Neha Mhatre & Associates
Chartered Accountants

CERTIFICATE FOR ANNUAL AUDIT COMPLIANCE

I have examined the relevant books of accounts, records and documents maintained by **Ladder7 Wealth Planners Pvt. Ltd.**, bearing SEBI registration number INA000016001 and a member of the BSE Administration and Supervision Ltd. (BASL) bearing BASL membership ID 1017 to fulfill the Annual Audit Compliance requirement as prescribed vide SEBI (Investment Advisers) Regulations, 2013, guidelines and circulars, for the year ended **2025-2026**.

The purpose of this audit is to examine the processes, procedures followed, and the operations carried out by the Investment Adviser as per the applicable Acts, Rules, Regulations, Byelaws and Circulars prescribed by SEBI and BASL.

I have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of this audit. In our opinion proper books of accounts, records & documents, as per the regulatory requirement have been maintained by the member, so far as it appears from examination of the books.

I have conducted the audit within the framework provided by SEBI/BASL for the purpose of this audit.

Based on the scrutiny of relevant books of accounts, records and documents, I certify that the member has complied with the relevant provisions of SEBI Act, 1992, SEBI (Investment Advisers) Regulations, 2013 and various circulars of SEBI & various circulars issued by the BASL except otherwise mentioned in the **Annexure** to this report.

I declare that we do not have any direct / indirect interest in or relationship with the member or its directors / partners / proprietors / management, other than the proposed Audit assignment and also confirm that I do not perceive any conflict of interest in such relationship / interest while conducting audit of the said member.

In my opinion and to the best of our information and according to the explanations given to me by the ~~individual IA/proprietor/partner(s)/~~ director(s)/compliance officer and principal officer, the Report provided by us as per the Annexure and subject to our observations, which covers the entire scope of the audit, is true and correct.

For Neha Mhatre and Associates
Chartered Accountants
Firm no. 136814W

Neha Mhatre
Proprietor
Mem. No. 155626
UDIN No.: 26155626WSFYIB8276
Date and Place: 15th September 2026, Navi Mumbai

Neha Mhatre & Associates
Chartered Accountants

Certificate In respect of Regulation 22 of IA SEBI (Amendment) Regulations ,2020

This is to certify that **Ladder7 Wealth Planners Pvt Ltd** (**CIN: U67190MH2016PTC273097**) has client level segregation of advisory and distribution activities. We have examined in respect to Regulation 22 that the same client can either be an advisory client where no distributor consideration is received at the group level or distribution services client where no advisory fee is collected from the client at the group level.

In case of existing clients, clients who wish to take advisory services have not taken distribution services within the group/family of IA, and vice-versa as the case may be. The existing clients have been given discretion to continue holding assets acquired prior to the applicability of this segregation under the existing advisory/distribution arrangement. Hence the client has not been forced to liquidate/switch such existing holdings.

In case of new clients, the option has been provided to such client whether to avail advisory or distribution services from IA at the time of on boarding such client.

For Neha Mhatre & Associates
Chartered Accountants
Firm's Registration No. 0136814W

Neha Mhatre & Associates Firm No. 136814W Navi Mumbai

Neha Mhatre
Proprietor
Membership No. 155626

UDIN: **26155626LGWWDQ9273**

Date: 15/09/2026
Place: Navi Mumbai

Shop No.6, Gouri CHS, Plot No.6/7, Sector-5, New Panvel, Navi Mumbai - 410 206. Mob : 93212 32265 / 97736 21700
neha.nmaca@gmail.com www.nmaca.co.in

ANNEXURE

NOTE:

1. **Annual Audit Compliance Report (ACR)**- An investment adviser shall conduct yearly audit in respect of compliance with these regulations fromamemberofInstituteofCharteredAccountantsofIndiaorInstituteofCompanySecretariesof India71[orInstituteof Cost Accountants of India] 72[and submit a report of the same as may be specified by the Board].
2. **Client Level Segregation**- As per Clause 2(xiii)(c)(iii) of SEBI Circular No. SEBI/HO/MIRSD/ MIRSD-PoD-1/P/CIR/2025/003 dated January 08, 2025,aninvestmentadvisershallmaintainonrecordanannualcertificatefromamemberofICAI/ICSI/ICMAIorfromanauditorconfirming compliancewithclientlevelsegregationrequirements.Suchannualcertificateshallbeobtainedwithinsixmonthsoftheend ofthefinancial year.
3. **Action Taken Report (ATR)**- As per Clause 2(xiii)(c)(ii) of SEBI Circular No. SEBI/HO/MIRSD/ MIRSD-PoD-1/P/CIR/2025/003 dated January 08, 2025, submit adverse findings of audit, if any, along with action taken thereof duly approved by the individual IA or management of non-individualIAtoIAASB/SEBIwithinaperiodofonemonthfromthedateoftheauditreportbutnotlaterthanOctober31stof eachyearforthe previous financial year.

AnnualComplianceAuditReportforF.Y2025-2026

NameofInvestmentAdviser	Ladder7 Wealth Planners Pvt. Ltd.
SEBIRegistrationNo.	INA000016001
BSEEnlistmentNo.	1017
Entitytype	Corporate
FinancialYear	2025-2026
NameandContactDetailsofPrincipal Officer	Suresh Sadagopan 9820025941 suresh@ladder7.co.in
NameandContactDetailsofCompliance Officer	Pankaj Haryan 8850312547 Pankaj.haryan@ladder7.co.in
TotalNo.ofClientsason31-03-2026	165

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

Regulation	Particulars	Compliance Status(anyone status as applicable to respective point to be retained)	Reason for non-compliance/ non-applicability	ManagementComments	
				Whether Auditor comments acceptedin caseofnon-compliance reportedby auditor? (Yes/No)	Action taken on adverse findings (duly approved bytheindividual IA/management of the non-individual IA)
Regulation2(s)	principal officer" in case of non-individual investment adviser engaged: (i) solely in providing investment advisory services, shall mean the managing director or designated director or managing partner or executive chairman of the board or equivalent management body who is responsible for the overall function of the business and operations of non-individual investment adviser; (ii) (ii) in the activities other than investment advisory services, through separate departments/divisions, may bethe person at the management level who is a business head or unithead,responsibleforthe overallfunctionofthebusiness	✔ Complied NotComplied Not Applicable			
	and operations related to investment advisory services				

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause 1(ix)	In case the Investment Adviser is a partnership firm, has one of the partners beendesignatedasthePrincipalOfficer,and where no partner meets the minimum qualification and certification requirements under the IA Regulations, has the firm applied for registration as an Investment Adviser in the form of a Limited Liability Partnership or a body corporate within the prescribed timeline (i.e., on or before 30 September2025)?	Complied NotComplied ✔ Not Applicable			The Investment Adviser is registered as a body corporatecompany and is not constituted as a partnership firm. Accordingly, the specific requirement relating to designation of a partner as Principal Officer and conversion of a partnership firm into an LLPbody corporate by 30 September 2025 is not applicable.
Regulation3	Applicationforgrantofcertificate (1)No person shall act as an investment adviser or hold itself out as an investment adviserunlesshehasobtainedacertificateof registration from the Board under these regulations.	✔ Complied NotComplied Not Applicable			
Regulation6	Considerationofapplicationandeligibilitycriteria Regulation6statesallmatter,whichare relevant for the purpose of grant of certificate of registration.	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

<table>
<tr><td rowspan="2">Regulation7
And
SEBI Master Circular
HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause1(v)</td><td><u>Qualificationandcertificationrequirement.</u> An individual investment adviser or a principal officer of a non-individual investment adviser registered as an investmentadviserundertheseregulations and persons associated with investment adviceshallhaveminimumqualificationand</td><td rowspan="2">✔ Complied
NotComplied
Not Applicable</td><td rowspan="2"></td><td rowspan="2"></td><td rowspan="2"></td></tr>
<tr><td>certificationrequirementsasmentionedin Regulation 7(1) and 7(2).</td></tr>
<tr><td>SEBI Circular Ref. No.
SEBI/HO/IMD/DF1/CIR/P/2020/182
(DatedSeptember23,2020)
Clause 2(iv)</td><td><u>Qualification and certification requirement.</u>
ExistingindividualIAsabovefiftyyearsofage shall not be required to comply with the qualification and experience requirements specified under Regulation 7(1) (a) and 7(1) (b)oftheamendedIARegulations.However, such IAs shall hold NISM certifications and comply with other conditions as specified under Regulation 7(2) of the amended IA regulations at all times.</td><td>✔ Complied
NotComplied
Not Applicable</td><td></td><td></td><td></td></tr>
<tr><td>Regulation8
And
SEBI Master Circular
HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause1(iv)</td><td>Compliancetodeposit basedonthe maximumnumberofclientsonanyday during the previous financial year.
<table><tr><th>No.of clients</th><th>Deposit</th></tr><tr><td>Upto150clients</td><td>1Lakh</td></tr><tr><td>151to 300 clients</td><td>2lakhs</td></tr><tr><td>301to1000clients</td><td>5lakhs</td></tr><tr><td>1001and above clients</td><td>10Lakhs</td></tr></table></td><td>✔ Complied
NotComplied
Not Applicable</td><td></td><td></td><td></td></tr>
</table>

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

Regulation13(b)	Conditionsofcertificate: The investment adviser shall inform the Board in writing, if any information or particularspreviouslysubmittedtotheBoard are found to be false or misleading in any material particular or if there is any material changeintheinformationalreadysubmitted.	✔ Complied NotComplied Not Applicable			
Regulation 13(c)	Conditionsofcertificate: Theinvestmentadviser,notbeingan individual,shallincludethewords 'investment adviser' in its name: Provided that if the investment advisory service is being provided by a separately identifiable departmentordivisionorasubsidiary, thensuchseparately identifiable departmentordivisionorsubsidiaryshall includethewords'investmentadviser'inits name;	✔ Complied NotComplied Not Applicable			
Regulation13(d)	Conditionsofcertificate: An individualsregisteredasinvestment advisersshallusetheterm'investment adviser' in all their correspondences with theirclients53[:]54[Providedthatpart-time investment adviser registered under these regulationsshallusetheterm'part-time investment adviser' in all their correspondences with their clients.]	Complied NotComplied ✔ Not Applicable			The Investment Adviser is registered as a non-individual body corporate Investment Adviser. The cited condition specifically applies to an individual Investment Adviser and the

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

					proviso relates to a part-time Investment Adviser Neither category is applicable to the Company.
Regulation13(e-g) And SEBI Master Circular HO/38/12/11(2)2026-MIRSD- POD/I/4300/2026 clause 1(vi)	RegistrationasNon-IndividualInvestmentAdvisor Individualsregisteredasinvestmentadviserswhose number of clients exceed three hundred at any point of time or the fee collected during the financial year exceeds threecrorerupees,whicheverisearliershall – a. (i) immediately intimate the AdministrationandSupervisoryBody and initiate the process of transition from individual to non-individual investment adviser; and b. (ii) applyforgrant ofin-principle approvalfor registrationasnon-individualinvestmentadviserwithin 3monthsfromthedateonwhich thethresholdis reached;] c. The in-principle registration shall be validforaperiodofthreemonthsto assist in the transition from registrationasindividualinvestment advisertonon-individualinvestment adviser; d. Oncompletionofthetransition periodorupongrantofcertificate of	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

	registrationasnon-individual investmentadviser,whicheveris earlier,investment advisershall surrenderhisregistrationasindividuali nvestmentadviser.				
Regulation 13(h)	The number of clients of a part-time investmentadvisershallnotexceedseventy-five in total at any point of time.	Complied NotComplied ✔ Not Applicable			The Investment Adviser is registered as a non-individual body corporate Investment Adviser and is not registered as a part-time Investment Adviser Accordingly, the maximum 75-client limit prescribed for part-time Investment Advisers is not applicable
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause1(viii)	WhetherParttimeIAhascompliedwithall the regulatory requirements?	Complied NotComplied ✔ Not Applicable			The Investment Adviser is registered as a non-individual body corporate Investment Adviser and is not registered as a Part-time Investment Adviser Accordingly, the

Neha Mhatre & Associates ★ Firm No. 136814W ★ Navi Mumbai

P Mhatre

					regulatory requirements specifically applicable to Part-time Investment Advisers are not applicable
Regulation15(7)	Has an investment advisor entered into transactionsonitsownaccount whichis contrary toitsadvicegiventoclientsforaperiodoffifteen days from the day of such advice	✔ Complied NotComplied Not Applicable			
Regulation15otherthansubpoint7	<u>General ResponsibilityWhetherIAhasfoll</u> owedallthe responsibilitiesasmentionedregulation15?	✔ Complied NotComplied Not Applicable			
Regulation15AreadwithSEBIMaster CircularHO/38/12/11(2)2026-MIRSD-POD/I/4300/2026 Clause 1(iii)	<u>Fees</u> Investment Adviser shall be entitled to chargefeesforprovidinginvestmentadvice from a client in the manner as specified by the Board namely - Assets under Advice (AUA) mode or Fixed fee mode.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause2.1	<u>Restrictiononfreetrial</u> IAs shall not provide free trial for any products/servicestoprospectiveclients.	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause2.1	Nonacceptanceofpart payments IAsshallnotacceptpartpayments(wheresome part of the fee is paid in advance) for any product/service.	✔ Complied NotComplied Not Applicable			
Regulation16	Riskprofiling Thisinvolvesprofiling,assessingtherisk appetite of each client individually, and communication of such profile to the respective client.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause2.2	Riskprofiling WhetherIAhasobtainedconsentofthe client on completed risk profile either through registered email or physical document.	✔ Complied NotComplied Not Applicable			
Regulation17	Suitability Investmentadvisershallensuresuitabilityof the advice being provided to the client.	✔ Complied NotComplied Not Applicable			
SEBI Circular Ref. No. SEBI/HO/IMD/DF1/CIR/P/2020/182 (DatedSeptember23,2020)Clause 2(viii) And	Riskprofilingandsuitabilityfornon-individual clients. (a)Incaseofnon-individualclients,IAshall use the investment policy as approved by board/management team of such non-	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause1(xv)(b)– (c)	individualclientsforriskprofilingand suitability analysis. (b) The discretion to share the investment policy/relevantexcerptsofthepolicyshalllie with the non-individual client. However, IA shall have discretion not to onboard non-individual clientsiftheyare unabletodo risk profiling of the non-individual client in the absenceofinvestmentpolicy.				
Regulation18	Disclosuretoclients This involves disclosure of all prescribed informationbytheinvestmentadvisertoits clients.	✔ Complied NotComplied Not Applicable			
Regulation19	Maintenanceofrecords This regulation requires maintenance of prescribedrecords,preservationofthesame andauditofsuchrecordsbytheprescribed professional.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026 Clause1(xiiiA)	Maintenanceofrecord IA shall maintain and preserve records of interactions, with all clients including prospectiveclients,whereanyconversation related to advice has taken place as prescribed.	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause1(xiiiB)	Maintenanceofrecord Regulation 22A of the IA Regulationsprovides that IAs may provide implementation services to the advisory clientsinsecuritiesmarket.Inthisregard,IAs providingimplementation/executionservices shallmaintaincallrecordingofeveryconsent forimplementation/executionobtainedfromth eclientifadvice/executionisgiventhrough telephonecall.Allsuchcommunicationsshall have time stamped to maintain clear audit trail.	Complied NotComplied ✔ Not Applicable			The Investment Adviser does not obtain client consent for implementation, execution of advice through telephone calls Accordingly, the requirement to maintain call recordings of consent obtained through telephone calls, along with time-stamped communication records, is not applicable Client consent, instructions, wherever applicable, are obtained and maintained through the prescribed documented, electronic modes, ensuring an appropriate audit trail

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause1(xiiiC)	IAsshallberequiredtomaintainthese recordsforaperiodoffive years. However,incasewheredisputehasbeen raised,such records shall be kept till resolution of the dispute or if SEBI desires thatspecificrecordsbepreserved,thensuch records shall be kept till further intimation from SEBI	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026Clause1(xiv)and 31.2	Audit Has the Investment Adviser conducted the annual compliance audit as per Regulation 19(3), completed and submitted the audit report and ATR within prescribed timelines, obtained the client-level segregation certificate,anddisclosedtheauditstatusand findings as required?	✔ Complied NotComplied Not Applicable			

Mhatre.

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Circular Ref. No. SEBI/HO/IMD/DF1/CIR/P/2020/182 (DatedSeptember23,2020)Clause 2(ii)	AgreementbetweenIAandtheclient. IA shall enter into an investment advisory agreementwithitsclientsasprescribedand shall ensure that neither any investment advice is rendered, nor any fee is charged until the client has signed the aforesaid agreement and a copy of the signed agreement is provided to the client.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause1(ii)(a-d)	Agreement between IA and the client.TheagreementshallalsoincludetheMost ImportantTermsandConditions(MITC)tobe disclosed by IAs. Consent of client to agreement between IA and client may be signed by the client in person or through any other legally acceptable mode including DigiLocker enabled Aadhaar based e-signature facility.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause1(ii)(e-f)	Investment Advisers shall, through the client agreement,provideguidanceontheoptional Centralised Fee Collection Mechanism for IA and RA (CeFCoM), may include additional terms and conditions provided they do not dilute the provisions of the IA Regulations and related circulars,	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause1(ii)(g)	IAshallensurethatneitheranyinvestment advice is renderednor anyfeeischarged untiltheclienthassignedtheaforesaid agreement and provided copy of signed agreement to the client	✔ Complied NotComplied Not Applicable			
Regulation19A And SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause1(xvi)	Whether an investment adviser has maintainedafunctionalwebsitecontaining such details as specified by the Board?	✔ Complied NotComplied Not Applicable			
Regulation20 and SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause1(x)	Appointment of Compliance officerAninvestmentadvisershallappo inta complianceofficerwhoshallberesponsible for monitoring the compliance by the investment adviser. Whereasanindependentprofessional appointed as complianceofficerholdsrelevantNISM certificationsasprescribedintheregulation.	✔ Complied NotComplied Not Applicable			
Regulation21 And SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause6	RedressalofinvestorgrievancesthroughSEBIComplaints Redress system (SCORES)Platform: 6.2-IAsshallprominentlydisplayintheir offices theinformationaboutthegrievance redressal mechanism available toinvestors. 6.3 - IAs shall also followed the Master Circular(SEBI/HO/OIAE/IGRD/P/CIR/2022) and Circular	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates Firm No. 136814W Navi Mumbai

	(SEBI/HO/OIAE/IGRD/CIR/P/2023/156dated September 20,2023) Issued by SEBI on the redressal of investor grievances through the SEBI Complaints Redress System (SCORES) and complied with it.				
Regulation22, SEBI Circular Ref. No. SEBI/HO/IMD/DF1/CIR/P/2020/182 (DatedSeptember23,2020)Clause 1(i)	Clientlevelsegregationofadvisoryanddistribution activities. (1) Has the annual client level segregation requirement been certified by an auditor (in caseofindividualIA)anditsstatutoryauditor (in case of a non-individual IA) [Certificate of auditor to be attached along with] (2) Anindividualinvestmentadvisershall not provide distribution services. (3) The family of an individual investment advisershallnotprovidedistributionservices to the client advised by the individual investment adviser and no individual investment adviser shall provide advice to a client who is receiving distribution services from other family members. (4) Anon-individualinvestmentadvisershall have client level segregation at group level for investment advisory and distribution services. (5) Non-individual investment adviser shall maintain an arm's length relationship between its activities as investment adviser anddistributorbyprovidingadvisoryservices throughaseparatelyidentifiabledepartment ordivision.	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

	(6) Compliance and monitoring process for client segregation at group or family level shallbeinaccordancewiththeguidelinesas prescribed in the referred circular.				
Regulation22A	<u>Implementationofadviceorexecution</u> (1) Investment adviser may provide implementationservicestoadvisoryclients, providednoconsiderationshallbeobtained directlyor indirectly either atgroup level or at family level. (2) Investment adviser shall provide implementationservicesonlythroughdirect schemes. (3) Investmentadviserorgrouporfamilyof investment adviser shall not charge any implementation fees from the client. (4) The client shall not be under any obligationtoavailimplementationservices offered by the investment adviser.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause1(xvii)	<u>Displayofdetailsonwebsiteandinothercommunication channels.</u> IAsshallprominentlydisplaytheinformation as prescribed, on its website, mobile app, printed or electronic materials, know your client forms, client agreements and other correspondences with the clients.	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

CThak.

SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/80 and SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause7	PublishingInvestorCharteranddisclosureofInvestor Complaints (1) All registered investment advisers are required to publish investor charter on their websites and mobile applications. If registered investment adviser do not have websites/mobileapplications,thenasaone-time measure, investorcharter tobe sentto the investors on their registered e-mail address. (2) All registered investment advisers are required to disclose the details of investor complaintsby7thofthesucceedingmonthona monthly basis on their websites and mobile applications. If investment adviser do not have websites/mobileapplications,statusofinvestor complaints to be sent to the investors on their registeredemailidsonamonthlybasis.	✔ Complied NotComplied Not Applicable			
TRAI Guidelines - SEBI/HO/MIRSD/DoS-2/P/OW/2023/0000011041/1(Dated March 16, 2023) and BASLCircularNo.20230329-1dated March 29, 2023 AndBSECircularno.20251126-3 20250625-27 20250513-9	Telecom Regulatory Authority of India (TRAI) - Guidelines to curb spam SMSes and misuse of HeadersandContentTemplatesbyunauthorised Telemarketers (UTMs)	✔ Complied NotComplied Not Applicable			
Usageofbrandname/tradename-SEBI/HO/MIRSD/ MIRSD-PoD-2/P/CIR/2023/52(DatedApril06,2023) andBASLCircularNo.20230411-1dated April 11, 2023 And	CompliancetoUsageofbrandname/tradename by Investment Advisers (IA)	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause10.2					
SEBI / BSEInspections	Last SEBI / BSE Inspection carried out date andperiodofinspection.Whethercomplied with inspection observations.	Complied NotComplied ✔ Not Applicable			No SEBI or BSE inspection has been conducted during the period under review consequently, no inspection observations have been issued and there are no observations requiring compliance
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause1(xii)	UseofArtificialIntelligence('AI')toolsinIAservices Where AI tools are used, has the Investment Adviser ensured compliance with Regulation 15(14) by assuming responsibility for data security,confidentiality,andAI-basedadvice, and disclosed the extent of AI usage toclients at the time of entering into the agreementandwheneverrequired,in accordance with Regulation 18(9)?	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates Firm No. 136814W Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause2.3	Receivingfeesthoughbankingchannelonly Has the Investment Adviser accepted advisory fees only through permitted non-cash modes (account-payee cheque, demand draft, or direct bank credit via NEFT/RTGS/IMPS/UPI)andensuredthatno cash deposits are accepted, thereby maintaining a proper audit trail of fees received?	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause2.4	Displayofcomplaintsstatusonwebsite Has the Investment Adviser displayed the prescribeddisclosuresonthehomepage(without scrolling)ofitswebsite/mobileapplicationinfont size 12 or above, in the format specified under Annexure C, and updated the same on a monthly basis within 7 days from the end of the previous month?	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause5 and (SEBI/HO/MIRSD2/DOR/CIR/P/2020/221datedNovember03, 2020)	AdvisoryforFinancialSectorOrganizationsregarding Software as a Service (SaaS)basedsolutions Compliance of the SEBI circular for Advisory for financialSectorOrganizationsregardingSoftware as a Service(SaaS) based solutionsforhalf-yearly ended 31st March and 30th September.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause8	Procedureforseekingpriorapprovalforchange in control HastheInvestmentAdviserobtainedprior approvalfromSEBIinaccordancewiththe procedureprescribedunderPoint8ofthe this circular for change in control?	Complied NotComplied ✔ Not Applicable			There has been no change in control of the Investment Adviser during the period under review Accordingly, prior approval from SEBI for change in control was not

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

					required
SEBI Circular no. SEBI/HO/MIRSD/ MIRSD-PoD-2/P/CIR/2023/51dated April 05, 2023- VI(9) And SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause 10 (1)	Advertisementcode InvestmentAdvisersshallensurecompliance with the advertisement code	✓ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause 10(1)(d)(i)	Advertisementcode Whetheradvertisementswerepublishedwith the prior approval of Exchange?	✓ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause11	FacilitatingtransactioninMutualFundschemesthrough the Stock ExchangeInfrastructure Complianceofaforementionedpointofmaster circular by registered investment advisers	Complied NotComplied ✓ Not Applicable			The Investment Adviser facilitates mutual fund transactions through Mutual Fund Utilities MFU and does not use the Stock Exchange Infrastructure for such transactions Accordingly, the specific requirement relating to facilitation through Stock Exchange Infrastructure is not applicable

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause12	Unauthenticated news circulated by SEBIRegistered Market Intermediariesthroughvariousmodesofcommunication: Compliance of aforementioned point of master circular by registered investment advisers	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause13	GuidelinesonOutsourcingofActivitiesbyIntermediaries Complianceofaforementionedpointofmaster circular by registered investment advisers	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause14	Framework for Regulatory Sandbox: Compliance of aforementioned point of mastercircularbyregisteredinvestment advisers	Complied NotComplied ✔ Not Applicable			No application or participation under the SEBI Regulatory Sandbox framework during the period under review
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause16	GeneralGuidelinesfordealingwithConflictsofInterest of intermediaries andtheirAssociatedPersonsinSecuritiesMarket: Complianceofaforementionedpointofmaster circular by registered investment advisers	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause17	Approachtosecuritiesmarketdataaccessand terms of usage of data providedbydatasourcesinIndiansecuritiesmarket: Complianceofaforementionedpoint ofmastercircularbyregisteredinvestment advisers	✔ Complied NotComplied Not Applicable			

P Mhatre

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause18	GuidelinesonAnti-MoneyLaundering(AML)Standards and Combating the FinancingofTerrorism(CFT)/ObligationsofSecurities Market IntermediariesunderthePreventionofMoney Laundering Act, 2002 and Rulesframedthereunder: Complianceofaforementionedpoint of mastercircularbyregisteredinvestment advisers	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause19	Normsforsharingofrealtimepricedatatothirdparties Compliance of aforementioned point of mastercircularbyregisteredinvestment advisers	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause20	KnowYourClient(KYC)NormsfortheSecuritiesmarket WhetherIAhadfollowedthemastercircular no. SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169dated October12,2023on 'Know YourClient(KYC)normsforsecuritiesmarket'.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause22	Association of persons regulated by theBoardandtheiragentswithcertainpersons Compliance of aforementioned point of mastercircularbyregisteredinvestment advisers	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause23	Simplificationofrequirementsforgrantofaccreditation to investors Compliance of aforementioned point of mastercircularbyregisteredinvestment advisers	Complied NotComplied ✔ Not Applicable			No accreditation-related activity was undertaken during the period under review.
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause25	CommunicationofcertifiedpastperformancebyInvestment Advisers (IAs). HastheInvestmentAdvisercommunicatedpast performance to clients only in the prescribed certified format, using the mandated performance metrics, and in compliance with SEBI guidelines on performance reporting by Investment Advisers?	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause28	Adoption ofStandardised,ValidatedandExclusiveUPIIDsforPaymentCollection bySEBIRegisteredIntermediariesfromInvestors Whether IAhas applied forvalid UPI IDwith IAASBandisincompliancewiththispointof master circular?	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause29	RightsofPersonswithDisabilitiesAct,2016andrules madethereunder-mandatorycompliance by all Regulated Entities	✔ Complied NotComplied Not Applicable			
	Compliance of aforementioned point of mastercircularbyregisteredinvestment advisers				

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause30	PeriodicreportingformatforInvestmentAdvisers Whether IA had submitted the periodic submissionforhalfyearendedason31-03-2025 and 30-09-2025 to IAASB?	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause31.1	Otherreportingrequirements WhetherUndertakingoncomplianceofthe advisoryforFinancialSector OrganizationsregardingSoftwareasaService (SaaS) based solutions tobesubmittedhalfyearly.	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clauseVIII	ANNEXURES Has IA followed all the annexures as prescribedinpointVIIIofMastercircular	✔ Complied NotComplied Not Applicable			
SEBI Master Circular HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026clause27 And SEBI Circular SEBI/HO/ITD-1/ITD_CSC_EXT/P/CIR/2025/60dated April 30, 2025	CybersecurityandCyberResilienceFramework(CSCRF) Compliance of aforementioned point of master circular by registered investment advisersinreferencetoPointnumberPara 2.3, Para 2.4.1 and Para 10 of SEBI circular datedApril30,2025.	✔ Complied NotComplied Not Applicable			

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai

LADDER7 WEALTH PLANNERS PVT. LTD.

DIRECTOR

Signature of IA / Partner / Director

Date: 15th September, 2026

For Neha Mhatre and Associates, Chartered Accountant

(Seal & Signature)

Neha Mhatre and Associates
Membership no. 155626
UDIN No.: 26155626WSFYIB8276
Date and Place: 15th September, 2026

Neha Mhatre & Associates
Firm No. 136814W
Navi Mumbai