall include all recitals, schedules, exhibits and Annexure attached thereto and any amendments made to this Agreement by the Parties in writing.
- (iii) **"Applicable Laws"** means any applicable local or national statute, regulation, notification, circular, ordinance, requirement, directive, guidance or announcement issued by any Authority.
- (iv) **"Application"** means the application made by the Client to the Portfolio Manager to place the monies and/or securities mentioned therein with the Portfolio Manager for Portfolio Management Services. Upon execution of the Agreement by the Portfolio Manager, the Application shall be deemed to form an integral part of the Agreement. Provided that in case of any conflict between the contents of the Application and the provisions of the Agreement, the provisions of the Agreement shall prevail.
- (v) **"Assets"** means (i) the Portfolio and/or (ii) the Funds and includes all accruals, benefits, allotments, calls, refunds, returns, privileges, entitlements, substitutions and / or replacements or any other beneficial interest, including dividend, interest, rights, bonus as well as residual cash balances, if any (represented both by quantity and in monetary value), in relation to or arising out of Assets.

- (vi) **“Bank Account”** means one or more accounts opened, maintained and operated by the Portfolio Manager with any of the Scheduled Commercial Banks in the name of the Client or a pool account in the name of Portfolio Manager to keep the Funds of all clients.
- (vii) **“Board”** or **“SEBI”** means the Securities and Exchange Board of India established under subsection (1) of Section 3 of the Securities and Exchange Board of India Act, 1992 as amended from time to time.
- (viii) **“Business Day”** means days other than:
- Saturday and Sunday,
 - a day on which the Banks in Mumbai and/or RBI are closed for business/clearing,
 - a day on which the Bombay Stock Exchange and the National Stock Exchange are closed,
 - a day on which normal business could not be transacted due to storms, floods, bands, strikes etc.
- (ix) **“Client”** means the person who enters into an Agreement with the Portfolio Manager for managing its portfolio/funds.
- (x) **“Custodian”** means an entity that has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996.
- (xi) **“Depository Account”** means one or more account or accounts opened, maintained and operated by the Portfolio Manager in the name of the Client, with any depository or depository participant registered under the SEBI (Depositories and Participants) Regulations 1996.
- (xii) **“Discretionary Portfolio Management Services”** means the portfolio management services rendered to the Client, by the Portfolio Manager on the terms and conditions contained in this Agreement, where under the Portfolio Manager exercises any degree of discretion in investments or management of assets of the Client;
- (xiii) **“Document”** means Disclosure Document.
- (xiv) **“Financial year”** means the year starting from 1st April and ending on 31st March of the following year.
- (xv) **“Funds”** means the monies placed by the Client with the Portfolio Manager and any accretions thereto.
- (xvi) **“High Water Mark”** means a value of the highest Closing NAV achieved by the Portfolio in any year during the subsistence of this Agreement (adjusted for any additional funds/withdrawals by the Client in that year) and net of Portfolio Management Fees, for that year.
- (xvii) **“Investment Advice”** means advice relating to investing in, purchasing, selling or otherwise dealing in securities or investment products, and advice on investment portfolio containing securities or investment products, whether written, oral or through any other means of communication for the benefit of the client and shall include financial planning.

- (xviii) **“Investment Management Fees”** shall have the meaning attributed thereto in Clause [10] of this Document under the head Fees & Services Charged (To be charged on Actuals).
- (xix) **“Non-Discretionary Portfolio Management Services”** means the portfolio management services rendered to the client, by the Portfolio Manager on the terms and conditions contained in the Agreement with respect to the Assets (including the Portfolio and Funds) of the Client, where the Portfolio Manager shall provide advice in relation to assets but does not exercise any discretion with respect to investments or management of the Assets of the Client, and invests and manage the Assets only after seeking and taking approval from the Client, entirely at the Client’s risk.
- (xx) **“Net Asset Value” (NAV):** Net Asset Value is the market value of assets in a portfolio consisting of equity, derivative, debt, mutual funds units, cash, cash equivalents, accrued interest or benefits receivables, if any, etc. less payable, if any.
- (xxi) **“Parties”** means the Portfolio Manager and the Client, and “Party” shall be construed accordingly.
- (xxii) **“Person”** includes any individual, partners in a partnership, limited liability partnership, central or state government, company, body corporate, cooperative society, corporation, trust, society, Hindu Undivided Family or any other body of persons, whether incorporated or not.
- (xxiii) **“Portfolio Manager”** means “PRP Edge Wealth Pvt Ltd.” (PRPe Wealth) who has obtained the certificate of registration from SEBI to act as a Portfolio Manager under Securities and Exchange Board of India (Portfolio Managers) Regulations, 2020 vide Registration No. INP000007960.
- (xxiv) **“Plan/Product”** shall mean plans offered by the Portfolio Manager and accepted by the client for the purpose of investments.
- (xxv) **“Portfolio”** means the Securities and/or fund managed by the Portfolio Manager on behalf of the Client pursuant to this Agreement and includes any Securities mentioned in the Application, any further Securities placed by the Client with the Portfolio Manager for being managed pursuant to the Agreement, Securities acquired by the Portfolio Manager through investment of Funds and bonus and rights shares in respect of Securities forming part of the Portfolio, so long as the same is managed by the Portfolio Manager.
- (xxvi) **“Power of Attorney”** means the power of attorney to be executed by the Client in favor of the Portfolio Manager in the format specified by the Portfolio Manager, including any additional powers of attorney from time to time, in favor of the Portfolio Manager.
- (xxvii) **“Principal Officer”** means an individual who is responsible for the activities of portfolio management and has been designated as a principal officer by the portfolio manager.
- (xxviii) **“Regulations”** means the Securities and Exchange Board of India (Portfolio Managers) Regulations, 2020, as amended from time to time;
- (xxix) **“Scheduled Commercial Bank”** means any bank included in the Second Schedule to the Reserve Bank of India Act, 1934(2 of 1934).

(xxx) “Securities” shall mean and include “Securities” as defined under the Securities Contracts (Regulation) Act, 1956; Shares, scripts, stocks, bonds, warrants, convertible and nonconvertible debentures, fixed return investments, equity linked instruments, negotiable instruments, deposits, money market instruments, commercial paper, certificates of deposit, units issued by the Unit Trust of India and/or by any mutual funds, exchange traded funds, mortgage backed or other asset backed securities, derivatives, derivative instruments, options, futures, foreign currency commitments, hedges, swaps or netting off and any other securities issued by any company or other body corporate, any trust, any entity, the Central Government, any State Government or any local or statutory authority and all money rights or property that may at any time be offered or accrue (whether by rights, bonus, redemption, preference, option or otherwise) and whether in physical or dematerialized form in respect of any of the foregoing or evidencing or representing rights or interest therein; and any other instruments or investments (including borrowing or lending of securities) as may be permitted by applicable law from time to time.

INTERPRETATION:

- Words and expressions used in this disclosure document and not expressly defined shall be interpreted according to their general meaning and usage. The definitions are not exhaustive.
- They have been included only for the purpose of clarity and shall, in addition, be interpreted according to their general meaning and usage and shall also carry meanings assigned to them in regulations governing Portfolio Management Services.
- All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- All references “Rs.” refer to Indian Rupees. A “crore” means “ten million” and a “lakh” means a “hundred thousand”.

(3) Description about Portfolio Manager:

(i) History, Present business and Background of the Portfolio Manager:

(a) History of the Portfolio Manager:

The company was incorporated on 15th December, 2017 as “PRP Edge Wealth Pvt Ltd.” under Companies Act, 1956 and having its registered office at 507, 5th Floor, Eros City Square, Rosewood City, Sector – 49-50, Gurugram – 122018, Haryana which is changed from ES-343, ESPACE Nirvana Country, Sector – 50, Gurugram – 122018, Haryana and was formed with a vision to change the wealth advisory landscape, Mr. Puneet Pandey and Mrs. Rashmi Pandey started their own venture.

(b) Present Business and Background:

“PRP Edge Wealth Pvt Ltd.” is an associate company of PRP Professional Edge Associates Pvt Ltd., which is SEBI Registered Investment Advisor and Merchant Banker, serving esteemed clientele since 2013. PRP Professional Edge as one of the prominent financial services firms, focuses on providing specialized Investment Advisory Services to diversified clientele including Corporates, Financial Institutions, Retirement Benefit Trust, Family Offices under Advisory Model. We have a fully operational and dedicated team especially for the advisory business to service Earmarked & Retiral Benefit Funds/PF Trust on an exclusive basis.

(ii) Directors and Promoters of the Portfolio Manager:

Mr. Puneet Pandey and Mrs. Rashmi Pandey are the Promoters and Managing Directors of PRP Edge Wealth Pvt Ltd.

(a) Directors:

The Directors of the Company are as below:

- Mr. Puneet Pandey
- Mrs. Rashmi Pandey

(b) Director's backgrounds

- **Mr. Puneet Pandey:** An MBA Finance, a successful leader visionary and pioneer in the financial services industry having 28 years of experience spanning across Investment Banking - Capital Markets, Investment Assets Distribution & Wealth Management, Proprietary Book Management and Investment Advisory. He has successfully led and worked at leadership roles with highly reputed & established brands: Morgan Stanley, Ashok Leyland Investment Services, Mata Securities, SPA Capital, Religare, & JM Financial across asset classes, in this field.
- **Mr. Rashmi Pandey:** A post graduate in Personnel Management and an experienced professional having a generalist HR background and management skills that have been honed through managing multi skilled teams. Accomplished in executing entire gamut of tasks in recruitment encompassing screening, short listing, selection and appointment, of candidates over the years.

(iii) Top 10 Group Companies under the same Management as per section 370(1B) of the Companies Act, 1956, of the Portfolio Manager in India):

- (a) PRP Professional Edge Associates Pvt Ltd.
- (b) PRP Realty Pvt Ltd.
- (c) iAltInvest Pvt Ltd.

(4) Penalties, pending litigation or proceedings, findings of inspection or investigations for which action may have been taken or initiated by any regulatory authority:

Sr. No.	Particulars	Remarks
1	All cases of penalties imposed by the Board or the directions issued by the Board under the Act or Rules or Regulations made thereunder	None
2	The nature of the penalty/direction	None
3	Any pending material litigation / legal proceedings against the portfolio manager / key personnel with separate disclosure regarding pending criminal cases, if any:	None
4	Any deficiency in the systems and operations of the portfolio manager observed by the Board or any regulatory agency:	None

5	Any inquiry/ adjudication proceedings initiated by the Board against the portfolio manager or its directors, principal officer or employee or any person directly or indirectly connected with the portfolio manager or its directors, principal officer or employee under the Act or Rules or Regulations made thereunder.	None
6	Penalties imposed for any economic offense and/or violation of any securities laws	None

(5) Details of Services Offered / Proposed to be Offered

(i) Services offered:

The Portfolio Manager offers Portfolio Management services under Discretionary, Non-Discretionary, and Advisory categories to its prospective clients.

(a) Discretionary Portfolio Management:

Under the Discretionary Portfolio Management Services, the Portfolio Manager will have the sole and absolute discretion with regard to the selection of the type of securities traded on behalf of the Client and held in the portfolio, based on the executed agreement. The Portfolio Manager has the discretion as regards the choice and timing of the investment decisions, to make changes in the investment and to invest some or all of the funds of the Client in such manner and in such industries/sectors/securities at the Portfolio manager discretion. The Securities invested/disinvested by the Portfolio Manager for Clients may differ from Client to Client. The Portfolio Manager's decision (taken in good faith) in deployment of the Clients' funds is absolute and final and cannot be called in question or be open for review at any time during the course of the Agreement or any time thereafter except on the ground of malafide intent, fraud, conflict of interest or gross negligence. This right of the Portfolio Manager will be exercised strictly in accordance with the relevant acts, rules, regulations, guidelines, and notifications in force from time to time.

(b) Non-discretionary Portfolio Management:

In the case of non-discretionary services, the investment objectives and the securities to be invested would be entirely decided by the Client. The same could vary widely from client to client. However, the execution would be carried out only after getting approval from the Client.

Under the Non-Discretionary category, the investment decisions of the Portfolio Manager are guided by the instructions received from the client. The deployment of funds is the sole discretion of the client and is to be exercised by the portfolio manager in a manner strictly complies with the client's instruction. The decision of the client in the deployment of funds and the handling of his / her / its portfolio is absolute and final. The role of the Portfolio Manager apart from adhering to investments or divestments upon instructions of the client is restricted to providing market intelligence, research reports, trading strategies, trade statistics and such other material which will enable the client to take appropriate investment decisions. For the purpose of acting on the client's instructions, the Portfolio Manager shall take instructions in writing or through any other media mutually agreed such as email, fax, telephone or suitable and secured message and may include managing, renewing and reshuffling the portfolio, buying and selling of securities, keeping safe custody of the securities and monitoring book closures, dividend, bonus,

rights, etc. so that all benefits accrue to the client's portfolio, for an agreed fee structure and for a definite described period, entirely at the client's risk.

(c) Advisory Services:

The Portfolio client is to be given purely advisory services as stipulated under SEBI PMS Regulations and in accordance with the requirement of the client. Portfolio Manager gives advice to the client regarding investment/disinvestment in Securities. However, discretion lies with the client whether to act upon it or to ignore the advice. The Portfolio Manager will provide advisory portfolio management services, in terms of the SEBI (Portfolio Manager) Regulations, 2020 and SEBI (Investment Advisers) Regulations, 2020, which shall be in the nature of Investment advice and may include advice relating to investing in, purchasing, selling or otherwise dealing in securities or investment products, and advice on investment portfolio containing securities or investment products, whether written, oral or through any other means of communication for the benefit of the client. Investment advice shall be for an agreed fee structure and for a period agreed and entirely at the client's risk. The Portfolio Manager shall act in a fiduciary capacity towards its client.

Direct onboarding: Investors have the option to avail the portfolio management services directly from the Company. Client can onboard with the company directly by contacting us at pmsops@alphaamoney.com

(ii) Investment Objective:

The funds of the Clients shall be invested in such capital and money market instruments, including securities as defined under the Securities Contract (Regulation) Act, 1956, and shall include any securities, derivatives and other instruments which are tradable on any of Exchanges as well as such units of Unit Trust of India and / or other mutual funds (whether listed or unlisted), government securities, debt instruments, negotiable instruments, unlisted securities, certificates of deposit, participation certificates, commercial paper, securitized debt instruments, investments in company deposits, bank deposits, treasury bills and such other eligible modes of investment and/or forms of deployment within the meaning of the Regulation issued by SEBI as amended from time to time.

The Portfolio Manager may, however, enter into futures contracts, options in securities, options on indices and other similar types of investment, which may result in the Client having to provide initial margin payments and which would be deemed. The Portfolio Manager shall observe a high standard of integrity and fair dealing in all transactions involving the Client's Account. The investment in the securities mentioned in the above point will be in accordance with the objectives as given in the agreement and also any of the product/plan categories accepted by the client.

The investment objectives would be one or more of the following or combination thereof:

- a. To provide investment flexibility to the client across various market segments
- b. To generate good returns on investments
- c. To generate short term and/ or long-term capital appreciation

The Portfolio Manager offers various investment strategies-based portfolios to allow for standardized customization in sync with investor profile and also customized portfolio as per suitability and specific requirements of the client. The general objective is to formulate and device the investment philosophy to achieve long term growth of capital.

The objective of the Derivative Exposure: The objective to use derivatives is purely to protect the portfolio in case of a severe market correction. We seek to use derivatives purely to protect the client's portfolio in case of sharp drawdowns of the aggregate market. The Derivatives will only be used for hedging and/or portfolio rebalancing.

(iii) Types of Securities

The portfolio manager/fund manager shall invest in all such types of securities as defined in above (Please refer to definitions) and in all such securities as permissible from time to time.

Consistent with the investment objective and subject to Regulations, the corpus will be invested in any of (but not exclusively) the following securities:

- a) Equity and equity-related securities including convertible bonds (including equity-linked debentures) and debentures and warrants carrying the right to obtain equity shares;
- b) Securities issued/guaranteed by the Central, State Governments and local governments (including but not limited to coupon bearing bonds, zero coupon bonds, and treasury bills);
- c) Obligations of Banks (both public and private sector) and Development Financial Institutions like Certificate of Deposits (CDs), Coupon bearing Bonds, Zero Coupon Bonds;
- d) Money Market instruments permitted by SEBI/RBI;
- e) Certificate of Deposits (CDs);
- f) Commercial Paper (CPs);
- g) Mutual Fund units, Fixed Deposits, Bonds, debentures etc.;
- h) Units of venture funds;
- i) Securitization instruments;
- j) Foreign securities as permissible by Regulations from time to time;
- k) Any other securities and instruments as permitted by the Regulations from time to time.

The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals.

(iv) Minimum Investment Amount

The Portfolio Manager will not accept an initial corpus of less than Rs. 50.00 lacs or such minimum amount as specified by SEBI from time to time. The client may on one or more instances or on a continual basis, make further placements of funds/securities under the services.

(v) Details of PMS strategies offered:

Presently following investment approaches are being offered to the investors based on profile, investment objective and other relevant factors, the portfolio of the clients are presently Managed by Mr. Jyoti Prakash & Mr. Paramjeet Singh.

A. Alphaa MPT Plus Fund

- o **Fund Manager:** Jyoti Prakash
- o **Investment Objective:** To focus on investment to maximize return within acceptable level of risk based on Modern Portfolio Theory formulated by Harry Markowitz.

- **Investment Approach:** The fund will invest in listed securities and money market instruments. The universe of stocks meets EPFO guidelines plus other qualitative and quantitative parameters. Selection of stocks would be based on Modern Portfolio Theory formulated by Harry Markowitz.
- This approach can be taken on both a discretionary and non-discretionary basis. If the client chooses to be managed on a non-discretionary basis, the investor will have complete control over investments initiated under the scheme. Ideas will be generated by PRP Wealth, but the investor consent is required before implementation. Investors may also have specific ideas that he/ she may like to be validated by the detailed research process we follow and based on our recommendations, the investor may or may not agree to move forward. Such an arrangement will help the investor to get an independent perspective of the idea before he/ she acts on it. In addition to that, we will be guiding their portfolio towards the value framework that they hold. Such a process could lead to a varied set of stock ideas across investors, thus providing them with a customized portfolio and service.

- **Asset Allocation:**

Securities	Allocation %
Listed Securities	Up to 100% of corpus
Money Market	Up to 10% of corpus

- **Description of types of securities:** Equities, REITs, InvITs, ETF, Sovereign gold bonds and money market instruments.
- **Investment horizon:** Recommended time horizon for effective portfolio returns is minimum 36 months.
- **Benchmark:** NIFTY 50 TRI Index
Pursuant to SEBI circular dated December 16, 2022 only three benchmarks under the strategy "Equity" have been defined, one of which is Nifty 50 Index. Accordingly, the portfolio Manager has chosen Nifty 50 Index.

NIFTY 50 INDEX is broad based index representing Indian market, and its composition broadly covers all major Industries in the India economy.

B. **Alpha Better Risk Reward 30 Stocks Portfolio**

- **Fund Manager:** Jyoti Prakash
- **Investment objective:** The objective of the Fund is to generate long term capital appreciation from a portfolio of Equity and Equity related securities. Maximum 30 Stocks are picked on bottoms-up fundamental analysis.
- **Investment Approach:** Each stock plays on underlying themes like strong demand environment, market share gains, growth in earnings, etc. in addition to being reasonably valued. The strategy's universe would include the diverse investment opportunity that exists in the listed space.
- This approach can be taken on a discretionary and non-discretionary basis. If the client

chooses to be managed on a non-discretionary basis, the investor will have complete control over investments initiated under the scheme. Ideas will be generated by PRP Wealth, but the investor consent is required before implementation. Investors may also have specific ideas that he/ she may like to be validated by the detailed research process we follow and based on our recommendations, the investor may or may not agree to move forward. Such an arrangement will help the investor to get an independent perspective of the idea before he/ she acts on it. In addition to that, we will be guiding their portfolio towards the value framework that they hold. Such a process could lead to a varied set of stock ideas across investors, thus providing them with a customized portfolio and service.

○ **Asset Allocation:**

Securities	Allocation %
Listed securities	Up to 100% of corpus
Money Market	Up to 10% of corpus

○ **Description of types of securities:** Equities, REITs, InvITs, ETF, Sovereign gold bonds and money market instruments.

○ **Investment horizon:** Recommended time horizon for effective portfolio returns by portfolio manager is minimum 36 months.

○ **Benchmark:** NIFTY 50 TRI Index

Pursuant to SEBI circular dated December 16, 2022 only three benchmarks under the strategy "Equity" have been defined, one of which is Nifty 50 Index. Accordingly, the portfolio Manager has chosen Nifty 50 Index.

NIFTY 50 INDEX is broad based index representing Indian market, and its composition broadly covers all major Industries in the India economy.

C. Alpha Focused Small-Cap Portfolio

○ **Fund Manager:** Jyoti Prakash

○ **Investment objective:** The objective of the Fund is to generate long term capital appreciation from a portfolio of Equity and Equity related securities.

○ **Investment approach:** The fund will invest predominantly in Small-cap stocks as per AMFI's classification of Small-cap. Stocks would be picked based on fundamental analysis with emphasis on Value as a factor.

○ This approach can be taken on a discretionary and non-discretionary basis. If the client chooses to be managed on a non-discretionary basis, the investor will have complete control over investments initiated under the scheme. Ideas will be generated by PRP Wealth, but the investor consent is required before implementation. Investors may also have specific ideas that he/ she may like to be validated by the detailed research process we follow and based on our recommendations, the investor may or may not agree to move forward. Such an arrangement will help the investor to get an independent perspective of the idea before he/ she acts on it. In addition to that, we will be guiding their portfolio towards the value framework that they hold. Such a

process could lead to a varied set of stock ideas across investors, thus providing them with a customized portfolio and service.

○ **Asset Allocation:**

Securities	Allocation %
Listed securities	Up to 100% of corpus
Money Market	Up to 10% of corpus

○ **Description of types of securities:** Equities, REITs, InvITs, ETF, Sovereign gold bonds and money market instruments.

○ **Investment horizon:** Recommended time horizon for effective portfolio returns by portfolio manager is minimum 36 months.

○ **Benchmark:** NSE50 TRI Index

Pursuant to SEBI circular dated December 16, 2022 only three benchmarks under the strategy "Equity" have been defined, one of which is Nifty 50 Index. Accordingly, the portfolio Manager has chosen Nifty 50 Index

NIFTY 50 INDEX is broad based index representing Indian market, and its composition broadly covers all major Industries in the India economy.

D. AlphaMoney Equity + Portfolio

○ **Fund Manager:** Paramjeet Singh

○ **Investment objective:** The objective of the fund is to provide a strategic asset allocation to match investor's risk-taking ability with their preference between preservation of capital and capital appreciation.

○ **Investment approach:** Our algorithm will set up an investor's optimal portfolio and consequent allocation to different categories of instruments based on the Return / Risk / Covariance framework. The fund will invest in instruments such as Exchange Traded Funds (ETFs)/ Index Funds/ Open-ended Mutual Funds having low expense ratio, to provide suitable risk-adjusted returns to the investor.

○ This approach can be taken on a discretionary and non-discretionary basis. If the client chooses to be managed on a non-discretionary basis, the investor will have complete control over investments initiated under the scheme. Ideas will be generated by PRP Wealth, but the investor consent is required before implementation. Investors may also have specific ideas that he/ she may like to be validated by the detailed research process we follow and based on our recommendations, the investor may or may not agree to move forward. Such an arrangement will help the investor to get an independent perspective of the idea before he/ she acts on it. In addition to that, we will be guiding their portfolio towards the value framework that they hold. Such a process could lead to a varied set of investment ideas across investors, thus providing them with a customized portfolio and service.

○ **Asset allocation at the time of Investment:**

Asset Class	Allocation %
Equity	Up to 100% of corpus
Money Market	Up to 10% of corpus
Precious Metal	Up to 10% of corpus

- **Description of types of securities:** Equity and Precious Metals Exchange Traded Funds, Index Funds, Open-ended Funds, Liquid funds
- **Investment horizon:** Recommended time horizon for effective portfolio returns by portfolio manager is minimum 36 months.
- **Benchmark:** Nifty50 TRI Index
Pursuant to SEBI circular dated December 16, 2022 only three benchmarks under the strategy "Equity" have been defined, one of which is Nifty 50 Index. Accordingly, the portfolio Manager has chosen Nifty 50 Index.

NIFTY 50 Index is broad based index representing Indian market, and its composition broadly covers all major Industries in the India economy.

E. PRP FIXED INCOME FUND

- **Fund Manager:** Jyoti Prakash
- **Investment Objective:** The fund will generate income and capital appreciation by predominantly investing in BBB and above rating instruments while maintaining safety and moderate liquidity by maintaining investments in money market instruments.
- However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns.

Asset allocation:

Instruments / Securities	Allocation %
Corporate debt	0% - 100%
G-Sec	0% - 100%
Money Market Instruments	0% - 20%
Securitized debt	0% - 40%
REITs & InvITs	0% - 25%

- **Description of types of securities:** Debt instruments rating with BBB & above and money market instruments with rating A1 & above.
- **Investment horizon:** Recommended time horizon for effective portfolio returns by portfolio manager is minimum 36 months.
- **Benchmark:** CRISIL Credit Index
Pursuant to SEBI circular dated December 16, 2022 only three benchmarks under the strategy "Debt" have been defined, one of which is CRISIL Credit Index. Accordingly, the portfolio Manager has chosen CRISIL Credit Index.

○ **Investment Risk:**

The Scheme may invest in debt and debt related instruments, as may be permitted by SEBI, from time to time. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. The length of time for settlement may affect the Scheme in the event the Scheme has to meet an exceptionally large number of redemption requests. The Scheme will retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.

There are certain other risk associated with the investment such as Prepayment risk, Reinvestment risk, Regulatory risk, Interest rate risk, change in Instrument price, Downgraded credit rating.

F. Alpha factor Investing Fund

○ **Fund Manager:** Jyoti Prakash

○ **Investment objective:** The objective of the Fund is to generate long term capital appreciation from a portfolio of Equity and Equity related securities.

○ **Investment approach:** The fund will invest predominantly in listed securities. Stocks would be picked based on analyzing list of factors like size, volatility, value, momentum, and quality etc.

○ This approach can be taken on a discretionary and non-discretionary basis. If the client chooses to be managed on a non-discretionary basis, the investor will have complete control over investments initiated under the scheme. Ideas will be generated by PRP Wealth, but the investor consent is required before implementation. Investors may also have specific ideas that he/ she may like to be validated by the detailed research process we follow and based on our recommendations, the investor may or may not agree to move forward. Such an arrangement will help the investor to get an independent perspective of the idea before he/ she acts on it. In addition to that, we will be guiding their portfolio towards the value framework that they hold. Such a process could lead to a varied set of securities idea across investors, thus providing them with a customized portfolio and service.

○ **Asset Allocation:**

Securities	Allocation %
Listed securities	Up to 100% of corpus
Money Market	Up to 10% of corpus

○ **Description of types of securities:** Equities, REITs, InvITs, ETF, Sovereign gold bonds and money market instruments.

○ **Investment horizon:** Recommended time horizon for effective portfolio returns by portfolio manager is minimum 36 months.

- **Benchmark:** NIFTY 50 TRI Index
Pursuant to SEBI circular dated December 16, 2022 only three benchmark under the strategy “Equity” have been defined, one of which is Nifty 50 Index. Accordingly, the portfolio Manager has chosen Nifty 50 Index.

NIFTY 50 Index is broad based index representing Indian market, and its composition broadly covers all major Industries in the India economy.

(vi) We shall not invest in any/ associate group companies.

(6) Risk Factors:

- (i)** Securities investments are subject to market risk and there is no assurance or guarantee that the objectives of the investments will be achieved.
- (ii)** The past performance of the Portfolio Manager does not indicate future performance.
- (iii)** As with any investments in securities, the Net Asset Value (NAV) of the Portfolio can go up or down on the factors and forces affecting the capital market.
- (iv)** The investment made by the Portfolio Manager is subject to the risk arising from the investment objective, investment approaches, strategy, and asset allocation.
- (v)** The investment made by the Portfolio Manager is subject to risk arising out of non-diversification or inadequate diversification, if any.
- (vi)** Securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investments made by the Portfolio Manager. The various factors which may impact the value of the Portfolio Manager’s investment include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to issuer of securities, tax laws, liquidity of underlying instruments, settlement periods, trading volumes, etc. The Portfolio Manager does not guarantee or assure any returns.
- (vii)** Investment decisions made by the Portfolio Manager may not be profitable.
- (viii)** The tax implications described in the Document are available under the present taxation laws to conditions. The information given is for general purpose only and based on the advice received by the Portfolio Manager on the prevalent laws and practices in India. Such laws or their interpretation are subject to change. However, each individual investor/ Client is advised to consult his/ her/ their own professional tax advisor.
- (ix)** Prospective investors should review/ study this Disclosure Document carefully in its entirety and shall not construe its contents here of or regard the summaries contained herein as advice related to legal, taxation, financial/ investment matters and are advised to consult their own professional advisors on the various aspects of their investments/ holdings/ disposal along with its tax implications before making an investment decision.
- (x)** The investment in Indian capital market involves above average risk for investors compared with other investment opportunities. Investments will be of a longer duration compared to trading in securities. There is a possibility of investment and the income from there of falling

as well as rising depending on the market situation. There is also a risk of total loss of the value of an asset, possibilities of recovery of loss in investments only through legal process.

- (xi) The investments made are subject to external risks such as war, natural calamities. Technology updating/ obsolescence, policy changes in the local and international markets and the like.
- (xii) The Client agrees that he/ she has perused and understood the disclosures made by the Portfolio Manager in the Disclosure Document before entering into the Agreement.
- (xiii) The Portfolio Manager is neither responsible nor liable for any losses resulting from the operations of the PMS products.
- (xiv) Currency risk in relation to the Indian Rupee may remain a significant risk factor for our investment program, the cost of hedging this currency risk (if available) could reduce the Client's investment returns. Decrease in the value of the Indian Rupee relative to other currencies (particularly the US dollar) could adversely affect investment returns and such a decrease may be likely given India's current inflation and its budget deficits.
- (xv) The Indian securities markets are smaller and more volatile when compared to the securities markets of the UK, US and certain other OECD countries. The Indian stock exchanges have been subject to broker defaults, failed trades and settlement delays in the past and such events may have an adverse impact on the NAV of the Client's portfolio. Indian stock exchanges utilize circuit breaker systems under which trading in a particular stock, or the entire trading could be potentially suspended on account of excessive volatility in a stock or market. Such disruptions could significantly impact our ability to sell Client's investments. Factors like these could adversely affect the Client's portfolio.
- (xvi) Asset class risk -
Equities are the last contingent claims on a company's assets and financials after all other obligations have been discharged.
 - Investing in equities as an asset class entails the following risks:
 - Macro-economic growth
 - Geo-political disruptions
 - Currency and interest rate
 - Liquidity risk for mid-caps and small caps
 - Event risk
 - Adverse taxation

We also invest temporary funds pending investment in liquid, debt and money market funds and there could be an extremely small probability of loss of capital inherent to default and interest rate risk inherent in fixed income investing.

- (xvii) Risk management tools and parameters
We constantly remind ourselves of our policy and ensure that our process, conduct, and portfolio confirm it. We have incorporated practices and procedures to eliminate risk wherever possible failing which we try to mitigate and minimize the impact of the same. A number of risks come into play by virtue of a firm's operation in a given field/ industry. For PRP Wealth, this includes risks resulting from breakdown in procedures, people and systems related to making and managing a portfolio of investments. These risks can be related to multiple areas / parties as indicated below:

- Portfolio level risks
 - Company risk
 - Portfolio risk management

- Firm level risks
 - Regulatory risk
 - Trade execution
 - Compliance
 - Systems
 - Investor redemption
 - External service providers
 - Team stability

Our view has been to focus on our core competency, which is to find value investment opportunities in India & Foreign. We have therefore outsourced some of our operations to the highest qualified service providers in their respective fields. We therefore conduct internal as well as external monitoring of the underlying risks in our business model. A successful risk management framework relies on clearly identifying and constantly monitoring risks.

We do not intend to take any leverage or borrowing in its ordinary course. Any borrowing or leverage shall be within the limits prescribed by SEBI, and we shall disclose information regarding the overall level of the leverage employed, level of leverage arising from borrowing of cash, level of leverage arising from position held in derivative securities and the main source of such leverage to the Clients and SEBI as required under SEBI regulations from time to time. We seek to invest primarily in instruments which, in our view, have reasonable liquidity, but we may also invest in less liquid instruments. There can be no guarantee or assurance that we will achieve our investment objectives. The objectives set out are the targeted and proposed objectives and they shall be subject to the risks inherent in undertaking such investment opportunities. The investment policies and strategies are based on the future performance of the underlying business which is inherently uncertain and entails significant risk. The foregoing description is general, is not intended to be exhaustive. Investors must recognize that there are inherent limitations on all descriptions of investments due to the complexity, confidentiality, and subjectivity of such processes. In addition, the description of virtually every strategy must be qualified by the fact that investment approaches are continually changing, as are the market conditions of India. Finally, it shall be in the sole discretion of the Portfolio Manager to pursue additional strategies to meet the manager's objective, in accordance with applicable law. In addition, new types of investment techniques with new or existing instruments are developed from time to time and the manager expects, and reserves the right, to employ these techniques where the Fund Manager determines that this may help to achieve its investment objective. For a detailed explanation and understanding of the above please do not hesitate to contact us and seek additional clarification prior to undertaking investment.

(7) Client Representation:

(i) Client Portfolio Data

Details of client's accounts active: As on 31st March 2024.

Sr. No.	Category of clients	No. of clients	Funds managed (amt in Rs. cr)	Discretionary/ Non-Discretionary (if available)
1	Associates/group companies	-	-	-
2	Related Parties: Corporate	-	-	-
3	Related Parties: Individual	-	-	-
4	Others	3	11.8	Discretionary
	TOTAL	3	11.8	

Details of client's accounts active: As on 31st August 2024.

Sr. No.	Category of clients	No. of clients	Funds managed (amt in Rs. cr)	Discretionary/ Non-Discretionary (if available)
1	Associates/group companies	-	-	-
2	Related Parties: Corporate	-	-	-
3	Related Parties: Individual	-	-	-
4	Others	3	20.75	Discretionary
	TOTAL	3	20.75	

- (ii) Complete Disclosure in respect of transactions with related parties as per the accounting standards specified by the Institute of Chartered Accountants of India: Please refer below for related parties with whom transactions have taken place during the year 2023-24 (audited).

Details of related parties:

Sr. No.	Relationship	Names of related parties
1	Director	Puneet Pandey
2	Director	Rashmi Pandey
3	Director	Prakhar Pandey
4	Common Director	PRP Professional Edge Associates Private Limited
5	Common Director	PRP Realty Private Limited
6	Common Director	Ialtinvest Private Limited

Details of related party transactions during the year ended March 31, 2024

Sr. No.	Particulars	Group Enterprise 2023-24	Key Management Personnel 2023-24
1	(A) Expenditure Ialtinvest Private Limited	2986	-
	(B) Unsecured loan given PRP Professional Edge Associates Private Limited	2,60,000	-

(C) Proceeds from repayment of unsecured loan given PRP Professional Edge Associates Private Limited	2,60,000	-
Outstanding balance at the year end		
(C) Expenditure payable Ialtinvest Private Limited	-	-

(8) The Financial Performance of Portfolio Manager:**8.1 Capital Structure (Rs. in Lacs)**

Particulars	As on 31-Mar-2022	As on 31- March-2023	As on 31- March-2024
a) Paid-up capital	1.00	5.42	5.42
b) Free reserves (excluding re-valuation reserves)	(0.28)	507.56	431.04
c) Total (a) + (b)	0.68	(22.74)	513.95

8.2 Deployment of Resources (Rs. in Lacs)

Particulars	As on 31-Mar-2022	As on 31- March-2023	As on 31- March-2024
(a) Fixed Assets	0.00	0.00	0.00
(b) Plant & Machinery & Office Equipment's	0.00	111.45	99.11
(c) Investments	0.00	0.00	0.00
(d) Others	0.00	409.25	340.96
Total	0.00	520.70	444.07

8.3 Major Sources of Income: (Rs. in Lacs)

Particulars	As on 31-Mar-2022	As on 31- March-2023	As on 31- March-2024
(a) Income from Wealth Management Fee	0.00	0.00	2.45
Total	0.00	0.00	0.00

8.4 Net Profit (Rs. In lakhs)

Particulars	As on 31-Mar-2022	As on 31- March-2023	As on 31- March-2024
Profit After Tax	(27.42)	(164.15)	(76.52)

(9) Audit Observation for last 3 preceding years:

For Audit observation purpose, the Portfolio Manager shall attach the Auditor's Reports of last 3

years.

(10) Performance of the Portfolio Manager for the last 3 years (Regulation 22 of SEBI (Portfolio Managers) Regulations, 2020:

Performance Data

Sr. No.	Investment Approach	Start date	Period	Portfolio Performance (%), Net of all fees and charges	Benchmark	Benchmark Return (%)
1.	Alphaa Focused Small-Cap Portfolio	01 Aug 2023	01-Aug-23 to 31-Mar-24	22.18%	NIFTY 50 TRI Index	13.69%
2.	Alphaa Better Risk Reward 30 Stocks Portfolio	01 Sep 2023	01-Sept-23 to 31-Mar-24	24.42%	NIFTY 50 TRI Index	16.37%
3.	Alphaa MPT plus Fund	08 Sep 2023	08-Sept-23 to 31-Mar-24	12.56%	NIFTY 50 TRI Index	13.58%
4.	AlphaaMoney Equity+ Portfolio	13 Oct 2023	13-Oct-23 to 31-Mar-24	18.14%	NIFTY 50 TRI Index	13.19%

(11) Fees and Services Charged (To be based on actual):

- (i) Investment Management Fee i.e.,** Fixed Fees charged as agreed with the client wide terms and conditions mentioned in the agreement relating to the Portfolio Management Services offered to the Clients.
- (ii) Performance Management Fee i.e.,** A performance fees based on profit slabs provided in the portfolio agreement is charged as agreed with the client wide terms and conditions mentioned in the agreement. Performance fees will be charged on the performance over the hurdle rate, management fee and any costs of trading. It shall be computed on the basis of high-water mark principle over the life of the investment for charging of performance/profit sharing fees.

High Water Mark Principle: High Water Mark shall be the highest value that the portfolio/account has reached. Value of the portfolio for computation of high watermark shall be taken to be the value on the date when performance fees are charged. For the purpose of charging performance fee, the frequency shall not be less than quarterly.

The portfolio manager shall charge performance-based fee only on increase in portfolio value in excess of the previously achieved high water mark.

- (iii)** The fees charged to the client for PMS Service comes under "Fees for technical services" under Sec 194J of the Income Tax Act 1961. This section calls for withholding tax on the

fees that the client pays to the portfolio manager if he or she falls under

- An Individual / HUF whose total sales / gross receipt or turnover from business or profession carried on by him exceed the monetary limit specified under clause (a) or clause (b) of Sec. 44AB during the previous year immediately preceding the financial year.
- Corporate.

- (iv) **Custodian fee / Depository Charges & Fund Accounting Charges:** Charges relating to custody and transfer of shares, bonds and units, opening and operation of demat account, dematerialization and rematerialization, and/or any other charges in respect of the investment etc. The actual fees levied by the custodian for custody, demat charges and fund accounting shall be charged to the client as mentioned in the agreement with the client and as agreed between the Portfolio Manager and the Custodian from time to time. These charges are expected to be in the range of 5 to 15 BPS per annum.
- (v) **Registration and transfer agents' fees:** Fees payable for the Registrars and Transfer Agents in connection with effecting the transfer of any or all of the securities and bonds including stamp duty, cost of affidavits, notary charges, postage stamps, and courier charges.
- (vi) **Brokerage, transaction costs, and other services:** The brokerage and other charges like stamp duty, transaction cost and statutory levies such as GST, securities transaction tax, turnover fees, and such other levies as may be imposed upon from time to time.
- (vii) **Fees and charges in respect of investment in mutual funds:** Mutual Funds shall be recovering expenses or management fees and other incidental expenses and such fees and charges shall be paid to the Asset Management Company of the Mutual Funds on behalf of the Client. Such fees and charges are in addition to the portfolio Management fees described above.
- (viii) **Certification charges or professional charges:** The charges are payable to professional services like accounting, taxation, certification and any other legal services, etc.
- (ix) **Securities lending and borrowing charges:** The charges pertaining to the lending of securities, costs of borrowings and costs associated with the transfer of securities connected with the lending and borrowing transfer operations.
- (x) **Stamp Duty:** As may be applicable at actuals.
- (xi) **Goods & Services Tax:** As applicable from time to time.
- (xii) **Any incidental and ancillary out of pocket expenses:** All incidental and ancillary expenses not recovered above but incurred by the Portfolio Manager on behalf of the client shall be charged to the Client.
- (xiii) **The portfolio manager shall deduct directly from the cash account of the client all the fees/costs specified above. Other expenses, which could be attributable to the Portfolio Management, would also be directly deducted and the client would be sent a statement about the same.**
- (xiv) **The fee so charged may be a fixed fee or performance-based fee or a combination of both**

as agreed in the agreement.

- (xv) Portfolio Manager shall not charge any entry/setup fees to Clients at the time of onboarding except the specific charges applicable for execution of the agreement and related documents for account opening. These will be capped at INR 2500.
- (xvi) Operating expenses excluding brokerage, over and above the fees charged for Portfolio Management Service, shall not exceed 0.50% per annum of the client's average daily Assets under Management (AUM).
- (xvii) We shall provide an option to clients to be on-boarded directly, without intermediation of persons engaged in distribution services. At the time of on-boarding of clients directly, no charges except statutory charges shall be levied.

(12) Taxation:

The following information is based on the law in force in India at the date hereof. This information is neither a complete disclosure of every material fact of the Income-tax Act, 1961 nor does constitute tax or legal advice. This information is based on the Portfolio Manager's understanding of the Tax Laws as of this date of Disclosure Document. Investors / clients should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. In view of the individual nature of the tax consequences, each investor /client is advised to consult his/ her/its own professional tax advisor. The information/data herein alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy and should not be construed as investment advice.

Income on Investment in Securities is subject to tax in the following manner:

(a) Dividend

The Finance Act, 2020 has abolished the provisions related to Dividend Distribution Tax ("DDT") and hence the dividends distributed by an Indian company are taxable in hands of the shareholders/unit holders at the rates applicable to the respective assesses.

Further, The Finance Act, 2020 has amended Section 57 of the IT Act, in respect of deduction from the dividend income. The said amendment governs that no deduction shall be allowed from dividend income other than interest expense to the extent of 20% of the dividend income. Also w.e.f. 1st April 2020 mutual fund / RTA shall be required to deduct TDS at 10 per cent only on dividend payment (Above Rs 5000); No tax shall be required to be deducted by the mutual fund on income which is in the nature of capital gain. However, with effect from 14th May 2020, TDS on dividend is reduced to 7.5% for FY2020-21 only.

(b) Interests on Investment are taxable except in certain cases where it is exempted from tax under Income Tax Act 1961.

(c) In case the securities are sold within one year (for listed securities except for units other than units of equity oriented mutual funds) or within three years (for unlisted securities) from the date of purchase, the resultant gains or losses are termed as short-term capital gains or losses. Short term gains arising out of transfer of equity shares if the securities are sold on a recognized stock exchange in India and on which securities transaction tax has been paid are taxed at a concessional rate of 15% (as increased by surcharge plus education cess), in other cases they would be taxed at the slab rate applicable to the respective PMS client type.

In case the securities are sold after one year (for listed securities) or three years (for unlisted securities) and three years for units other than units of equity oriented mutual funds from the

date of purchase, the resultant gains or losses are termed as long term capital gains or losses and the gain is arising out of transfer of equity shares which are sold on a recognized stock exchange in India and on which securities transaction tax has been paid would be taxed at 10% (as increased by surcharge plus education cess) in case of listed securities and 20% (as increased by surcharge plus education cess) in case of unlisted securities and units other than units of equity oriented mutual funds.

From A.Y. 2024-25, Long Term capital gain (where STT is paid) in excess of Rs. 1.25 Lakh will be subject to 10% tax for transfer made before 23rd July, 2024. Subsequent transfers will attract tax rate of 12.5%. On the balance amount of the total income, the tax will be computed as if it were the total income of the assessee.

Note: "Listed Securities" as defined under the explanation to section 112(1) of Income Tax Act, means the securities as defined in clause 2(h) of Securities Contract (Regulations) Act, 1956 and listed on any recognized stock exchange in India.

"Unlisted Securities" means securities other than listed securities.

"Units" shall have the meaning assigned to it in clause (b) of explanation to section 115AB of Income Tax Act, 1961.

The following are the tax provisions presently applicable to clients investing in the Portfolio Management Products under the Income Tax Act, 1961.

Tax on Long Term Capital Gain:

If the capital asset, which is transferred, is equity share or units of equity oriented mutual funds and the transaction is subject to Securities Transaction Tax, the Long-Term Capital Gain in excess of Rs. 1.25 Lakh is chargeable to tax @ 12.5%.

In other cases, the tax will be calculated as follows:

Capital Asset	If it is not subject to Securities Transaction Tax		
	Long Term		Short Term
	Without Indexation	With Indexation	
1. Debenture Listed	12.5 %	Not Applicable	Normal
2. Debenture Non-Listed	20 %	Not Applicable	Normal
3. Government Securities	12.5 %	20 %	Normal
4. Bonds Listed	12.5%	Not Applicable	Normal
5. Bonds Non-Listed	20%	Not Applicable	Normal

TDS

If any tax is required to be withheld on account of any future legislation, the portfolio manager shall be obliged to act in accordance with the regulatory requirements in this regard. Interest would be subject to tax as per prevailing provisions of the Income Tax Act, 1961.

Advance Tax Obligations

It shall be the client's responsibility to meet the advance tax obligations payable on the due dates as per the Income Tax Act, 1961.

Provisions of Income Tax Act 1961, undergoes change frequently and is also based on the status of the client, thus the client is advised to consult his/her tax consultant for appropriate advice on the tax treatment of income indicated herein.

The fees charged to the client for PMS come under the ambit of “fees for technical services” under Section 194J of the Income Tax Act, 1961 (“the Act”). As the section calls for withholding tax, the client is required to withhold tax @ 10 % excluding GST, on the fees that the client pays to the Portfolio Manager if he/she falls under the following two categories:

- a) An Individual / HUF whose total sales / gross receipt or turnover from business or profession carried on by him exceed the monetary limit specified under clause (a) or clause (b) of Sec. 44AB during the previous year immediately preceding the financial year.
- b) Corporate

This implies, the Client (as mentioned in point ‘a’ and ‘b’ above) while making payment of the fees would deduct tax at Source. The taxes payable on any transactions entered into or undertaken by the Portfolio Manager on behalf of the client, whether by way of deduction withholding, payment or other, shall be fully borne by the client. Payment of the tax shall be the personal responsibility and liability of the client. In case the client deducts and pay the withholding tax, the client shall provide Tax Deduction Certificate in Form No. 16A as prescribed under the Income Tax Rules, 1962 to the Portfolio Manager within 30 days from the date of filing return or due date of filing TDS Return for the quarter whichever is earlier. The Portfolio Manager is not by law, contract or otherwise required to discharge any obligation on behalf of the client to pay any taxes payable by the clients.

Please note: These are indicative & brief taxation policies and are not exhaustive. The taxation in the hands of the investor might differ based on their income, structure, location, residence status and other requirement as defined and laid down by the income tax act from time to time. An investor should consult a tax expert/tax advisor before entering into any agreement.

(13) Accounting Policies:

- 1) Basis of accounting
 - a. Books and Records for each product is separately maintained in the Back-office software (with Fund Accountant) in the name of the client to account for the assets and any additions, income, receipts and disbursements in connection therewith, as provided by the SEBI (Portfolio Management) Regulations, 2020, and SEBI (Investment Advisers) Regulations, 2013 as amended from time to time.
 - b. Accounting under the respective portfolios is done in accordance with Generally Accepted Accounting Principles except with Point (a) of Income/Expenses.
 - c. Transactions for purchase and sale of investments are recognized as of the trade date. In determining the holding cost of investments and the gain or loss on sale of investment, the first-in-first-out method is followed. The same is done at the product level. The cost of the investments acquired or purchased would include brokerage, stamp charges, and any charges customarily included in the broker’s contract note or levy by any statute except STT (Securities Transaction Tax). Securities Transaction Tax incurred on buying and selling of securities is charged to revenue account.
 - d. Realized Gains/Losses are calculated by applying the First in/ First Out method.

- e. Where eligible securities have been received from the client towards corpus, the closing market value of the previous day of activation of account/receipt of securities (in case of the additional corpus) is considered as a capital contribution and deemed to be the cost of investments for the purpose of tracking performance.
 - f. For derivatives and futures and options, unrealized gains and losses will be calculated by marking to market the open positions.
 - g. Unrealized gains/losses are the differences in between the current market values/NAV and the historical cost of the securities.
- 2) Income/expenses
- a. All investment income and Expenses are accounted on accrual basis except Custodian, Fund Accounting, audit fees& Depository charges which are accounted on cash basis.
 - b. The dividend is accrued on the Ex-date of the securities and the same is reflected in the clients' books on the ex-date.
 - c. Similarly, bonus shares are accrued on the ex-date of the securities and the same are reflected in the clients' books on ex-date.
 - d. In case of fixed income instruments, purchased/sold at Cum-interest rates, the interest component up to the date of purchase/sale is taken to interest receivable/payable account.
 - e. Further, Mutual Fund dividend shall be accounted on receipt basis.
- 3) Books of accounts would be separately maintained in the name of the client as are necessary to account for the assets and any additions, income, receipts and disbursements in connection therewith as provided under SEBI (Portfolio Managers) Regulations, 2020
- 4) Audit
- a. The Portfolio accounts of the Portfolio Manager shall be audited annually by an independent chartered accountant and a copy of the certificate issued by the chartered accountant shall be given to the client.
 - b. The client may appoint a chartered accountant to audit the books and accounts of the Portfolio Manager relating to his transactions and the Portfolio Manager shall co- operate with such chartered accountant in course of the audit.

The Accounting Policies and Standards as outlined above are subject to changes made from time to time by Portfolio Manager. However, such changes would be in conformity with the Regulations.

(14) Investor Services:

- (i) The details of the investor relation officer who shall attend to the investor queries and complaints are mentioned here below:

Name of the person	Sankalp Nayak
Designation	Compliance Officer

Address	One World Center, 3rd Floor Tower 2B-South Annex, Senapati Bapat Marg, Saidham Nagar, Lower Parel, Mumbai, Maharashtra - 400013
Email	compliance@alphaamoney.com
Investor Grievance Email ID	pmsops@alphaamoney.com
Telephone	0124-4249000

The official mentioned above will ensure prompt investor services. The portfolio manager will ensure that this official is vested with the necessary authority, independence and the means to handle investor complaints.

- (ii) Grievance's redressal and Dispute settlement mechanism.
Grievances, if any, that may arise pursuant to the Portfolio Management Services Agreement entered into shall as far as possible be redressed through the administrative mechanism by the Portfolio Manager and are subject to SEBI (Portfolio Managers) Regulations 2020 and any amendments made thereto from time to time. However, all the legal actions and proceedings are subject to the jurisdiction of the court in Mumbai only and are governed by Indian laws.

The Portfolio Manager will endeavor to address all complaints regarding service deficiencies or causes for grievance, for whatever reason, in a reasonable manner and time. If the Investor remains dissatisfied with the remedies offered or the stand taken by the Portfolio Manager, the investor, and the Portfolio Manager shall abide by the following mechanisms: -

All disputes, differences, claims and questions whatsoever arising between the Client and the Portfolio Manager and/or their respective representatives shall be settled in accordance with the provision of The Arbitration and Conciliation Act, 1996 or any statutory requirement, modification, or re-enactment thereof for the time being in force. Such arbitration proceedings shall be held at Mumbai or such other place as the Portfolio Manager thinks fit.

Alternatively, with effect from September 2011, SEBI has launched a new web-based centralized grievance system called SCORES i.e., SEBI Complaints Redressal System, for online filing, forwarding, and tracking of resolution of investor complaints. The Client may also make use of the SCORES facility for any escalations on redressal of their grievances. Following is the link to visit the website and inform their dispute/complaints against the company. <https://scores.gov.in/scores/complaintRegister.html>

SEBI vide press release PR No. 80/2012 dated 30th August' 2012 has extended its toll-free helpline service for Investors (1800 22 7575 / 1800 266 7575) to Saturday and Sunday from the existing Monday to Friday. The service on Saturday and Sunday would be available initially to investors from all over India in English, Hindi, Marathi, and Gujarati from 9:30 a.m. to 5:30 p.m. For any queries/ feedback or assistance, the Client may also e-mail to sebi@sebi.gov.in.

The agreement with the client shall be governed by construed and enforced in accordance with the laws of India. Any dispute with the client shall at first be settled by mutual discussion, failing which the same will be referred to and settled by arbitration in accordance subject to the provisions of the Arbitration and Conciliation Act, 1996 or any

statutory modification/enactment thereof for the time being in force. A sole arbitrator will be appointed by mutual consent of the portfolio manager and the client. The arbitration shall be held in Mumbai and be conducted in the English language. Any action or suit involving the agreement with a client or the performance of the agreement by either party of its obligations will be exclusively in courts located at any place in India subject to the jurisdiction clause in the portfolio agreement.

(15) Details of investments in the securities of related parties of the portfolio manager

There are no investments in the securities of related parties of the portfolio manager.

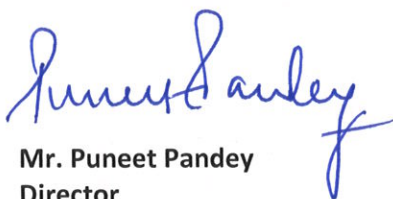
N o	Investment Approach, if any	Name of the associate /related party	Investment amount (cost of investment) as on last day of the previous calendar quarter (INR in crores)	Value of investment as on last day of the previous calendar quarter (INR in crores)	Percentage of total AUM as on last day of the previous calendar quarter
1	NA	NA	Nil	Nil	Nil

(16) Details of the diversification policy of the portfolio manager

The Portfolio Manager follows a comprehensive diversification policy designed to optimize risk-adjusted returns while minimizing portfolio risks. This policy includes a dynamic asset allocation strategy that distributes investments across asset classes based on investment approach.

Approved by the Board of Directors of PRP Edge Wealth Pvt Ltd.

For PRP Edge Wealth Pvt Ltd.



Mr. Puneet Pandey
Director

Place: Gurugram, Haryana

Date: 25-09-2024



A K SARAWGI & Co. *Chartered Accountants*

A 1206, Bhoomi Gardenia 2, Plot-10, Sector-20, Kalmaboli Link Road, Roadpali, Navi Mumbai -410218

CERTIFICATE

We have verified the Disclosure Document (“the Document”) for Portfolio Management Services prepared by M/s. PRP Edge Wealth Pvt Ltd, a Portfolio Manager to be registered with SEBI under the SEBI (Portfolio Managers) Regulations, 2020 (SEBI Reg. No. INP000007960), dated September 25, 2024, having its Registered Office at 507, 5th Floor, Eros City Square, Rosewood City, Sector - 49-50, Gurugram - 122018, Haryana

The disclosure made in the document is made on the model disclosure document as stated in Schedule V of Regulation 22 of Securities and Exchange Board of India (Portfolio Managers) Regulations 2020.

Our certification is based on the examination of records, data made available and information & explanations provided to us.

Based on such examination we certify that:

- a. The Disclosure made in the document is true, fair and correct and
- b. The information provided in the Disclosure Document is adequate to enable the investors to make well-informed decisions.

The enclosed document is stamped and initialed / signed by us for the purpose of identification.

For A K Sarawgi & Co.
Chartered Accountant
Firm Registration no. 145517W

Digitally signed by
AMIT KUMAR
SARAWGI
Date: 2024.09.27
16:56:56 +05'30'

.....
CA Amit Kumar Sarawgi
Proprietor
M. No. 177664
UDIN: 24177664BKKEPF2034
Date: 25-09-2024

Form C for PMS

(As per the requirement of Regulation of SEBI (Portfolio Management) Regulations, 2020)
[Regulation 22]

Details of the Portfolio Manager

Name of Investment Advisor	:	PRP Edge Wealth Pvt Ltd.
SEBI Registration Number	:	INP000007960 (Dated: 27-Mar-2023)
Registered Office Address	:	507, 5th Floor, Eros City Square, Rosewood City, Sector - 49-50, Gurugram - 122018, Haryana
Phone No(s)	:	0124-4249000
E-mail address	:	pmsops@alphaamoney.com
Website	:	www.alphaamoney.com

We confirm that:

- i) the Disclosure Document forwarded to the Board is in accordance with the SEBI (Portfolio Managers) Regulations, 2020 and the guidelines and directives issued by the Board from time to time;
- ii) the disclosures made in the document are true, fair, and adequate to enable the investors to make a well-informed decision regarding entrusting the management of the portfolio to us/ investment through the Portfolio Manager.
- iii) the Disclosure Document has been duly certified by an independent chartered accountant,

Entity Name: A K Sarawgi & Co (Chartered Accounts)- Mr. Amit Kumar Sarawgi
Office Address: A 1206, Bhoomi Gardenia 2, Sector-20, Roadpali, Navi Mumbai -410218
Registration No.: 177664
Date of Certificate: 25-09-2024

(Enclosed a copy of the chartered accountant's certificate to the effect that the disclosures made in the document are true, fair, and adequate to enable the investors to make a well-informed decision)



**Signature of the Principal
Officer [Rahul Jagetiya]
[One World Center, 3rd Floor Tower 2B-South Annex]
[Senapati Bapat Marg, Saidham Nagar, Lower Parel]
[Mumbai, Maharashtra – 400013]**

Date: 25-09-2024

Place: Mumbai, Maharashtra