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REGULATORY DISCLOSURE DOCUMENT

VICTORIA PARADISE ADVISOR LLP

Victoria Paradise Wealth (VPW)

Document Version: 1.0

Effective Date: [Date]

Last Updated: [Date]

We disclose herein that VPW for now is neither registered with AMFI and SEBI or hold any license and liability, Our director Sujeet Yadav is registered with AMFI and holds a Valid ARN, by which clients are served, VPW will take more four to six months to get its company ARN. After VPW gets its Valid ARN clients funds will be transferred over.

1. REGULATORY REGISTRATION DETAILS

AMFI Registration

ARN Number: [ARN Number to be added]

Registration Date: [ARN Registration Date]

Valid Until: [ARN Validity Date]

ARN Holder Name: [Principal ARN Holder Name]

Compliance Certificates

- NISM Certification: [Certificate Numbers and Validity]
- CPE (Continuing Professional Education) Compliance: Current
- Declaration of Self Certification (DSC): Filed annually

2. NATURE OF SERVICES

Primary Services

Victoria Paradise Wealth is registered as a Mutual Fund Distributor under SEBI (Mutual Funds) Regulations, 1996, and authorized to provide the following services:

1. Distribution of Mutual Fund Schemes

- Equity schemes, debt schemes, hybrid schemes, and solution-oriented schemes
 - Regular plans only (NOT authorized to deal in Direct Plans)
 - New Fund Offer (NFO) subscriptions
 - Systematic Investment Plans (SIP) and lump sum investments
2. Incidental Advisory Services
- Basic advice pertaining to mutual fund schemes being distributed
 - Goal-based investment planning limited to mutual fund products
 - Portfolio review and rebalancing recommendations
 - Risk profiling and suitability assessment

Services NOT Provided

VPW is NOT registered to provide the following services and does not offer them:

- Comprehensive Financial Planning (unless separately registered as Investment Adviser)
 - Investment Advisory Services beyond mutual fund schemes
 - Portfolio Management Services (PMS)
 - Wealth Management Services (as defined under SEBI regulations)
 - Insurance Advisory or Distribution
 - Direct equity, commodity, or derivative trading advice
 - Alternative Investment Fund (AIF) advisory
 - Real Estate Investment Trust (REIT) or Infrastructure Investment Trust (InvIT) advisory
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3. REGULATORY FRAMEWORK AND COMPLIANCE

Governing Regulations

VPW operates under and complies with the following regulatory framework:

1. SEBI (Mutual Funds) Regulations, 1996
2. AMFI Code of Conduct for Mutual Fund Distributors
3. SEBI Master Circular on Mutual Funds
4. Prevention of Money Laundering Act (PMLA), 2002
5. Foreign Exchange Management Act (FEMA), 1999
6. Information Technology Act, 2000 (for digital services)

Compliance Monitoring

- Internal Compliance Officer: Kundan karmakar , ceo@onlyvpw.com
 - Regulatory Filings: All filings made within prescribed timelines
 - Training and Certification: Regular updates and compliance training
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4. COMMISSION AND FEE DISCLOSURE

Commission Structure from AMCs

VPW receives commission from Asset Management Companies (AMCs) for distributing their mutual fund schemes. The commission structure is as follows:

| Scheme Category | Trail Commission Range (p.a.) |
|----------------------------|-------------------------------|
| Equity & ELSS Funds | 0.10% - 1.80% |
| Hybrid Funds | 0.35% - 1.70% |
| Debt & Liquid Funds | 0.01% - 1.48% |
| Solution Oriented & Others | 0.03% - 1.75% |

Additional Commission for B-30 Cities: Up to 1.75% additional commission may be applicable for investments from Beyond Top 30 Cities (B-30) locations.

Important Disclosures

1. Commission Payment: All commissions are paid directly by the AMC to VPW. Clients do pay direct fees to VPW for distribution services as per schedule of charges.
2. Scheme-Specific Commission: Actual commission rates vary by scheme and AMC. Detailed scheme-wise commission structure is available on AMC's website.

3. No Rebate Policy: VPW does not offer any rebate or pass-back of commission to investors as per SEBI regulations.
 4. Trail Commission Model: All commissions follow the trail model without any upfront payments as mandated by SEBI.
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5. CONFLICT OF INTEREST DISCLOSURES

Potential Conflicts

VPW acknowledges and discloses the following potential conflicts of interest:

1. Commission-Based Model: VPW receives different commission rates from different AMCs and schemes, which could potentially influence recommendations.
2. Business Relationships: VPW may have business relationships with certain AMCs that could affect the objectivity of recommendations.

Mitigation Measures

To manage conflicts of interest, VPW commits to:

1. Client-First Approach: All recommendations are based on client suitability and objectives, not commission considerations.
 2. Transparent Disclosure: Full disclosure of commission rates before making any recommendation.
 3. Diversified Product Portfolio: Offering schemes from multiple AMCs to provide choice and reduce bias.
 4. Regular Review: Periodic review of recommendations to ensure continued suitability.
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6. RISK DISCLOSURES

General Investment Risks

IMPORTANT: Mutual Fund investments are subject to market risks. Please read all scheme-related documents carefully before investing.

Specific Risk Categories

1. Market Risk

- NAV of schemes may go up or down based on market conditions
 - Past performance is not indicative of future returns
 - Volatility in financial markets can affect investment value
2. Credit Risk
 - Risk of default by issuers of securities held by the scheme
 - Credit rating downgrades can impact scheme performance
 - Corporate bond investments carry issuer-specific risks
 3. Liquidity Risk
 - Difficulty in selling securities during market stress
 - Redemption delays possible in extreme market conditions
 - Side-pocketing of illiquid securities may affect returns
 4. Interest Rate Risk
 - Debt fund performance affected by interest rate movements
 - Duration risk in long-term debt funds
 - Reinvestment risk for income schemes
 5. Concentration Risk
 - Sectoral concentration in equity schemes
 - Credit concentration in debt schemes
 - Geographic concentration risks
 6. Currency Risk (for international funds)
 - Exchange rate fluctuations affecting returns
 - Hedging costs and effectiveness risks

Scheme-Specific Risks

Detailed risk factors for each scheme category are provided in the respective Scheme Information Documents (SID) and Key Information Memorandums (KIM).

7. CLIENT SUITABILITY AND APPROPRIATENESS

Know Your Client (KYC) Requirements

All clients must complete KYC as per PMLA and SEBI requirements:

1. Individual Investors
 - Valid PAN card
 - Address proof
 - Identity proof
 - Bank account details
 - Income declaration
2. Corporate/HUF/Trust Investors

- Additional documentation as per KYC norms
- Ultimate Beneficial Ownership (UBO) declarations
- Authorized signatory details

Risk Profiling Process

VPW conducts comprehensive risk profiling including:

1. Financial Assessment
 - Income and expenses analysis
 - Existing investments and assets
 - Debt and liability assessment
 - Liquidity requirements
 2. Investment Objective Analysis
 - Investment goals and time horizon
 - Risk tolerance and capacity
 - Liquidity preferences
 - Return expectations
 3. Suitability Determination
 - Matching schemes to client profile
 - Diversification recommendations
 - Asset allocation guidance
 - Regular review and rebalancing
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8. DATA PROTECTION AND PRIVACY

Data Collection and Usage

VPW collects and processes client data for the following purposes:

1. Regulatory Compliance
 - KYC and AML compliance
 - Risk profiling and suitability assessment
 - Transaction processing and reporting
 - Regulatory filings and disclosures
2. Service Provision
 - Investment recommendations
 - Portfolio monitoring and review
 - Client communication and support
 - Product and service updates

Data Protection Measures

1. Security Protocols
 - Encrypted data storage and transmission
 - Access controls and authorization mechanisms
 - Regular security audits and updates
 - Incident response procedures
2. Privacy Commitments
 - No third-party data sharing without consent
 - Limited data usage as per client consent
 - Right to data portability and deletion
 - Transparent data processing practices

Data Retention Policy

- KYC Records: Retained for 10 years after account closure
 - Transaction Records: Retained as per regulatory requirements
 - Communication Records: Retained for 5 years minimum
 - Risk Profile Data: Updated annually or upon material change
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9. GRIEVANCE REDRESSAL MECHANISM

Internal Grievance Process

Level 1: Direct Resolution

- Contact Person: Sujeet Yadav
- Email: coo@onlyvpw.com
- Response Time: Acknowledgment within 6 hours
- Resolution Time: Within 6 business days

External Grievance Channels

Level 2: SEBI SCORES

- Platform:
 - <https://scores.sebi.gov.in/>
- Facility: Online complaint lodging and tracking
- Coverage: All SEBI-regulated entities
- Escalation: If internal resolution is unsatisfactory

Level 3: SEBI Office

- Office: Office of Investor Assistance and Education

- Address: SEBI Bhavan, Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051
- Phone: visit SEBI's site

Complaint Tracking and Reporting

VPW maintains detailed records of all complaints and publishes monthly complaint reports on its website as per regulatory requirements.

10. IMPORTANT DISCLAIMERS

Performance Disclaimers

1. No Guarantee of Returns: VPW does not guarantee any returns or performance of mutual fund schemes.
2. Market Risk: All mutual fund investments are subject to market risks and volatility.
3. Past Performance: Past performance of schemes is not indicative of future results.
4. Suitability: Investment suitability depends on individual circumstances and may change over time.

Advisory Disclaimers

1. Limited Advisory: VPW provides only incidental advice related to mutual fund distribution and is not registered as an Investment Adviser for comprehensive financial planning.
2. Product Limitation: Advice is limited to mutual fund schemes being distributed by VPW.
3. Client Responsibility: Final investment decisions rest with the client based on their own assessment and judgment.
4. Regular Review: Clients are advised to regularly review their investments and consult VPW for updates.

Regulatory Disclaimers

1. Regulatory Changes: This disclosure is subject to changes in regulations and will be updated accordingly.
2. Compliance: VPW operates under current regulations and any changes will be communicated to clients.

3. Jurisdiction: All disputes are subject to Indian laws and jurisdiction of Indian courts.
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11. INVESTOR RIGHTS AND OBLIGATIONS

Client Rights

1. Right to Information: Complete and accurate information about schemes and their risks
2. Right to Suitability: Recommendations based on risk profile and objectives
3. Right to Transparency: Full disclosure of fees, charges, and commissions
4. Right to Grievance: Access to grievance redressal mechanisms
5. Right to Exit: Ability to redeem investments subject to scheme terms

Client Obligations

1. Accurate Information: Provide true and complete information for KYC and risk profiling
 2. Document Review: Read all scheme-related documents before investing
 3. Regular Updates: Keep contact details and financial information updated
 4. Informed Decisions: Make investment decisions after understanding risks and features
 5. Compliance: Comply with all regulatory and scheme requirements
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12. CONTACT INFORMATION

Victoria Paradise Advisor LLP

Registered and Corporate Office:

New dabri road, wd no.5, opposite kerosene oil depot ward no.5, 736101, Cooch Behar

Contact Details:

- Email: investor@onlyvpw.com
- Website: onlyvpw.com

Business Hours:

Monday to Saturday: 10:00 AM to 6:00 PM IST
(Closed on Sundays and National Holidays)

13. REGULATORY UPDATES AND AMENDMENTS

Amendment Process

This Regulatory Disclosure Document may be amended from time to time to reflect:

- Changes in regulatory requirements
- Updates in business operations
- Modifications in fee structure
- Changes in risk factors or disclaimers

Communication of Changes

Material changes will be communicated to all clients through:

- Email notifications
 - Website updates
 - Physical/postal communication (if required)
 - SMS alerts for critical changes
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14. ACKNOWLEDGMENT AND ACCEPTANCE

Client Acknowledgment

By engaging with VPW's services, clients acknowledge that they have:

1. Received and read this Regulatory Disclosure Document
2. Understood the nature of services provided by VPW
3. Been informed about commission structure and potential conflicts
4. Understood the risks associated with mutual fund investments
5. Been made aware of their rights and obligations
6. Agreed to the grievance redressal mechanism

Document Availability

The latest version of this Regulatory Disclosure Document is always available:

- On VPW's website
 - At VPW's offices
 - Upon request via email or phone
 - During client onboarding process
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IMPORTANT: This document forms an integral part of the client relationship and should be read in conjunction with the Service Charter and other relevant documents provided by VPW.

Mutual Fund Investments are Subject to Market Risks. Please Read all Scheme Related Documents Carefully Before Investing.

For any queries or clarifications regarding this disclosure, please contact our Compliance Officer at [contact details].

This Regulatory Disclosure Document has been prepared in accordance with SEBI (Mutual Funds) Regulations, 1996, AMFI Guidelines, and other applicable laws and regulations.

Victoria Paradise Advisor LLP
AMFI ARN: [To be added]