



Finneeti

We Plan. You Prosper!

O -543, 5th Floor, Bramha Boulevard, Sadhu Vaswani Chowk, Pune 411001.

Dated: 19.06.2024

MF Commission for FY 2023-2024

Commission disclosure to investors as mandated by the code of conduct, stipulated by AMFI.

Below are the Annual Mutual Fund Gross Commission (Pre-tax, GST, and Expense) received by M/s FINNETI for the financial year 2023-2024.

SR NO	FUND HOUSE	AMOUNT
1.	ADITYA BIRLA SUN LIFE MUTUAL FUND	₹.20,82,025/-
2.	AXIS MUTUAL FUND	₹.19,26,809/-
3.	BANDHAN MUTUAL FUND	₹.2,86,838/-
4.	DSP MUTUAL FUND	₹.5,31,015/-
5.	FRANKLIN TEMPLETON MUTUAL FUND	₹.21,60,373/-
6.	HDFC MUTUAL FUND	₹.16,67,124/-
7.	HSBC MUTUAL FUND	₹.16,34,280/-
8.	ICICI PRUDENTIAL MUTUAL FUND	₹.19,91,393/-
9.	KOTAK MUTUAL FUND	₹.31,37,101/-
10.	NIPPON INDIA MUTUAL FUND	₹.4,75,220/-
11.	SBI MUTUAL FUND	₹.7,48,558/-
12.	SUNDARAM MUTUAL FUND	₹.2,31,594/-
13.	UTI MUTUAL FUND	₹.1,00,379/-
14.	JM FINANCIAL SERVICES PVT LTD	₹.9,400/-
TOTAL		₹.1,69,82,113/-

We certify that the information provided above is correct.

Sincerely,
For,
M/s FINNETI

(S. Ramasubramanian)
AMFI registered MF Distributor
ARN-89264

Disclaimers & Disclosures:

- Past performance may not be repeated in the future. Mutual fund investments are subject to market risks. Please read the offer document before investing.
- Following are the broader market risks involved in debt funds and equity funds.
 - Some of the debentures to whom the fund house lends can default. In such case the fund house can segregate/Mark down the debenture from the main fund and recover and pay back investors. Segregated funds will come back to the bank account and not go back into the fund. However, we will ensure extensive diversification within the fund.
 - During a severe rating downgrade of a debenture, the fund house can mark down the valuation from the main NAV and once it is fully recovered, after a cooling period of 3 months, will be marked up. The NAV can fluctuate during such times. Staying invested for a longer time can address this concern.
 - Depending on monetary policy action, the NAV can be subject to interest rate risk. Staying invested longer term with minimum government securities can take of this risk.
 - If the fund is subjected to significant redemption pressure during a short time, the trustees can impose restrictions, waiting period and winding up of a scheme due to liquidity risk. This can be a rare Black Swan event, which does not happen often.
 - Whenever a debenture matures in an open-ended fund, there can be a reinvestment risk at a lower rate.
 - On a near term blue chips has even displayed an erosion in upwards of 20%, mid-caps has displayed an erosion as high as 60% and small caps 80% erosion. But on a 10 year, 15 year & 20 year horizon they had given 12% , 15% and 18% CAGR. This infers that staying invested for long term rewards investors. Until you withstand significant volatility probably in the first 5-7 years, you cannot make risk adjusted returns for goals, 10 years and beyond.
- We encourage our investors to read the above proposal, disclaimers and also the scheme information document (SID), scheme additional information (SAI) and key information memorandum (KIM) and once you arrive at a well-informed decision, please give us a nod to register a transaction. The above documents are available under respective AMC website under search option or you can easily google this.
- Every month by around 10th, fund houses publish fact sheet which gives one page summary of the fund, portfolio details along with performance investors can refer to this in the respective AMC website or google this. Please feel free to come back to us if you have any doubts on the fund performance. Should you want us to facilitate any transaction on the ongoing scheme we are a communication away.
- The units will be allocated after the next market transaction date, post clearance from your bank account.
- For queries, regarding Direct and indirect taxes, please go basis your CA or Tax consultant's opinion. If you have a desire to switch/redeem any of the equity linked/reality or debt instruments, kindly understand the gain or income related repercussions by consulting them.
- Transaction charges will never be levied on our investors and they will receive 100% of units allocated when they invest in Mutual funds. (As specified in MF fund common application forms). The firms with whom we have a tie up, will never levy this to our investors.
- At Finneeti, they help clients in executing transactions. The fund houses pay us a brokerage in return.
- The MF distribution income earned by us is disclosed to you once in 6 months by the respective registrars vide a common account statement (CAS). Besides we have also disclosed them verbally to you. We are entitled to a gross distribution commission, (pre-tax, GST and expense). Besides this was mailed to you via proposal before investing.
- Please note that we can advise and distribute Mutual Fund products. If the investor feels that there are better products that can suite their taste in the market, then they can subscribe for them. Since because, we are advising a Mutual Fund scheme, an investor may not subscribe for this through us.
- Subject to Pune Jurisdiction only.