



THE WEALTH COMPANY ETHICAL FUND

An open-ended equity scheme following an Ethical Theme.

**An equity portfolio built on the
timeless principles of Ahimsa—
No harm, no bad karma.**

Good Karma Investing

We invest in those businesses that do not harm living beings, society or the environment while upholding ethical practices.





Who We Are



Built on **Legacy**
Backed by **Innovation**
Focused on **Future**

Backed by Pantomath Financial Services Group

India's leading financial services conglomerate spanning across merchant banking, private equity, broking & distribution, institutional equities, portfolio management and asset management.

Backed by 40+ years of ACMIL

Asit C Mehta Investment Intermediaries - India's pioneering force in broking and financial innovation legacy.

Fund Management Expertise

Research-driven, performance-focused, and innovation-led expertise across AIF and PMS.

Visionary Leadership

Entrepreneurial founders with deep foresight and a proven track record of building scalable, future-ready platforms.

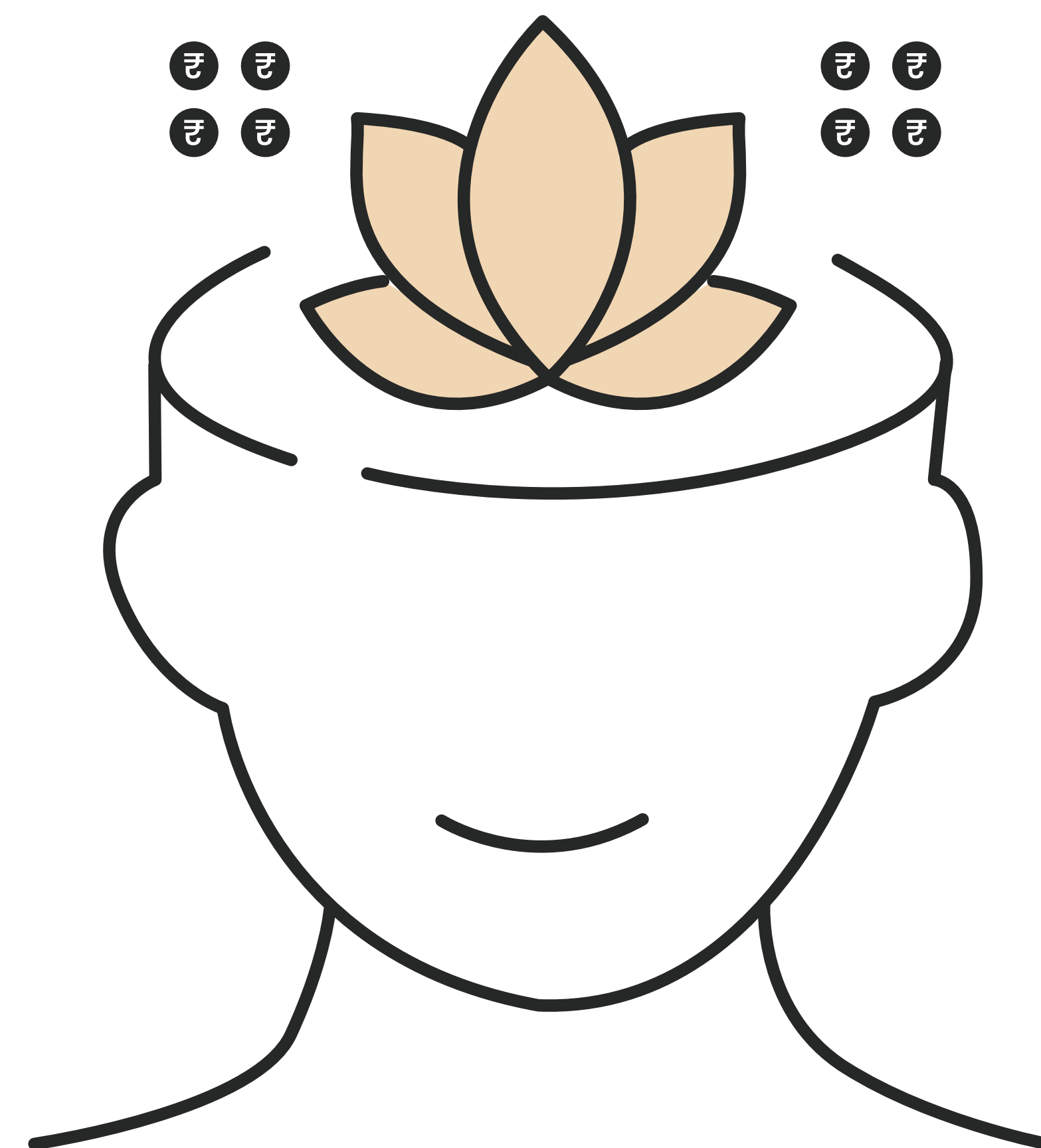


What Is The Ethical Fund?

An equity portfolio built on the timeless principle of ahimsa — no harm, no bad karma.

We invest in businesses that do not harm living beings, society, or the environment, while upholding governance, financial soundness and ethical practices.

Creating wealth rooted in good karma.





Good Karma Investing

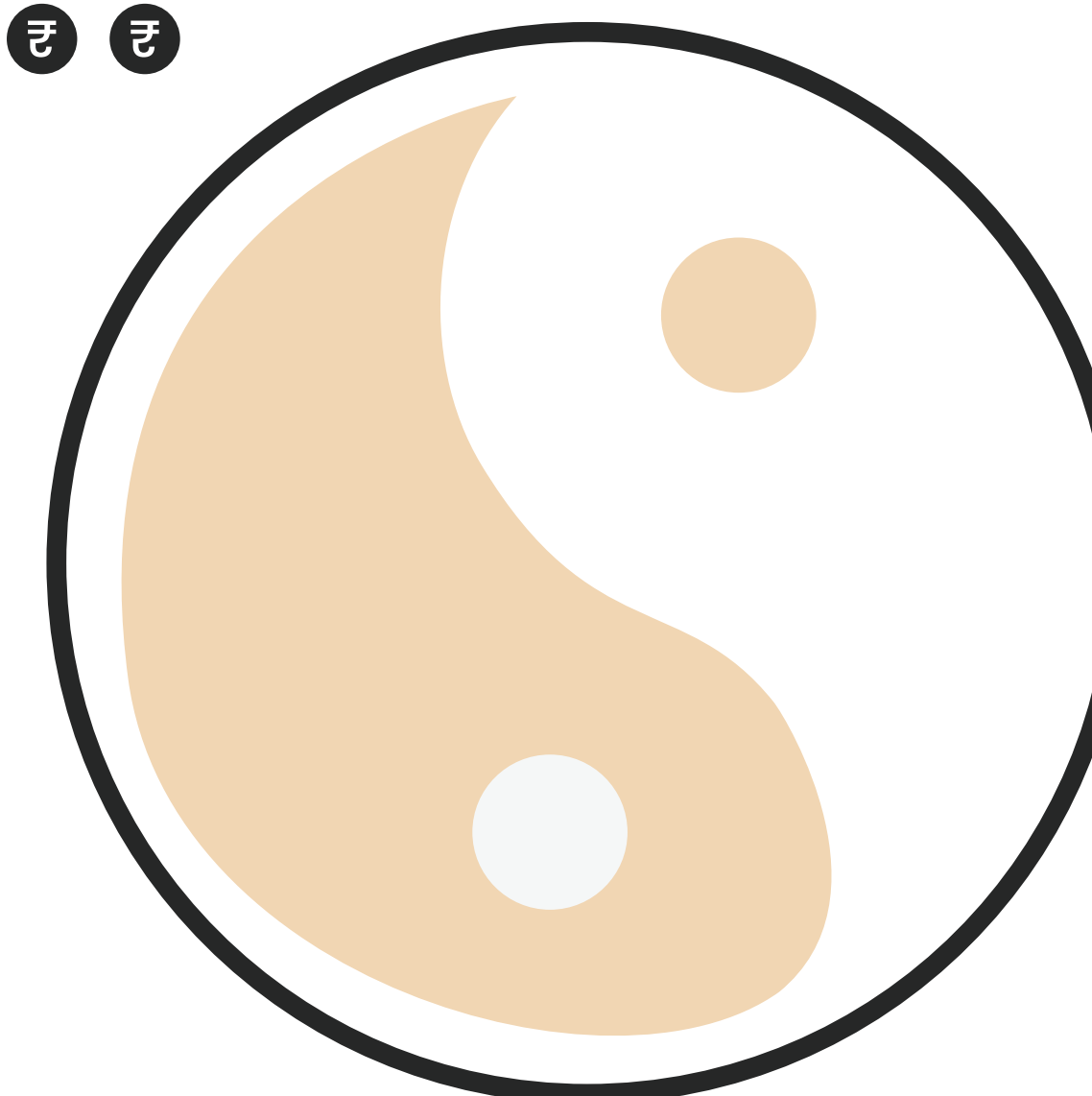
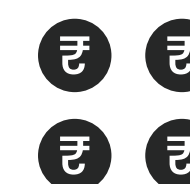
Why Ethical? A refined way of investing

The Ethical Fund is more than wealth creation — it is prosperity with purpose. Ethical investing is deeply personal, value-first and aligns financial growth with compassion, responsibility and your own beliefs.

The core belief

Returns don't have to come at the cost of values.

**No harm. No compromise. No bad karma.
Just the refined way to grow wealth.**





What Ethical Fund Excludes

The scheme will avoid investing in companies that generate revenues from:



Alcohol



Gambling & Vulgar
Entertainment



Tobacco



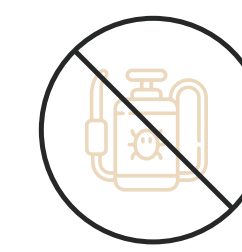
Narcotic substances
or anything largely
harmful to society



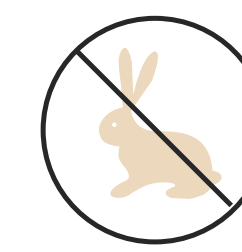
Leather
Industries



Meat &
Poultry Industries



Pesticides,
Insecticides



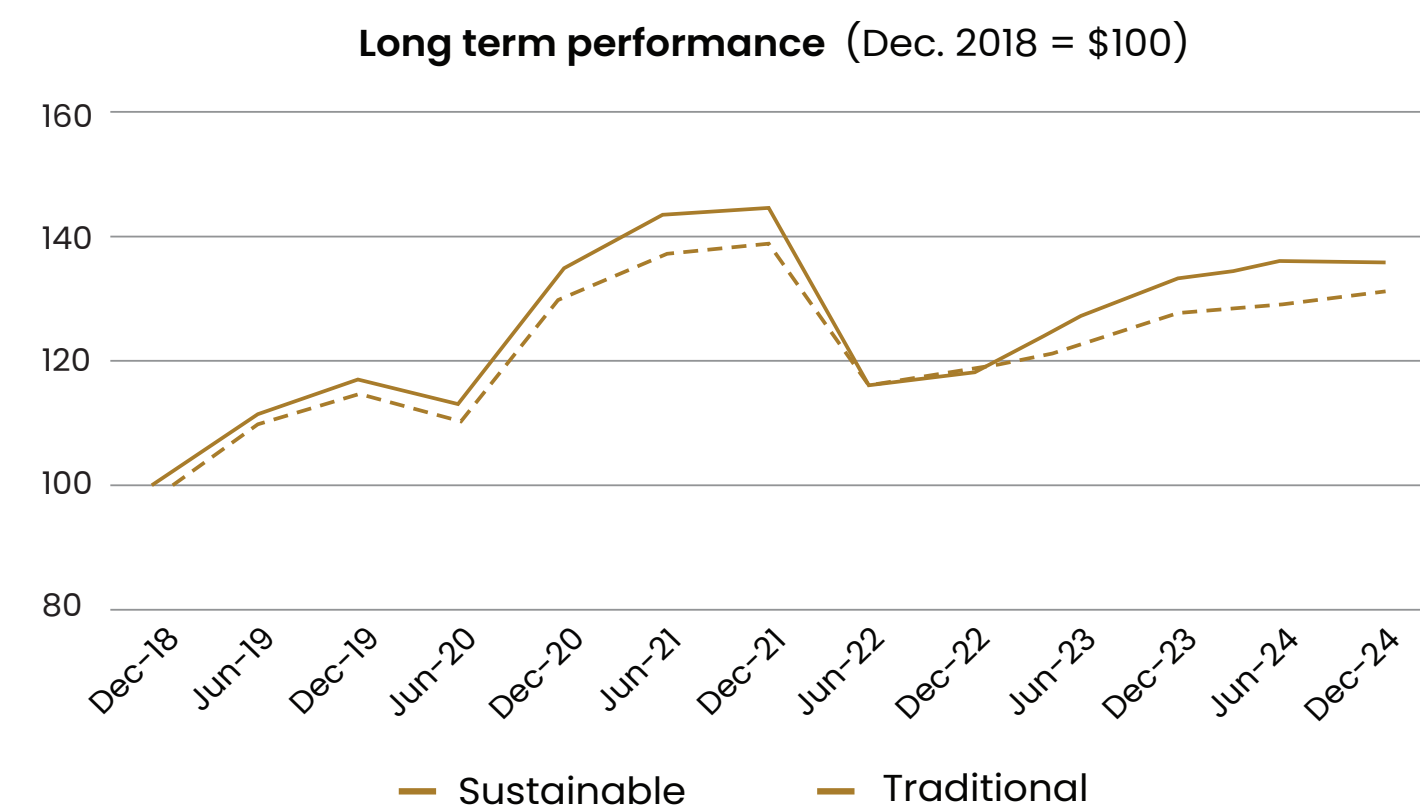
Animal
Cruelty

These are not filters. They are foundations.



Responsible Investing May Lead To Better Performance

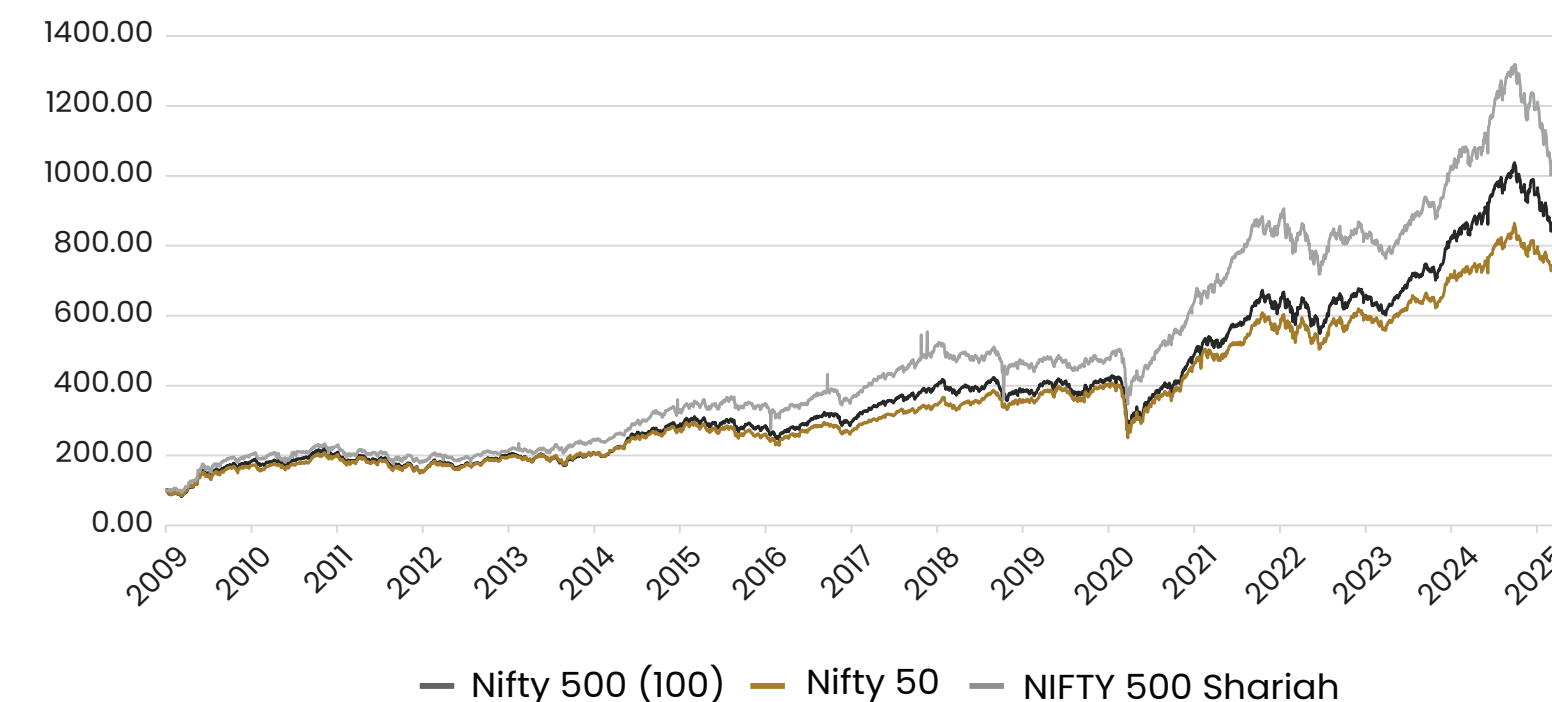
Globally, data shows that in over a medium to longer period, sustainable funds do not compromise in performance.



Source: Morgan Stanley Institute for Sustainable Investing analysis of Morningstar data as of Feb. 2025.

India's faith-based and ethical frameworks have demonstrated strong financial performance.

The NIFTY 500 Shariah has outperformed traditional indices, delivering a CAGR of ~16% compared to ~14% for the Nifty 500 and ~13% for the Nifty 50.

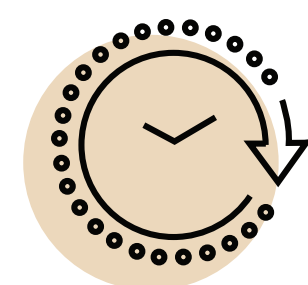


Source: Investing.com, NSEIndia ; data as of Aug. 2025.

Past performance may or may not sustain in future.



Who Is This Fund For?



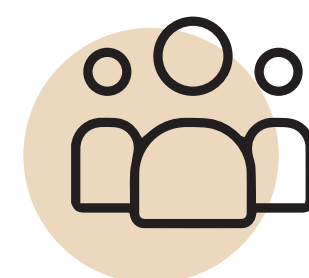
Conscious investors

Those who avoid bad/wrong products in daily life and want their portfolios to mirror the same choices.



HNIs and families

Seeking long-term wealth creation that is fully aligned with their values and beliefs.



Millennials & Gen Z

A generation that demands purpose from their investments.



Global investors

Looking for India-centric opportunities rooted in ethics, responsibility and no-harm principles.

**Enjoy the benefit of value driven investing.
Enter ethical virtuous cycle – good choices, good karma and sustainable prosperity.**



Trustee Board



Dr. Ram Sewak Sharma

Independent Director

- A retired Indian bureaucrat, joined the IAS in 1978 has had an illustrious career spanning over four decades in various government roles
- Dr. Sharma served in prestigious positions like Director General of UIDAI and Chairman of TRAI.



Mr. Krishan Kumar Jalan

Associate Director

- Retd. Principal Secretary, Govt. of India, Ministry of Micro, Small and Medium Enterprises.
- Ex-Director and Joint Secretary in the Ministry of Textiles and Secretary General of the Apparel Export Promotion Council.



Dr. Hukum Chand Jain

Independent Director

- IRS (Retd.) 1982 batch and earlier served on various key positions within the Ministry of Finance, Department of Revenue.
- Post-retirement, Dr. Jain is transitioned into tax consultancy and legal representation.



Smt. Rashmi Verma

Independent Director

- Smt. Rashmi Verma, IAS (1982 batch), served as Secretary, Ministry of Textiles from 2012 to 2015.
- Over her distinguished career, she held key positions across the Ministry of Finance, Ministry of Defense and the Prime Minister's Office.



AMC Board



Ms. Madhu Lunawat

Managing Director and CEO

The first Indian woman to launch a in house mutual fund business.

- Former CFO of Edelweiss Asset Reconstruction Company (ARC)
- Worked with Edelweiss, Infosys and ASREC.
- Over 20 years of experience in corporate finance, investment banking, fund management
- Member of the ICAI (CA)
- Board of trustee, TiE Mumbai



Mr. Atul Joshi

Independent Director

- Renowned economic policy veteran and an experienced banker with more than 30 years of experience
- Mr. Joshi is a member of the Managing Committee of the Indian Merchants' Chamber (IMC). He has been a part of several committees, including CII, FICCI, Indo-American Chamber and Indo-French Chamber.



Mr. Hemant Bhargava

Independent Director

- Mr. Hemant Bhargava is a seasoned finance and insurance professional with nearly four decades of experience.
- He served as the MD of LIC and also as Non-Executive Chairman of IDBI Bank.



Meet Our Executive Team

Experience.
Market foresight.
On-ground
expertise.
Making things
happen.



Prasanna Pathak

Deputy Chief Executive Officer
Ex-HLL, FT Mutual Fund,
UTI Mutual Fund, Taurus Mutual Fund and
IndiaFirst Life Insurance



Aparna Shanker

Chief Investment Officer (Equity)
Ex-UTI, Sahara Mutual Fund,
SBI Mutual Fund



Debasish Mohanty

Chief Strategy Officer
Ex-UTI AMC,
Independent Director in LIC Pension Funds Ltd.



Umesh Sharma

Chief Investment Officer (Debt)
Ex-UTI Mutual Fund, ICICI Bank,
Invesco Mutual Fund, FT Mutual Fund



B. Y. Joshi

Chief Operating Officer
Ex-360 One, Cybrilla, White Oak, Nippon Life
India, ICICI, Standard Chartered Bank, Citibank



Suruchi Wanare

Chief Compliance Officer
Ex-UTI Mutual Fund



Strong Partners. Stronger Oversight.

Our Circle of Trust.



Internal Auditor

MP Chitale & Co.



Statutory Auditor

Ernst & Young (EY)



Custodian & Fund Accountant

HDFC Bank



Stringent Due Diligence + Scientific Investing

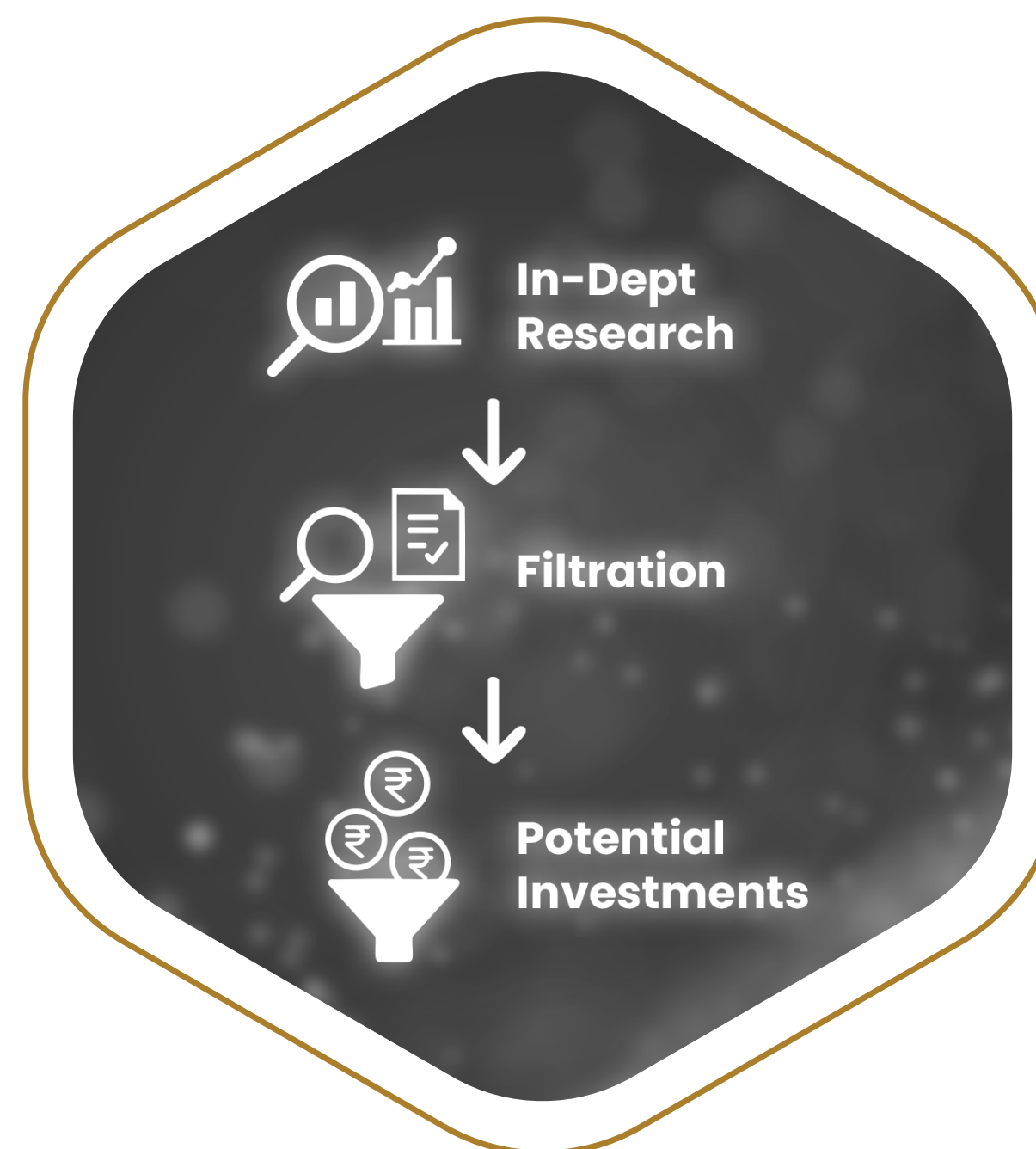
Stringent Due Diligence Going Deeper Than the Rest

People Behind the Business

Deep assessment of promoters, partners and their intent, integrity and track record.

Truth Beyond the Balance Sheet

Due diligence intelligence and behavioral insights to validate what the numbers don't reveal.



Scientific Investing Data-Driven, Consistently Monitored

Quantitative Filters

To assess consistency, capital efficiency and resilience

Proprietary Data Engines:

Combining fundamental factors, Earnings Momentum with Price and Volume analytics

Continuous Monitoring:

Dynamic dashboards ensure timely portfolio interventions



Our Investment Philosophy: 'CHANGE' + 'EDGE'

C.H.A.N.G.E is the Only Constant

A disciplined framework to identify scalable, resilient and high-quality businesses

Capable Management

Strategic leadership with long-term vision
Proven resilience across market cycles
Business sustainability, Risk foresight

Attractive valuations

Dynamic and comparative valuation lens
Integrated, multi-factor valuation approach

Governance & transparency

High governance standards
Minority investors' interest alignment



Historical performance

Strong financial and operational track record
Healthy return ratios Efficient capital allocation



Navigating market cycles

Operational adaptability & financial resilience
Proactive identification of macro shifts



Earnings growth & execution excellence

Scalable business with profitable growth





Our Investment Philosophy: 'CHANGE'+'EDGE'

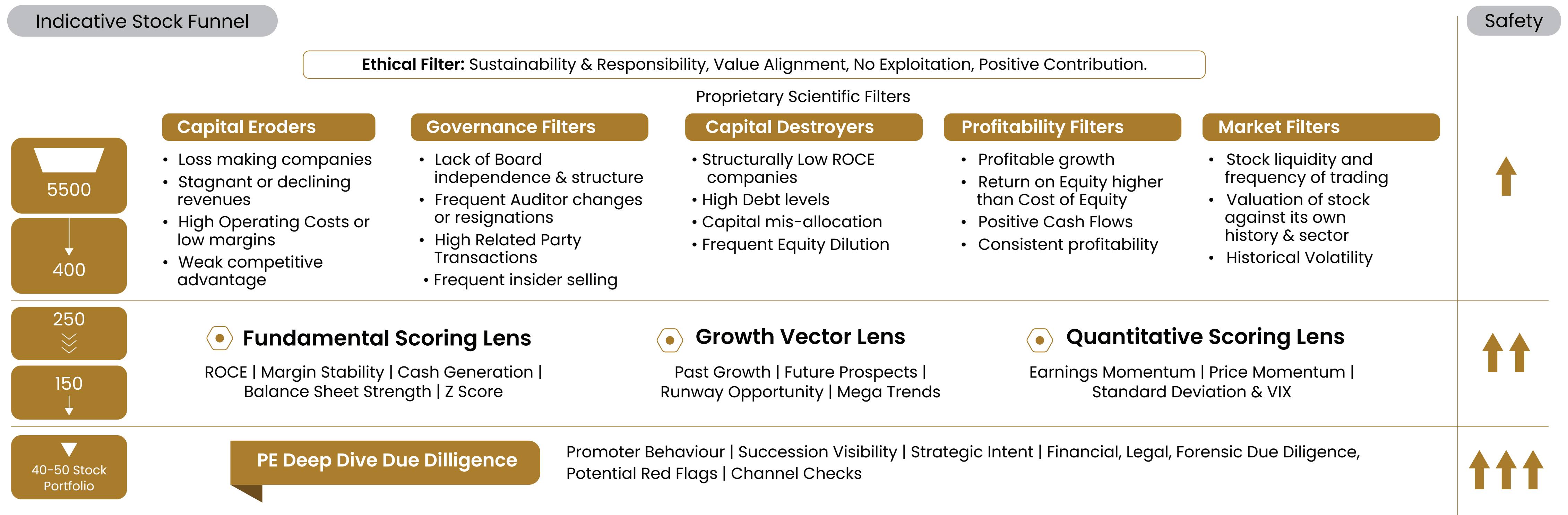
Our E.D.G.E Overlay

A multi-dimensional lens
to assess market direction
and positioning





Portfolio Construction Funnel



*Back-tested Methodology

The number of stocks mentioned are tentative and for understanding purpose only. However, final portfolio can have higher or lower number of stocks as well depending on prevailing market conditions. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.

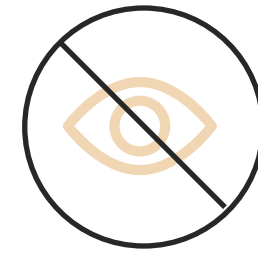


What Ethical Fund Excludes

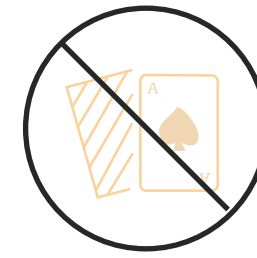
We shall also follow select Shariah Principles which relate anything largely harmful to society such as:



Alcohol



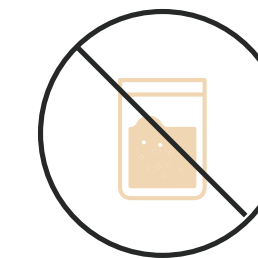
Vulgar Entertainment



Gambling



Tobacco



Narcotics substance





The Responsible Investing Landscape. Ethical Investing Stands Apart.

Ethical investing is the most personal form of responsible investing — it aligns portfolios directly with an investor's values, not just regulatory scores or broad themes.	Approach	Primary driver	Core method	Investor alignment	Example products
	Ethical investing	Personal conscience and values	Negative screening (avoid sin sectors)	Highly personalised, values-first	Ethical funds, exclusion-based equity portfolios
	Faith-based investing	Religious or spiritual principles	Rules rooted in faith traditions	Deep cultural and spiritual alignment	Shariah-compliant funds, Christian or Jain funds
	ESG investing	Compliance, disclosure, governance norms	ESG scoring, ratings, benchmarks	Institutional, regulatory, global standards	ESG mutual funds, ESG ETFs
	Impact investing	Positive measurable outcomes	Thematic, outcome-focused	Cause-driven investors, philanthropy + HNIs	Renewable energy, healthcare, education funds
	Sustainable/ green finance	Global climate and SDG commitments	Green bonds, sustainability-linked loans	Institutional, sovereign, Corporate	Green bonds, SDG funds



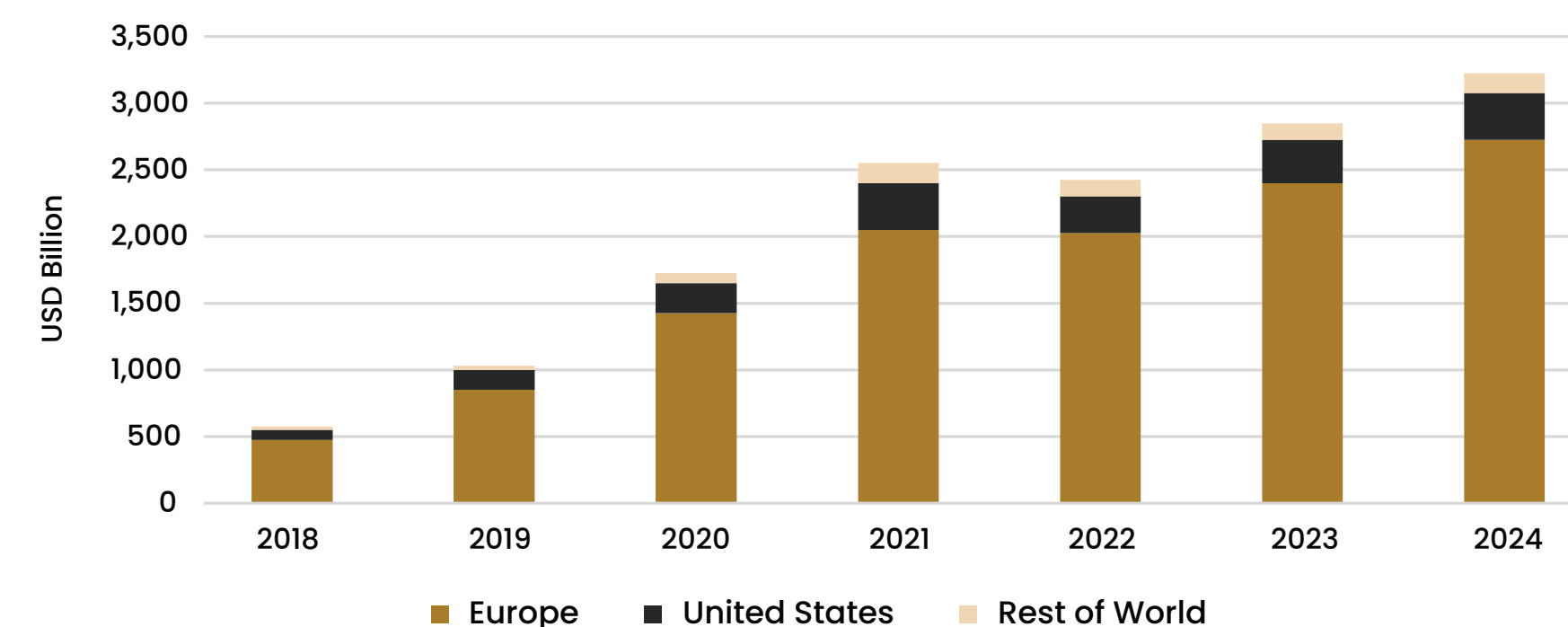
Why Ethical Investing Matters Now

- Global sustainable fund assets reached US \$3.56 trillion by end-2024, up 4.8 % YoY
- Faith-based investing globally represents US \$20 trillion+ in assets under management
- More than three-quarters (77%) of individual investors globally are interested in investing in companies or funds that aim to achieve market-rate financial returns while also considering positive social and environmental impacts.
- More than half (56 %) of investors plan to increase their allocations to Responsible(ESG) investments in 2024
- Global Dharmic-aligned Capital is estimated at ~USD 300 Bn.

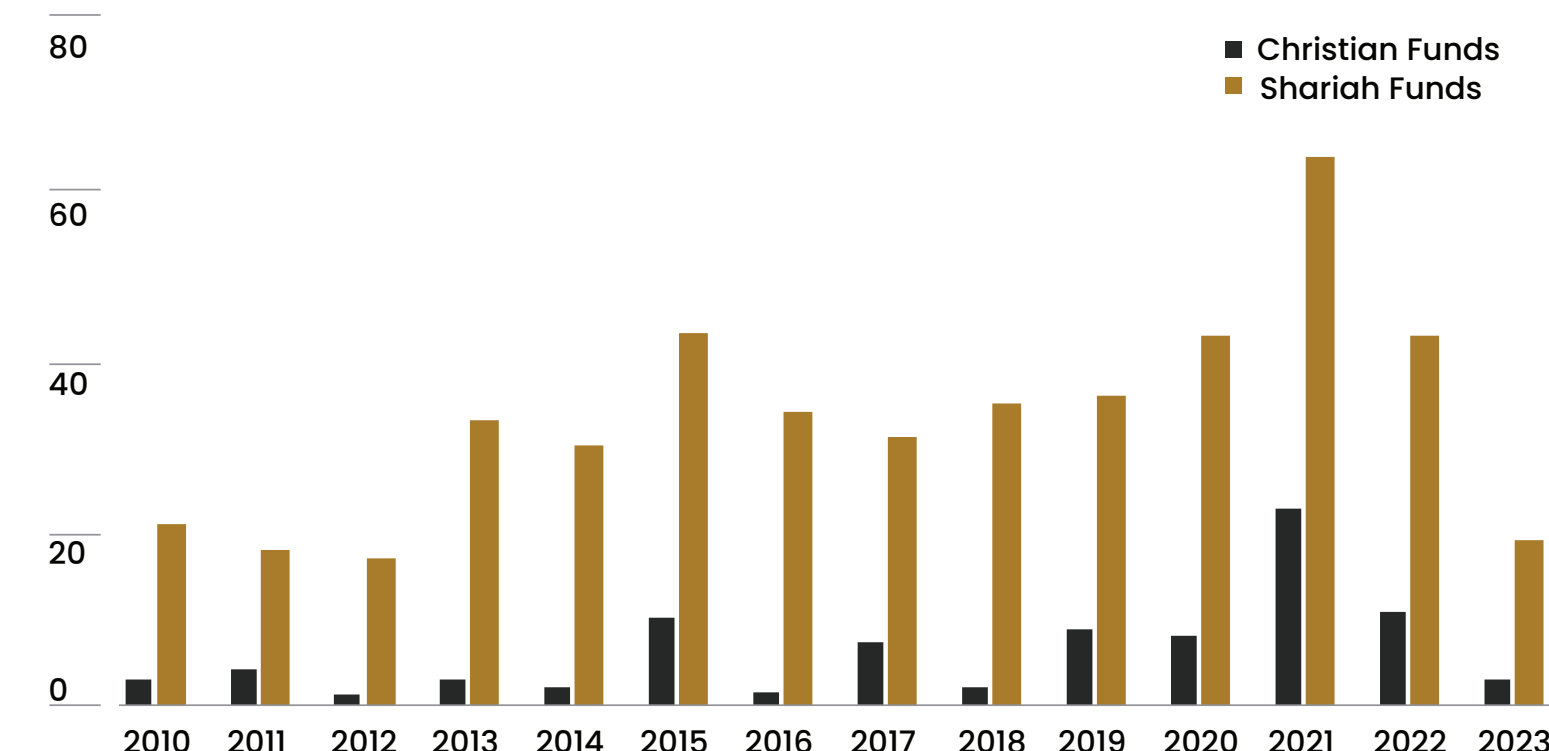
Sources:

1. Morgan Stanley, <https://bsi.economictimes.indiatimes.com/news/financial-services/56-of-investors-plan-to-increase-esg-investments-in-2024-report/105587211>
2. <https://www.morganstanley.com/insights/articles/sustainable-funds-performance-second-half-2024>
3. Oxford Faith-aligned Impact Finance Project Phase 1

Global responsible (ESG) Assets








Launch of Faith based funds globally






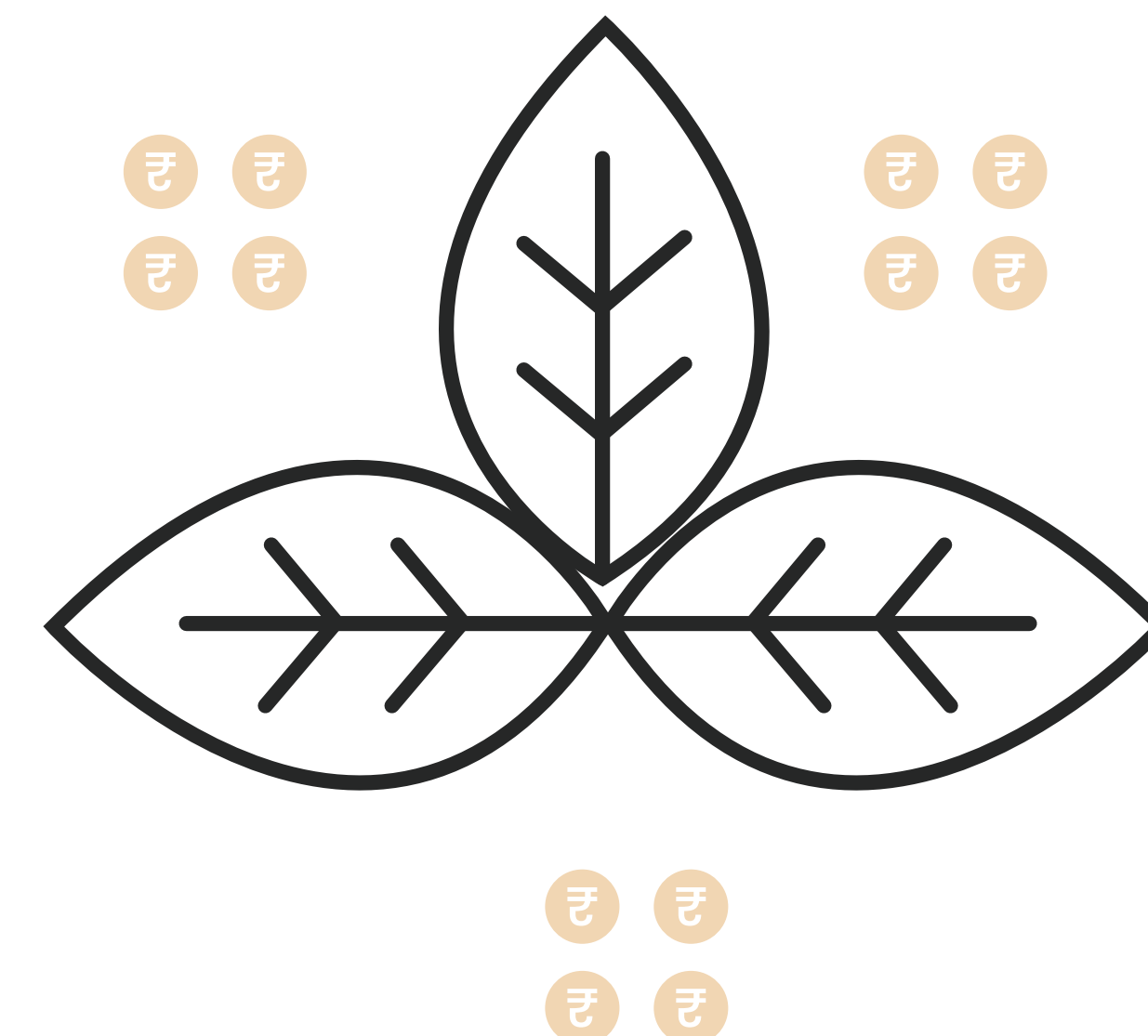


The Wealth Company Ethical Fund

Strategy Overview

-  Thematic fund as per SEBI categorisation norms
-  Clarity-first. Conflict-free.
-  Sector-agnostic, high-conviction, bottom-up selection
-  Flexible market cap allocation across large, mid, and small caps
-  40–50 carefully chosen companies that are both financially sound and values-driven

-  Investment process anchored in negative screening, governance evaluation, and fundamentals
-  Designed to deliver long-term wealth creation where returns and values co-exist
-  The Wealth Company Ethical Fund isn't about compromise—it's about conscious investing. ***Our ethical filters are stringent yet balanced, excluding only 20 out of 500 NIFTY companies from our universe.***



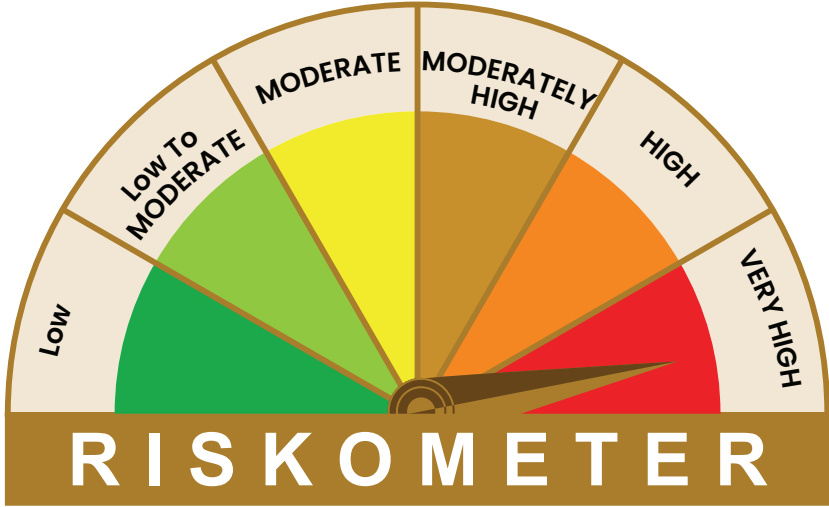
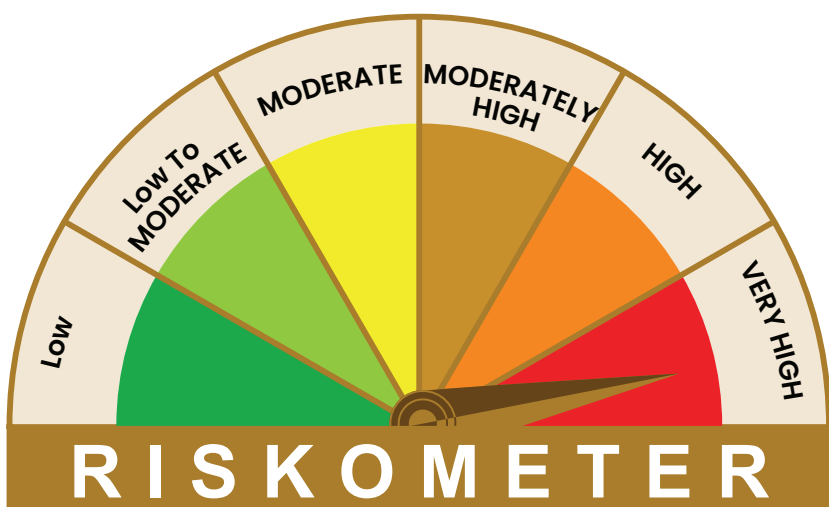
At least 80% of net assets of the scheme will be invested in constituents of benchmark Index.



Benchmark And Scheme Riskometers

The Wealth Company Ethical Fund

An open-ended equity scheme following an Ethical Theme.

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

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.



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





Maximising You

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