A. K. Wealth Management Private Limited

Portfolio Management Services
Disclosure Document

A. K. WEALTH MANAGEMENT PRIVATE LIMITED
Portfolio Management Services - Disclosure Document

1. This disclosure document ("***Disclosure Document***") has been filed with the Securities and Exchange Board of India along with the certificate in the specified format in terms of Regulation 22 of the Securities and Exchange Board of India (Portfolio Managers) Regulations, 2020.

2. The purpose of the Disclosure Document is to provide essential information about the portfolio services in a manner to assist and enable the investors in making informed decisions for engaging A. K. Wealth Management Private Limited as a Portfolio Manager.

3. The necessary information about the Portfolio Manager required by an investor before investing is disclosed in the Disclosure Document. Investors should carefully read the entire Disclosure Document before making a decision to avail portfolio management services from A. K. Wealth Management Private Limited and should retain the Disclosure Document for future reference.

4. Details of the Portfolio Manager are as follows:

Name of the Portfolio Manager	:	A. K. Wealth Management Private Limited
SEBI Registration Number	:	INP000003674
Registered Office Address	:	603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai - 400098
Telephone number	:	022-67546500
Fax number	:	022-67544666/66100594
E-mail address	:	csakwmpl@akgroup.co.in
Website	:	www.akgroup.co.in

5. Details of the Principal Officer designated by the Portfolio Manager are as follows:

Name of the Principal Officer	:	Ms. Aditi Mittal
Phone Number	:	+91-22-66349300/ +91- 8291916744
E-mail Address	:	akpms@akgroup.co.in
Address	:	603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai - 400 098

This Disclosure Document is dated May 11, 2026.

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1. Disclaimer Clause

This Document has been prepared in accordance with the SEBI (Portfolio Managers) Regulations, 2020 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 this Document.

The distribution of this Document in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this Document are required to inform themselves about and to observe any such restrictions.

2. Definitions

In this Disclosure Document, unless the context otherwise requires, the following words and expressions shall have the meaning assigned to them:

1.1 "**Act**" means the Securities and Exchange Board of India Act, 1992.

1.2 "**Applicable Laws**" means the laws of the Republic of India and includes rules and regulations issued pursuant to and under such laws, including the PMS Regulations.

1.3 "**Accreditation Agency**" means a subsidiary of a recognized stock exchange or a subsidiary of a depository or any other entity as may be specified by the SEBI from time to time.

1.4 "**Accredited Investor**" means any person who has been granted a certificate by the accreditation agency who:

(a) in case of an individual, Hindu undivided family, family trust or sole proprietorship has:

(i) annual income of at least INR 2 crores; or

(ii) net worth of at least INR 7.5 crores, out of which not less than INR 3.75 crores is in the form of financial assets; or

(iii) annual income of at least INR 1 crore and minimum net worth of INR 5 crores out of which not less than INR 2.5 crores is in the form of financial assets.

(b) in case of a body corporate, has net worth of at least INR 50 crores;

(c) in case of a trust other than family trust, has net worth of at least INR 50 crores;

(d) in case of a partnership firm set up under the Indian Partnership Act, 1932, each partner independently meets the eligibility criteria for accreditation:

Provided that the central government and the state governments of India, developmental agencies set up under the aegis of the central government or the state governments of India, funds set up by the central government or the state governments of India, qualified institutional buyers as defined under the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, Category I foreign portfolio investors, sovereign wealth funds and multilateral agencies and any other entity as may be specified by the SEBI from time to time, shall deemed to be an accredited investor and may not be required to obtain a certificate of accreditation.

1.5 "**Advisory Services**" means advising on the portfolio approach, investment and

divestment of individual Securities in the Client's Portfolio, entirely at the Client's risk, in terms of the Regulations and the Agreement.

1.6 "**Agreement**" or "Portfolio Management Services Agreement" or "PMS Agreement" means the portfolio management agreement executed between the Portfolio Manager and its Clients for providing portfolio management services and shall include all schedules and annexures attached thereto and any amendments made to this agreement by the parties in writing in terms of Regulation 22 and Schedule IV of the PMS Regulations.

1.7 "**Applicable Law/s**" means any applicable statute, law, ordinance, regulation, rule, order, bye- law, administrative interpretation, writ, injunction, directive, judgment or decree or other instrument including the Regulations which has a force of law, as is in force from time to time.

1.8 "**Assets Under Management**" or "**AUM**" means aggregate net asset value of the Portfolio managed by the Portfolio Manager on behalf of the Clients.

1.9 "**Associate**" means (i) a body corporate in which a director or partner of the Portfolio Manager holds either individually or collectively, more than twenty percent of its paid-up equity share capital or partnership interest, as the case may be; or (ii) a body corporate which holds, either individually or collectively, more than twenty percent of the paid-up equity share capital or partnership interest, as the case may be of the Portfolio Manager.

1.10 "**Benchmark**" means an index selected by the Portfolio Manager in accordance with the Regulations, in respect of each Investment Approach to enable the Clients to evaluate the relative performance of the Portfolio Manager.

1.11 "**Board**" or "**SEBI**" means the Securities and Exchange Board of India established under section 3 of the Securities and Exchange Board of India Act, 1992.

1.12 "**Business Day**" means any day, which is not a Saturday, Sunday, or a day on which the banks or stock exchanges in India are authorized or required by Applicable Laws to remain closed or such other events as the Portfolio Manager may specify from time to time.

1.13 "**Client(s)**" or "**Investor(s)**" means any person who enters into an Agreement with the

Portfolio Manager for availing the Portfolio Management Services offered by the Portfolio Manager.

1.14 "**Custodian(s)**" means an entity registered with the SEBI as a custodian under the Applicable Laws and appointed by the Portfolio Manager, from time to time, primarily for custody of Securities of the Client.

1.15 "**Depository**" means the depository as defined in the Depositories Act, 1996 (22 of 1996).

1.16 "**Depository Account**" means an account of the Client or for the Client with an entity registered as a depository participant under the SEBI (Depositories and Participants) Regulations, 1996.

1.17 "**Direct on-boarding**" means an option provided to clients to be on-boarded directly with the Portfolio Manager without intermediation of persons engaged in distribution services.

1.18 "**Disclosure Document**" or "**Document**" shall mean this disclosure document filed by the Portfolio Manager with SEBI and as maybe amended by the Portfolio Manager from time to time.

1.19 "**Discretionary Portfolio Management Services**" or "**Discretionary Services**" means portfolio management services rendered to the Client by the Portfolio Manager on the terms and conditions contained in the Agreement, where the Portfolio Manager exercises any degree of discretion in the investment or management of the Portfolio or the Funds of the Client, as the case may be.

1.20 "**Distributor**" means a person/entity who may refer a Client to avail services of Portfolio Manager in lieu of commission/charges (whether known as channel partners, agents, referral interfaces or by any other name).

1.21 "**Eligible Investors**" means a Person who: (i) complies with the Applicable Laws, and (ii) is willing to execute necessary documentation as stipulated by the Portfolio Manager.

1.22 "**Fair Market Value**" means the price that the Security would ordinarily fetch on sale in the open market on the particular date.

1.23 "**Foreign Portfolio Investors**" or "**FPI**" means a person registered with SEBI as a foreign

portfolio investor under the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019 as amended from time to time.

1.24 "**Financial Year**" means the year starting from April 1 and ending on March 31 in the following year.

1.25 "**Funds**" or "**Capital Contribution**" means the monies managed by the Portfolio Manager on behalf of the Client pursuant to the PMS Agreement and includes the investment amount mentioned in the account opening form, any further monies placed by the Client with the Portfolio Manager from time to time for the purposes of being managed pursuant to the PMS Agreement, the proceeds of the sale or other realization of the Portfolio and interest, dividends and other monies arising from the Portfolio investments, so long as the same is managed by the Portfolio Manager.

1.26 "**Group Company**" shall mean an entity which is a holding, subsidiary, associate, subsidiary of a holding company to which it is also a subsidiary.

1.27 "**HUF**" means Hindu Undivided Family as defined in Section 2(31) of the IT Act.

1.28 "**INR**" means Indian Rupees.

1.29 "**Investment Approach**" is a broad outlay of the type of Securities and permissible instruments to be invested in by the Portfolio Manager for the Client, taking into account factors specific to Clients and Securities and includes any of the current Investment Approach or such Investment Approach that may be introduced at any time in future by the Portfolio Manager.

1.30 "**IT Act**" means the Income Tax Act, 1961, as amended and restated from time to time along with the rules prescribed thereunder.

1.31 "**Large Value Accredited Investor**" means an accredited investor who has entered into an agreement with the portfolio manager for a minimum investment amount of INR 10 crores.

1.32 "**Non-resident Investors**" or "**NRI(s)**" shall mean non-resident Indian as defined in Section 2 (30) of the IT Act.

1.33 "**NAV**" shall mean Net Asset Value, which is the price; that the investment would

ordinarily fetch on sale in the open market on the relevant date, less any receivables and fees due.

1.34 "**NISM**" means the National Institute of Securities Markets, established by the Board.

1.35 "**Parties**" shall refer to the Portfolio Manager and the Client collectively, and "Party" shall refer to the Portfolio Manager and the Client severally.

1.36 "**Person**" includes an individual, a HUF, a corporation, a partnership (whether limited or unlimited), a limited liability company, a body of individuals, an association, a proprietorship, a trust, an institutional investor and any other entity or organization whether incorporated or not, whether Indian or foreign, including a government or an agency or instrumentality thereof.

1.37 "**PMS Regulations**" or "**Regulations**" means the Securities and Exchange Board of India (Portfolio Managers) Regulations, 2020, as amended, modified, restated, and/or re-enacted from time to time. The term 'PMS Regulations' shall also deem to include all guidelines, directions, regulations, rules and notifications issued by the government or any statutory or regulatory authority or SEBI for the operation and management of portfolio managers, or any legislation in regard thereto, if applicable to the Portfolio Manager

1.38 "**Portfolio Manager**" means A. K. Wealth Management Private Limited, a company incorporated under the Companies Act, 1956, registered with SEBI as a Portfolio Manager bearing INP000003674 and having its Registered Office at 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai - 400 098.

1.39 "**Principal Officer**" means an employee of the Portfolio Manager who has been designated as such by the Portfolio Manager and is responsible for:

(i) the decisions made by the Portfolio Manager in terms of the management or administration of Portfolio of Securities and Funds of the Client; and

(ii) operations of the Portfolio Manager.

1.40 "**Related Party**" shall have the same meaning as provided in clause 2(1)(pa) of SEBI (Portfolio Managers) Regulations, 2020.

1.41 "**Securities**" means security as defined in Section 2(h) of the Securities Contract (Regulation) Act, 1956, provided that securities shall not include any securities which

the Portfolio Manager is prohibited from investing in or advising on under the PMS Regulations or any other law for the time being in force.

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 and have been included only for the purpose of clarity and shall, in addition, be interpreted according to their general meaning and usage and shall not carry meaning assigned to them in PMS 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.

3. Description

(i) History, Present Business and Background of the portfolio manager.

A. K. Wealth Management Private Limited (AKWMPL) was incorporated on November 20, 2006 in Mumbai as a Private Limited Company under the Companies Act, 1956.

AKWMPL is a wholly owned subsidiary company of A. K. Capital Services Limited ("AKCSL"/ "Company") which is a public limited company listed on the BSE Limited (BSE) and also Category I Merchant Banker registered with the Board. Since, AKWMPL is subsidiary of public listed company, it is also classified, defined and considered as Public Limited Company.

The Main object of AKWMPL is to carry on the business of Portfolio Management and activities related and incidental thereto. AKWMPL had received an approval from SEBI for rendering services as Portfolio Manager under SEBI (Portfolio Managers) Regulations, 1993 (erstwhile regulations) under Registration No. INP000003674.

AKWMPL has formed a wholly owned subsidiary, viz. A. K. Alternative Asset Managers Private Limited ("A.K. Alternative"), incorporated on December 20, 2022. A.K. Alternative was formed to act as an Investment Manager for SEBI registered Alternative Investment Funds.

Further, A.K. Alternative has vide Circular resolution dated April 4, 2024 allotted 5,36,000 equity shares at par, aggregating to INR 53,60,000/- (Indian Rupees Fifty-Three Lakhs and Sixty Thousand), to Mr. Vikas Jain. Consequently, this preferential allotment reduced AKWMPL's direct shareholding/stake in A.K. Alternative from 100% to 69.99%, as approved by a AKWMPL vide circular resolution dated March 28, 2024. Despite this capital restructuring, A.K. Alternative shall continue to remain a subsidiary of AKWMPL under Section 2(87) of the Companies Act, 2013.

AKWMPL provides Portfolio Management Services to its clients to ensure returns commensurate to risk appetite of the investors. AKWMPL also provides optimum avenues for investment diversification to its clients to suit their customized requirements.

AKWMPL is a part of A. K. Group, a strong and well-established player in the Indian bond market, with its wide network at various levels ranging from a diverse pool of investors to borrowers and market makers.

(ii) Promoters of the portfolio manager, directors and their background.

A. PROMOTERS OF PORTFOLIO MANAGER AND THEIR BACKGROUND

A. K. Capital Services Limited (AKCSL) and Mr. A. K. Mittal are the Promoters of AKWMPL. The details and background of Promoters are described herein below:

a) Background and Details of AKCSL

AKCSL was incorporated as A. K. Capital Services Private Limited on October 5, 1993 under the Companies Act, 1956 with the Registrar of Companies, N.C.T. of Delhi & Haryana, New Delhi (**"RoC"**). Pursuant to a special resolution passed by the shareholders on September 30, 1994, AKCSL was converted from a Private Limited Company to a Public Limited Company.

AKCSL is registered as a Category I Merchant Banker vide Registration No. INM000010411 with SEBI. AKCSL had started its operations from New Delhi with a small team and in a span of 30 years has expanded its business horizontally and vertically.

AKCSL aspires to facilitate making the debt markets accessible to retail investors and relentlessly strives towards fulfilling its vision of "A bond in every hand". AKCSL has also won the prestigious international title of "India Bond House of the Year" at the IFR Asia Awards, 2018 and 2023.

AKCSL has been awarded **"Investment Banker / Merchant Banker of the year"** by Associated Chambers of Commerce and Industry of India (ASSOCHAM) at the "5th National Summit & Awards Corporate Bond Market 2022" organized on May 12, 2022 and the "6th National Summit & Awards Corporate Bond Market 2023"

organized on August 4, 2023 at Mumbai.

b) <u>Background and Details of Mr. A. K. Mittal</u>

Qualification	**Chartered Accountant, LL.B., M.A. (Eco), B. Sc.**
Profile and Experience: A Chartered Accountant (C.A.) by qualification, Mr. A. K. Mittal became a C.A. in February 1979. He started his career with a Delhi-based law firm as an apprentice to manage Direct Tax for the period of 1979 to 1982. This was his 'School of Learning". During three years of his stay with the law firm, he successfully handled several important taxation cases. In 1983, he established his own Chartered Accountancy firm in New Delhi, India. Over a period of time, the Chartered Accountancy firm reached several heights under the guidance and leadership of Mr. Mittal. In the mid-nineties, when Indian Capital Market opened up globally, Mr. Mittal transformed his Chartered Accountancy firm into a Merchant Banking company namely A. K. Capital Services Limited which was mainly engaged in the Fixed Income group securities i.e. bonds and debentures. He aimed at facilitating the common man to reap the benefits from the fixed income markets and to establish platforms that would ensure liquidity and transparency in the Indian Bond markets. Since inception, Mr. Mittal instilled values of transparency and forging professional relationships as key cornerstones for success, and he attributes the goodwill of the brand in the financial market to these values. His leadership mantra has always been – 'Be honest, be transparent and trust employees' – Strong in relationships, mild and submissive in personality and passion to follow determination has led to establish A. K. Group as a leading player in the Indian Bond Market.	

B. DIRECTORS OF THE PORTFOLIO MANAGER AND THEIR BACKGROUND

Name of the Director	Ms. Aditi Mittal
Date of appointment	November 20, 2006
Qualification	Chartered Accountant; B. Com.
Designation	Director
Other Directorship details	**As per Annexure A**
<u>Profile and Experience:</u>	

A Chartered Accountant (C.A.) by qualification, Aditi Mittal became a C.A. in the year 2006.

Aditi Mittal started her career with A. K. Capital Services Limited, the flagship company of the A. K. Group in the Finance & Accounts Department as an Assistant Manager.

She was instrumental in the creation of A. K. Stockmart Private Limited (fellow subsidiary) from inception. Also, she has co-founded "India Bond Private Limited", Online Bond Platform Provider who has won the prestigious Bond Platform of the Year Award at 5th National Summit & Awards Corporate Bond Market 2022.

She has won "Times 40 under 40 Leaders" award in the year 2023 for playing a leading role in the growth of IndiaBonds as the Emerging Fintech Startup.

She has also won "ET Inspiring Women Leaders 2024" award in the year 2024 for Excellence in Financial services at the ET Women Conclave 2024.

Experience, key role and responsibilities of Ms. Aditi Mittal at A. K. Group includes:

Ms. Aditi Mittal is a Chartered Accountant by qualification. Aditi has a decade of experience with A. K. Group. Aditi has been pioneer in building, managing and engaging teams at A. K. Group to develop strategies both in India and abroad to achieve the Groups vision of creating a liquid, transparent and vibrant domestic corporate bond market. At A. K. Group, she works on Prime Focus areas i.e. Business Forecasting, Product development, P&L, Key client relationship management and holistic strategic initiatives for the organizations growth. She was instrumental in the creation of A. K. Stockmart Private Limited (AKSPL), (a 100% subsidiary of A. K. Capital Services Ltd) from inception & till December 2, 2022 she was heading AKSPL in the capacity of a Managing Director. She has co-founded India Bond Private Limited, Online Bond Platform Provider who has won the prestigious Bond Platform

of the Year Award at 5th National Summit & Awards Corporate Bond Market 2022 and at the 6th National Summit & Awards Corporate Bond Market 2023. She is a Chairperson of OBPP Association since March 2024 and also the national co-chairperson of Associated Chambers of Commerce and Industry of India (ASSOCHAM) for Corporate Bond Committee since 2020.

Name of the Director*	Ms. Shraddha Gaurav Joshi Kute
Date of Appointment	October 20, 2025
Qualification	M. Com, Advanced Diploma ln Computer Software (GNIIT).
Designation	Additional Director
Other Directorship	**As per Annexure B**

Experience:

Ms. Shraddha Gaurav Joshi Kute has more than 18 years of work experience in securities market. Ms. Shraddha Gaurav Joshi Kute has a Masters in Commerce and Advanced Diploma ln Computer Software (GNIIT). She has been with A. K. Group since May 2007 and has played an important role in the Company's business growth.

She is currently handling the Wholesale Debt Market ("***WDM***") segment for A.K. Group assisting the clients with transactions in debt securities, negotiation of the transaction with counter party, operational compliance e.g. transaction related reporting to stock exchanges. Her key skill is in successfully understanding the needs of clients with a substantial knowledge of markets and instruments.

Name of the Director	Mr. Vikas Jain
Date of Appointment	May 1, 2023
Qualification	Chartered Accountant, B.Com.
Designation	Director
Other directorship	**As per Annexure C**

Profile and Experience:

Mr. Vikas Jain has over 23 years of work experience in securities market. Mr. Vikas Jain is a Chartered Accountant and has been with A. K. Capital Services Limited since it came into being. He has played an important role in the Company's business growth.

At A. K. Capital he has donned several hats and handled placement responsibilities with retirement funds, advisory and structuring of venture capital funds, including fund raising. He is currently handling advisory and business development for private sector companies for their debt resources. His key skill is in successfully understanding the needs of clients with a substantial knowledge of markets and instruments. He is also primarily responsible for deal sourcing, initial screening, deal structuring, negotiation of key terms, taking the final investment and exit decisions in A. K. Alternative Asset Managers Private Limited. He has been instrumental in taking the Company to top position as arranger of debt products especially in private placement arena.

(iii) Top 10 Group companies/firms of the portfolio manager on turnover basis (latest audited financial statements may be used for this purpose)

Sr. No.	Name of the Company and CIN	Registration No.	Business Area
1	A. K. Capital Services Limited CIN: L74899MH1993PLC274881	**Merchant Banking:** INM000010411	Merchant Banking
2	A. K. Capital Finance Limited CIN: U51900MH2006PLC214277	**NBFC**: N.13.01991	Systemically Important Non-Banking Financial Company
3	A. K. Stockmart Private Limited CIN: U67120MH2006PTC158932	**SEBI Registration No.**: INZ000240830 **SEBI Depository Participant (CDSL & NSDL)** IN-DP-481-2020	Stock Broker, Distribution of Debt Product and Depository Participants
4	Family Home Finance Private Limited CIN:	Non Deposit taking housing finance company: **NHB**: 04.0167.18	Housing Finance Company.

	U74999MH2017PTC296737		
5	A. K. Capital Corporation Private Limited CIN: U65993MH2006PTC165749	Not Applicable	Referral Services and Investments
6.	A. K. Alternative Asset Managers Private Limited U67110MH2022PTC395689	Not Applicable	To act as an Investment Manager to SEBI registered Alternative Investment Fund.

(iv) <u>Details of the services being offered: Discretionary/ Non-discretionary / Advisory:</u>

a) Discretionary Portfolio Management Services (DPMS):

Under DPMS, the Portfolio Manager deploys the Funds brought in by a Client by investing or divesting suitably in the capital markets as per the Act and Regulations.

The Portfolio Manager acts in a fiduciary capacity, both, as an agent as well as a trustee, with regard to the Clients account consisting of investments, 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).

The Portfolio Manager provides DPMS in the nature of investment management, and includes the responsibility of managing, renewing and reshuffling the portfolio, buying and selling the securities, keeping safe custody of the securities and monitoring book closures, dividends, interest payments, redemption, call/put options, bonus, rights etc. so that all benefits accrue to the Client's Portfolio, for an agreed fee structure and for a definite period as described, entirely at the

Client's risk. The securities invested / disinvested by the Portfolio Manager for Clients in the same Strategy may differ from one Client to another Client.

The Portfolio Manager in DPMS has the sole and absolute discretion to invest on behalf of the client in any type of security as per the Investment Objectives and Guidelines set out in the Agreement and make such changes in the investments and invest the Funds in such manner and in such markets as it deems fit. The Portfolio Manager's decision (taken in good faith) in deployment of the Clients' account shall be absolute and final and cannot be called in question or be open to review at any time during the currency of the Agreement with Client or any time thereafter except on the ground of malafide, fraud, conflict of interest or gross negligence. This right of the Portfolio Manager shall be exercised strictly in accordance with the Applicable Laws, for the time being in in force.

b) Non-Discretionary Portfolio Management Services (NDPMS):

In NDPMS, the investment decision of the Portfolio Manager follows the instructions received from the Client under the Agreement executed between the Portfolio Manager and 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 that complies with the Client's instruction. The decision of the Client in deployment of Funds/disinvestment of portfolio shall be absolute and final. The role of the Portfolio Manager apart from adhering to investment or divestments upon instructions of the Client shall be restricted to providing market intelligence, research report, trading/ investment strategies, trade / investment statistics and such other material, solely on non-binding basis, which will enable the Client to take appropriate investment decisions. However, the Portfolio Manager will continue to act and be strictly guided by relevant guidelines, Acts, Rules, Regulations and notifications in force from time to time. For the purpose of acting on the Client's instruction, the Portfolio Manager shall take instruction in writing or through any other media mutually agreed such as e-mail, fax, telephone or suitable and secured message and may include placement of order with broker for buying and selling the 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 Manager provides advisory portfolio management services, in terms of the SEBI (Portfolio Managers) Regulations, 2020, which shall be in the nature of investment advisory and shall include the responsibility of advising on the portfolio strategy and investment and divestment of individual securities in the clients portfolio, for an agreed fee structure for an agreed period, entirely at the Client's risk; to all eligible category of investors who can invest in Indian market including NRIs, FIIs, etc. The Portfolio Manager shall be solely acting as an advisor to the portfolio of the client and shall not be responsible for the investment/divestment of securities and/or administrative activities on the client's portfolio. The Portfolio Manager shall provide advisory services in accordance with such guidelines and/or directives issued by the regulatory authorities and/or the Client, from time to time, in this regard.

The Portfolio Manager retains the right to relax the criteria mentioned above on a case to case basis and as may be mutually agreed. Under each of the above type of services; the Portfolio Manager may from time to time formulate specific Products. Key features of such Products shall be made available to investors through Term Sheets/Information Memorandum/Product Literature/ Brochures etc.

(v) <u>Minimum Investment Amount:</u>

Pursuant to the provisions of Regulation 23 (2) of the Regulations, the Portfolio Manager shall not accept the Investments in funds and Securities/ Corpus of less that INR 50 Lakhs from each Client.

Provided that the minimum investment amount per client shall be applicable for new clients and fresh investments by existing clients.

Provided further that existing investments of clients, as on the date of notification of the Securities and Exchange Board of India (Portfolio Managers) Regulations, 2020, may continue as such till maturity of the investment or as specified by the Board.

(vi) <u>Direct Option Facility:</u>

The Portfolio Manager provides an option to Clients to invest directly with the

Portfolio Manager and avail services of the Portfolio Manager. Such investments can be made without any intermediary or distribution agent.

Note: *The Portfolio Manager has currently paused the offering of any investment approaches or onboarding of new clients for the time being.*

4. Penalties, pending litigation or proceedings, findings of inspection or investigation for which action may have been taken or initiated by any regulatory authority.

Sr. No.	Particulars	Response
(i)	All case/s of penalties imposed by the Board or directions issued by the Board under the Act or Rules or Regulations made thereunder.	Nil
(ii)	The nature of the penalty/direction.	Not Applicable
(iii)	Penalties/fines imposed for any economic offence and/or for violation of any securities laws.	Nil
(iv)	Any pending material litigation/legal proceedings against the Portfolio Manager/key personnel with separate disclosure regarding pending criminal cases, if any.	Nil
(v)	Any deficiency in the systems and operations of the Portfolio Manager observed by the Board or any regulatory authority/ agency.	Nil
(vi)	Any enquiry/ 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.	Nil

5. Services Offered

The Disclosure Document typically outlines the Services offered by the Portfolio Manager. However, the Portfolio Manager has paused its Portfolio Management Services offerings and client onboarding, this section does not include any active services.

The details of services offered will be updated in the Disclosure Document when new Products, Services, Offerings, and/or Investment Approaches are launched, and client onboarding is resumed.

6. Risk factors

Generally, in Disclosure Document that we prepare for Portfolio Management Services, we include the Risk Factors pertaining to Products and/or Portfolio including general risks. However, since the PMS Offerings are currently paused and on-boarding of the Clients are also paused. The Risk Factors are not incorporated. The same shall be updated when the New Products/ Services/ offering and/or investment approaches are offered and client on-boarding is initiated.

7. Nature of expenses

Generally, in Disclosure Document that we prepare for Portfolio Management Services, we include the Nature of expenses pertaining to Investment management, advisory fees, custodian fee, registrar and transfer agent fee, brokerage and transaction cost. However, since the PMS Offerings are currently paused and on-boarding of the Clients are also paused. The Nature of expense are not incorporated. The same shall be updated when the New Products/ Services/ offering and/or investment approaches are offered and client on-boarding is initiated.

8. Taxation

Generally, in Disclosure Document that we prepare for Portfolio Management Services, we include a note on Taxation based on the tax laws in force in India as of the date of this Disclosure Document and reflects the Portfolio Manager's understanding of applicable provisions. However, since the PMS Offerings are currently paused and on-boarding of the Clients are also paused. The Note no Taxation is not incorporated. The same shall be updated when the New Products/ Services/ offering and/or investment approaches are offered and client on-boarding is initiated.

9. Accounting policies

Generally, in Disclosure Document that we prepare for Portfolio Management Services, we include a note on Accounting policies followed by the Portfolio Manager and applied for the investments of clients. However, since the PMS Offerings are currently paused and on-boarding of the Clients are also paused. The Note no Accounting policies is not incorporated. The same shall be updated when the New Products/ Services/ offering and/or investment approaches are offered and client on-boarding is initiated.

10. Investors services

(i) Name, address and telephone number of the investor relation officer who shall attend to the investor queries and complaints.

Name of the Investor Grievance Redressal Officer	Mr. Rajesh Rajput
Designation	Compliance Officer
Address	603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai - 400 098
Tel. & Fax nos.	Tel: 022-67546500 / +91- 8291916744 Fax: 022-66100594
Email address	csakwmpl@akgroup.co.in

(ii) Grievance redressal and dispute settlement mechanism.

a) <u>Grievance Redressal Mechanism</u>:

The Investor Grievance Redressal Officer will be the interface between the Portfolio Manager and the Client. The Investor Grievance Redressal Officer shall be responsible for redressing the grievances of the clients and shall ensure that every query/concern of the Client is attended and addressed as soon as practicably possible. All Clients' complaints/grievances shall be escalated appropriately and immediately on receipt of the same. The Investor Grievance Redressal Officer shall review and monitor the status of the Clients' complaints/grievances and shall take necessary action for quick resolution of the same.

If during the review of the complaints, it is noticed that the complaint is due to some procedural lapse or due to any other identifiable reasons, then necessary corrective steps shall be taken immediately.

The Portfolio Manager adhered to the norms, process, procedure, checklist and registers as may be specified by SEBI from time to time, including compliance of SEBI Circular dated December 10, 2021 in connection with the Publishing Investor Charter and Disclosure of Complaints by Portfolio Managers on their Websites.

The Portfolio Manager has adopted Investor Grievance Redressal Mechanism and the same can

be accessed at the website of the Company at: https://www.akgroup.co.in/investor-relation

b) Dispute Settlement Mechanism:

All disputes, differences, claims and questions whatsoever arising from (i) the Agreement between the Client and the Portfolio Manager and (ii) the services to be rendered by the Portfolio Manager and/or their respective representatives shall be attempted to be resolved by discussions between the Parties to settle it amicably. In case the disputes remain unsettled, the same shall be referred to a sole arbitrator and such arbitration shall be in accordance with and subject to the provisions of the Arbitration and Conciliation Act, 1996, or any statutory modification or re-enactment thereof for the time being in force. Such Arbitration proceedings shall be held at Mumbai and be conducted in English language.

The Agreement with the Client shall be governed by, construed and enforced in accordance with the laws of India. Any action or suit involving the Agreement with a client or the performance of the Agreement by either Party of its obligations will be conducted exclusively in courts located within the city of Mumbai in the State of Maharashtra.

The Investor Grievance Redressal Officer will be the interface between the Portfolio Manager and the Client. The Investor Grievance Redressal Officer shall be responsible for redressing the grievances of the clients.

All disputes, differences, claims and questions whatsoever arising from (i) the Agreement between the Client and the portfolio Manager and (ii) the services to be rendered by the Portfolio Manager and/or their respective representatives shall be attempted to be resolved by discussions between the Parties and amicable settlement. In case the disputes remain unsettled, the same shall be referred to a sole arbitrator and such arbitration shall be in accordance with and subject to the provisions of the Arbitration and Conciliation Act, 1996, or any statutory modification or re-enactment thereof for the time being in force. Such Arbitration proceedings shall be held at Mumbai.

Further, investor may also approach the Compliance Officer / Principal Officer of the Portfolio Manager. The details including, inter-alia, name & address of Compliance Officer & Principal Officer, their e-mail addresses and telephone numbers are displayed at the registered office & at the website of the Portfolio Manager.

In case the Client does not receive a response after escalation to the next level or if the Client is dissatisfied with the response received from the Portfolio Manager, the Client may escalate the

complaint to the next level as indicated below.

In the above case, the Client can contact SEBI at the below mentioned address for Redressal of their complaints.

Office of Investor Assistance and Education
Securities and Exchange Board of India,
SEBI Bhavan, Plot No. C4-A, 'G' Block,
Bandra-Kurla Complex, Bandra (E)
Mumbai - 400 051

Clients can also lodge their grievances with SEBI at https://scores.sebi.gov.in/scores-home. For any queries, feedback or assistance, clients may contact SEBI office on Toll Free Helpline at 1800 22 7575/1800 266 7575.

- **Filing complaints on SCORES 2.0 – Easy & Quick**

1) **Register on SCORES 2.0 portal**
2) **Mandatory details for filing complaints on SCORES:**
   a) Name, PAN, Address, Mobile Number, Email ID.
3) **Benefits:**
   a) Effective Communication.
   b) Speedy redressal of the grievances.

Additionally, you may also download the SEBI SCORES app from **Play Store** and **App Store**

d) After exhausting all aforementioned options for resolution, if the client is not satisfied, they can initiate dispute resolution through the Online Dispute Resolution Portal (ODR) at https://smartodr.in/login
Alternatively, the client can directly initiate dispute resolution through the ODR Portal if the grievance lodged with the Portfolio Manager is not satisfactorily resolved or at any stage of the subsequent escalations mentioned above.

The dispute resolution through the ODR Portal can be initiated when the complaint/dispute is not under consideration in SCORES guidelines or not pending before any arbitral process, court, tribunal or consumer forum or are non-arbitrable in terms of Indian law.

11. Details of the diversification policy of the portfolio manager

Generally, in Disclosure Document that we prepare for Portfolio Management Services, we include the details of the diversification policy followed by the Portfolio Manager. However, since the PMS Offerings are currently paused and on-boarding of the Clients are also paused. The details of the diversification policy are not incorporated. The same shall be updated when the New Products/ Services/ offering and/or investment approaches are offered and client on-boarding is initiated.

12. Client Representation

(i) Category of Clients

Category of Clients	No. of Clients	Funds Managed (INR Cr.)	Discretionary/Non-discretionary (if available)
Associate/group Companies (Last 3 years)	-	-	-
Others as on March 31, 2022	71	66.29	Discretionary
Others as on March 31, 2023	69	64.68	Discretionary
Others as on March 31, 2024	53	49.67	Discretionary
Others as on March 31, 2025	Nil	Nil	Not applicable
Others as on March 31, 2026	Nil	Nil	Not applicable

(ii) Complete disclosure in respect of transactions with related parties as per the standards specified by the Institute of Chartered Accountants of India.

The Disclosure with respect to the Related Party Transactions as per the Standard Specified by ICAI forms Annexure D to this Document.

13. Financial Performance

(i) Balance Sheet

	(INR in Crores)			
Particulars	**31-Mar-26**	**31-Mar-25**	**31-Mar-24**	**31-Mar-23**
Equity and Liabilities				
Equity Share Capital	2.2500	2.2500	2.2500	2.2500
Other Equity (Reserves and surplus)	3.8326	3.7925	3.7051	3.0934
Financial Liabilities	1.6988	2.1790	2.7053	0.9739
Non-financial liabilities	0.1503	0.2073	0.1879	0.3143
Total	**7.9317**	**8.4288**	**8.8483**	**6.6316**
Assets				
Non-financial Assets	2.1517	2.8146	3.1950	0.0949
Financial Assets	5.7800	5.6142	5.6533	6.5367
Total	**7.9317**	**8.4288**	**8.8483**	**6.6316**

(ii) Income Statement

	(INR in Crores)			
Particulars	**31-Mar-26**	**31-Mar-25**	**31-Mar-24**	**31-Mar-23**
Gross Income	1.6960	2.2290	2.7221	3.7769
Expenses	1.6103	2.1243	2.0668	2.6648
Profit/(Loss) before Tax	0.0857	0.1047	0.6553	1.1121
Provision for Taxation	0.0356	0.0214	0.1219	0.279
Profit/(Loss) after Tax	0.0501	0.0833	0.5334	0.8331

14. Performance of Portfolio Manager

Sr. No.	Name of Investment Approach	(From April 1, 2025 to March 31, 2026)*	(From April 1, 2024 to March 31, 2025)*	(From April 1, 2023 to March 31, 2024)	(From April 1, 2022 to March 31, 2023)
1.	Credit Alpha Discretionary Portfolio Management Services	Not Applicable	**April 1, 2024 to November 30, 2024**: Actual performance return 7.11% Benchmark Return: 9.47% Benchmark: CRISIL Composite Bond Fund Index **December 01, 2024 to March 31, 2025**: Not Applicable	Actual performance return 11.05% Benchmark Return: 8.26% Benchmark: CRISIL Composite Bond Fund Index	Actual performance return 7.22% Benchmark Return: 6.27% Benchmark: CRISIL Composite Credit Risk Index
2.	Credit Ease Discretionary Portfolio Management Services	Not Applicable	**April 1, 2024 to November 30, 2024**: Actual performance return 7.68% Benchmark Return: 9.47%	Actual performance return 10.71% Benchmark Return: 8.26% Benchmark: CRISIL Composite	Actual performance return 9.34% Benchmark Return: 10.38% Benchmark: CRISIL AA

			Benchmark: CRISIL Composite Bond Fund Index **December 01, 2024 to March 31, 2025**: Not Applicable	Bond Fund Index	Medium Term Bond Index

Note: *The benchmark performance return is furnished without any deductions (fees, taxes etc.)*

**The Portfolio Manager has discontinued the offering of all investment approaches from December 01, 2024 onwards and onboarding of new clients for the time being.*

15. Audit Observations

The Portfolio Manager avails the Services of the following Auditors:

Name of the Auditor	Firm/ ICAI Registration No.	Purpose	Adverse Audit Remarks, if any*
M/s. Shah and Ramaiya, Chartered Accountants	126489W	Internal Auditor	Nil/ Not Applicable
M/s. JMR & Associates LLP, Chartered Accountants	106912W / W100300	Statutory Auditor	Nil/ Not Applicable

**The information as mentioned in the column pertains to the Audit Report (both Statutory and Internal) for the period of last three years.*

16. Details of investments in the securities of related parties of the portfolio manager

Not Applicable. There are no Investments made in the securities of associates/related parties of Portfolio Manager.

Name and signature of at least two Directors of the Portfolio Manager:

Sr. No.	Name of the Director	Signatures
1.	Ms. Aditi Mittal	ADITI MITTAL Digitally signed by ADITI MITTAL DN: c=IN, o=PERSONAL, title=1353, 2.5.4.20=97d19d8ed24a527ed5fd3ea71ee687448e2ac9e993896997e4aea9fdaa373b70, postalCode=400005, st=Maharashtra, serialNumber=10a84071dcacf0a9d3bda89eb3fa626a08e7da836286d87b409e12c37e68069, cn=ADITI MITTAL Date: 2026.05.18 13:37:27 +05'30'
2.	Ms. Shraddha Gaurav Joshi Kute	SHRADDHA GAURAV JOSHI KUTE Digitally signed by SHRADDHA GAURAV JOSHI KUTE DN: c=IN, o=PERSONAL, title=7896, 2.5.4.20=542751c45fe110c71543174 9fc699304e9797867f20bc676946a272eb6a74a57, postalCode=400098, st=Maharashtra, serialNumber=acf172b525149966c9c30dc94ed912c05ef1469a1a739467e147cdabfa808598, cn=SHRADDHA GAURAV JOSHI KUTE Date: 2026.05.18 13:34:59 +05'30'

Date: May 18, 2026
Place: Mumbai

17. Annexures to the Disclosure Document:

ANNEXURE A

OTHER DIRECTORSHIP OF MS. ADITI MITTAL

Name of the Companies	Date of Appointment
A. K. Capital Services Limited	03/02/2018
A. K. Capital Finance Limited	02/12/2022
Family Home Finance Private Limited	06/07/2017
A. K. Capital (Singapore) Pte. Ltd.	31/07/2013
India Bond Private Limited	26/12/2020
OBPP Association	22/07/2024

ANNEXURE B

OTHER DIRECTORSHIP OF MS. SHRADDHA GAURAV JOSHI KUTE

Name of the Companies	Date of Appointment
A. K. Capital Corporation Private Limited	20/10/2025

ANNEXURE C

OTHER DIRECTORSHIP OF MR. VIKAS JAIN

Name of the Companies	Date of Appointment
A. K. Capital Services Limited	03/02/2018
Family Home Finance Private Limited	24/07/2017
A. K. Capital Corporation Private Limited	26/12/2020
A. K. Alternative Asset Managers Private Limited	20/12/2022

ANNEXURE D

27 RELATED PARTY DISCLOSURES:

i Related party relationships:

Holding Company
A. K. Capital Services Limited

Subsidiary Companies
A. K. Alternative Asset Managers Private Limited

Fellow Subsidiary Companies
A. K. Capital Finance Limited
A. K. Stockmart Private Limited

Directors/Key Managerial Personnel (KMP)
Aditi Mittal (Whole Time Director)
Vikas Jain (Director)
Shraddha Joshi (Director) (Appointed w.e.f October 20, 2025)
Vikram Puri (Director) (Appoint w.e.f August 22, 2024) (Resigned w.e.f October 20, 2025)
Kavita Garg (Director) (Resigned w.e.f August 22, 2024)

Enterprises in which relative of KMP is having influence
India Bond Private Limited
IB Future Tech Private Limited

Notes:

a The related party relationships have been determined on the basis of the requirements of the Indian Accounting Standard (IND AS) - 24 'Related Party Disclosures' and the same have been relied upon by the auditors.

b The relationship as mentionned above pertains to those related parties with whom transactions have taken place during the year except where control exist, in which case the relationship has been mentioned irrespective of the transaction with the related parties

.

ii Details of Transactions with Related Parties are given as under:

Disclosure in respect of transactions which are more than 10% of the total transactions of the same type during the year is as under:

Rs. In Lakhs

	Particulars	For the year ended 31-March-2026	For the year ended 31-March-2025
A)	**Transaction with related parties:***		
	Demat Charges Expenses		
	A. K. Stockmart Private Limited	0.02	0.46
	Fees received		
	A. K. Alternative Asset Managers Private Limited	22.50	-
	Software Expenses		
	India Bond Private Limited	-	23.96
	IB Future Tech Private Limited	-	3.00
	PMS Fees Expenses		
	India Bond Private Limited	-	0.12
	Brokerage Expenses		
	A. K. Stockmart Private Limited	-	0.03

* Transaction amounts are excluding taxes wherever applicable.
** Key managerial remuneration related to retirement benefits (i.e. gratuity) are recognised under employee benefits expenses in statement of profit and loss along with other employees gratuity costs of the Company based on the actuarial valuation carried out by independent actuary.

Form C

SECURITIES AND EXCHANGE BOARD OF INDIA (PORTFOLIO MANAGERS) REGULATIONS, 2020

(Regulation 22)

A. K. WEALTH MANAGEMENT PRIVATE LIMITED

603, 6th Floor, Windsor,
Off CST Road, Kalina, Santacruz (East),
Mumbai - 400 098
Tel : +91 22 67546500
Fax : +91 22 66100594
Email : csakwmpl@akgroup.co.in

We confirmed that:

i. The Disclosure Document forwarded to the Board is in accordance with the SEBI (Portfolio Managers) Regulation, 2020 and the guidelines and directives issued by the Board from time to time;

ii. The disclosures made in the Disclosure Document are true, fair and adequate to enable the investors to make a well-informed decision, as applicable 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, the details of the same are mentioned hereinbelow:

Name of the Firm	Yash S Shah & Associates
Firm Registration No.	154313W
Membership No.	187811
Office Address	Office No. 811, Gala Altezza, Flank Road, Next to Shanmukhananda Hall, Sion (E), Mumbai – 400022
Tel No:	+91 9762727545
Date of Certification	May 18, 2026

For A. K. Wealth Management Private Limited

ADITI MITTAL

Digitally signed by ADITI MITTAL
DN: c=IN, o=PERSONAL, title=1353, 2.5.4.20=97d19d8ed24a527ed5fd3ea71ee687448e2ac9e993896997e4aea9fdaa373b70, postalCode=400005, st=Maharashtra, serialNumber=10a84f071dcacf0a9d3bda89eb3fa626a08e7da836286d87b409e12c37e68069, cn=ADITI MITTAL
Date: 2026.05.18 13:38:32 +05'30'

Aditi Mittal
Principal Officer
Date: May 18, 2026

CLIENT AGREEMENT AND CONFIRMATION

I/We hereby acknowledge and confirm the receipt of Disclosure Document prior to entering into Portfolio Management Agreement and I/we understand the risk factors associated with the investment through Portfolio Manager and hereby give my consent for the same.

Thanking You.

Signature of Client:
Name & Address of Client:
_____
_____
_____
_____

Date:
Place:

YASH S SHAH & ASSOCIATES
CHARTERED ACCOUNTANTS
Office No. 811, Gala Altezza, Udyog Nagar, Plot No. 17-A, Flank Road,
Next to Shanmukhananda Hall, Sion (E), Mumbai – 400022
Mobile No: **+91 9762727545** | | Email: **cayashshah07@gmail.com**

CERTIFICATE BY INDEPENDENT CHARTERED ACCOUNTANT

Introduction:
We, **Yash S Shah & Associates,** Chartered Accountants, have examined the Disclosure Document for Portfolio Management dated **May 18, 2026** prepared in accordance with Regulation 22 of SEBI (Portfolio Managers) Regulations, 2020 by **A. K. Wealth Management Private Limited (INP000003674),** having its Registered Office at 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai – 400 098. This certificate is issued pursuant to Regulations 22(5) of the Securities and Exchange Board of India ("SEBI") (Portfolio Managers) Regulations, 2020, ('the Regulations') and at the specific request of Portfolio Manager.

Management's Responsibility:
The management of the Company is responsible for preparation of the attached Disclosure document in accordance with the Regulations.

Our Responsibility:
Our responsibility is to issue the certificate based on our review which is primarily limited to inquiries of the Company's personnel, previous disclosure document submitted to SEBI, other relevant records, the information, explanations and representations furnished by the Management.
We have relied on the representations given by the management about the penalties or litigations against the Portfolio Manager mentioned in the Disclosure Document. We are unable to comment on the same.
We have conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
We have compiled with the relevant applicable requirements of the standards on Quality Control (SQC) 1, Quality Control for Firms that Performs Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion:
Based on our examination of attached Disclosure Document, audited accounts and other relevant records and information furnished by management of the Portfolio Manager, we certify that the disclosure made in the attached Disclosure Document for Portfolio Management are true, fair and adequate to enable the investors to make a well-informed decision, as applicable. Currently business in PMS has been paused and many static & dynamic clauses in the disclosure documents are mentioned as Not Applicable and will be updated before onboarding the clients or resuming the PMS operations.

Restriction on use:
The certificate is addressed to and provided to SEBI and the Portfolio Management Service Clients solely for the purpose of providing essential information about the portfolio services in a manner to assist and enable the investors in making informed decision for engaging a Portfolio Manager and should not be used by any other person or for any other purpose without our prior written consent.

Place: Mumbai
Date: May 18, 2026
UDIN: 26187811YKEAKQ8812

YASH S SHAH & ASSOCIATES ★ FRN-154313W M.No.187811 ★ CHARTERED ACCOUNTANT

For Yash S Shah & Associates
Chartered Accountants

Yash Sunil Shah
Digitally signed by Yash Sunil Shah
Date: 2026.05.18 15:20:16 +05'30'

CA Yash Shah
Proprietor
Membership No: 187811
FRN: 154313W

REGISTERED OFFICE:
603, 6TH FLOOR, WINDSOR,
OFF CST ROAD, KALINA, SANTACRUZ (EAST),
MUMBAI – 400 098 (INDIA)
CIN: U74140MH2006PTC165653
TEL: + 91-22-67546500 | FAX: +91-22-66100594
E-MAIL: cs@akgroup.co.in