



WELL THEE
Newsletter | Mar' 26

Launching
HEALTHAPP



Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592

Message from **Team WEALTHAPP**

WISH YOU A HAPPY HOLI.



Welcome to the March 2026 edition of WellThee.

We take great pleasure in honouring our clients and their remarkable stories through WellThee, our monthly e-magazine.

Please share your stories of success, events and community work that you wish to be published.

Email : services@wealthapponline.com

WhatsApp : [+91 8100713678](tel:+918100713678)



“QUOTE OF THE MONTH”

“THE KEY TO FINANCIAL FREEDOM AND GREAT WEALTH IS A PERSON’S ABILITY TO CONVERT EARNED INCOME INTO PASSIVE AND/OR PORTFOLIO INCOME.”

- ROBERT KIYOSAKI

IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 **HEALTHAPP**

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



WEALTHAPP
CLIENTS' STORIES

Following are the client stories for this month.

Mr. Rahul Johri and Mr. Vikram Saha

Huge congratulations to Mr. Rahul Johri and Mr. Vikram Saha, both our clients, on their incredible victory at the Urbana Annual Tennis Tournament. Crowned Men's Doubles Champions (Open Age Category). They delivered a commanding performance in the finals, outplaying a much younger team.



IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 **HEALTHAPP**

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



WEALTHAPP

CLIENTS' STORIES

Mr. Rahul Bose

It is indeed a proud and momentous occasion for our esteemed client, Mr. Rahul Bose at The Mission Hospital, as his father and Chairman, Dr. Satyajit Bose, assumes the prestigious role of President of the Indian Association of Cardiothoracic Surgeons — the apex governing body representing cardiac surgeons across India.



IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 **HEALTHAPP**

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



WEALTHAPP

CLIENTS' STORIES

Mr. Jeet Banerjee

Our client Mr. Jeet Banerjee was a part of the prestigious Entrepreneurs' Organisation delegation at Colombo for the T20 World Cup, India Vs Pakistan match.



(L-R) Jeet Banerjee, Amit Somani, Vivek Dinodia, Nisheeth Nayar, Dhruv Todi, (behind) Harsh Khandelwal and Avishek Agarwal, from Entrepreneurs' Organisation, Calcutta, were there at Premadasa, to cheer for India

IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com

04 of 13



WELL THEE
Newsletter | Mar' 26

Launching
HEALTHAPP

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



WEALTHAPP CLIENTS' STORIES

BYLOOM

BYLOOM marked its 15th anniversary with an "Ode to Kolkata," celebrating the city that inspires its journey in handloom and handicrafts. Partners Mrs. Malavika and Mr. Jeet Banerjee, our clients, continue to champion India's artisanal legacy—an achievement beautifully featured in The Telegraph.

BYLOOM'S 15TH ANNIVERSARY WAS AN ANIMATED ODE TO CALCUTTA WITH FASHION, FOOD AND MUSIC

Byloom partners (l-r) Bappaditya Biswas, Malavika Banerjee, Rami Biswas and Jeet Banerjee on the ramp after their fashion presentation

The Bijebari collection, modelled by patrons of Byloom, featured a vibrant palette comprising silks, jamdani and sequin-sprinkled weaves, with a hint of the traditional zari

The fashion walk at Daga Nikunj in Ballygunge on Monday evening. Pictures by Bishwarup Dutta

Participants walk the ramp

DEBRAJ MITRA

Calcutta: An occasion to celebrate the 15th birthday of one of Calcutta's popular handloom haunts turned into an ode to the city itself. Byloom, at Hindustan Park, turns 15 in April. In the run-up to the day, a programme was organised at Daga Nikunj in Ballygunge billed as an "Ode to Kolkata". The celebration lived up to its billing. Some of the city's chefs, restaurateurs and members of diverse communities that call the city home walked the ramp. "We wanted it to be an ode to Kolkata, one of the world's first melting pots. It is an extremely inclusive and unique place. That is what we are celebrating. You may love it, you may hate it. But you cannot ignore Calcutta," said Malavika Banerjee, a partner at Byloom. Women from the Chinese, Armenian, Jewish, Anglo-Indian, Parsi and Tibetan communities walked the ramp on Monday evening. Natalie Pote, a fitness coach, represented the Anglo-Indian community. "Calcutta shaped me into the person I am. Calcutta taught me to accept, love and embrace other people and other cultures," she said. Aban Desai, proprietor and curator of Tejas Art Gallery, a Parsi who walked the ramp, told Metro: "It is an ode to the city where people lived together and drew from each other. We want our children to remember that. Our children get to hear from us what Calcutta used to be. But people don't see it as much because many have left." Another participant, Katy Lal Roy, veteran theatre director and designer, said: "Life is richest when I live here". Katy's parents are of Chinese origin, and she is married to a Bengali. Rituparna Banerjee, co-founder and chef at Nutcase, feels the new food and beverage brands coming to Calcutta are "slowly moving the narrative away from nostalgia". "We want to showcase the Calcutta we love and inspire the younger generation to be in the city," she said. Avinandan Kundu, chef at Sienna Calcutta, said: "Calcutta is one of the last bastions of pluralism. The rest of the country is becoming increasingly homogenous. But we must keep talking about this."

Sucheta Sanyal added a vivacious touch to the show with her zesty voice rendering classics like Jhono ki padma and many more

Priyanka A. Roy Pictures: B. Halder

जुझफरपुर
राज्य विभाग
लाली सूचना :-
महानिदेश एवं उत्पाद अधिनियम, 2016 (महा संशोधित) के अधीन विभिन्न नाम एवं अन्य विभिन्न अधिकार प्राप्त सुसंगत सामग्रियों के समूह का नामांकन करने के आदेशों में दिनांक-14.04.2020 को जारी संशोधित अधिनियम के अंतर्गत :-

IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 **HEALTHAPP**

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



WEALTHAPP

CLIENTS' STORIES

Ms. Arpita Das

Our client, Ms. Arpita Das, VP-Tech at Pernod Ricard, spoke at 'India Inc On The Move' in Mumbai with The Economic Times, highlighting how connected manufacturing empowers people through real-time insights and digital collaboration.



IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE
Newsletter | Mar' 26

Launching
HEALTHAPP

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



WEALTHAPP
CLIENTS' STORIES

Mr. Ronit Mitra

Calcutta Club's International Evening, a four-decade tradition, returns with the theme "Together Beyond Borders." Event convenor Mr. Ronit Mitra, also our client, shared that with 34 country stalls, live mixology, and global performances, the evening aimed to unite over 2,000 guests through food and music—while keeping its signature exclusivity. The event has been featured in The Telegraph.



"International Evening has been a calendar event of the club for almost four decades and it's something the city really looks forward to. Over the years the audience has grown steadily, and this year we're expecting a record turnout of over 2,000 guests while still keeping the event exclusive. With the theme 'Together Beyond Borders', our idea was to create an immersive experience through food, music and togetherness. From 34 stalls representing different countries to live mixology and international performances, we wanted to show how food and music can truly bring people closer," said Ronit Mitra, event convenor.

CALCUTTA CLUB INTERNATIONAL EVENING, WITH t2, SAW A CONVERGENCE OF GLOBAL CULTURES

One of the most awaited annual cultural events in Calcutta Club's calendar, International Evening, in association with t2, was held on a cold January evening on the sprawling club grounds. Themed "Together Beyond Borders", the cultural extravaganza witnessed members and guests gathered together for a vibrant celebration

of international cultures, art forms and cuisines. An immersive cultural experience inspired from various global cultures, it celebrated diversity as a reflection of the underlying oneness of people from all over the world. The programme featured a thoughtfully curated series of performances, starting off with a beautiful candlelit sublime piano

recital performed by Avrik Ganguly. This was followed by international dance acts inspired by cultures from across the world, a power-packed rock performance delivered by rock band SKD of Guwahati and an energetic closing by DJ Girish. Another important highlight was the expansive food court representing cuisines from multiple countries. Snapshots.



A vibrant Mexican Aztlá set featured breathtaking choreographic displays with aerial acts and LED shows. A butterfly ballet was a centerpiece of their performance, entrancing audiences who erupted with thunderous applause at the end of the show.



Graceful yet powerful, a belly-dance performance brought Middle-Eastern flair to the stage.



Avrik Ganguly's candlelit piano recital kicked-started the evening of music and entertainment.



As the club came alive with live music and dance performances, the festive ambience drew members and guests in large numbers, who enjoyed the evening with friends and family.



"International Evening is no longer just a Calcutta Club event — it has become an event of the city. The preparation begins the moment one edition ends, and every year we strive to create a cultural experience that truly takes the club beyond borders," said Ramaditya Ray, chairman, communication and social and cultural, Calcutta Club.



"International Evening is one of our most cherished signature events. It beautifully reflects the Club's tradition of bringing people together through art, music and memorable experiences, complemented by an array of lip-smacking global cuisines. We're delighted to see members and guests immersing themselves in the celebrations with such joy, warmth and wonderful flavours," added Anuska Das, chairperson of membership and IT sub-committee.



"International Evening has been a tradition of the club for nearly 45 years and it's something we are proud to continue. While there are many stalls, the real attraction is the food court, where you experience cuisines from Japan, Hong Kong, Singapore and many other places. It becomes a true fusion of cultures, and that spirit of cultural togetherness is exactly what the club stands for. That's what makes the evening so enjoyable," said Hari Mohan Bangar, chairman, International Evening.



Blending artistry with indulgence, this classic Eclair Swan with its delicate form and rich cream filling was a favourite dessert from Calcutta Club's European bakery section.



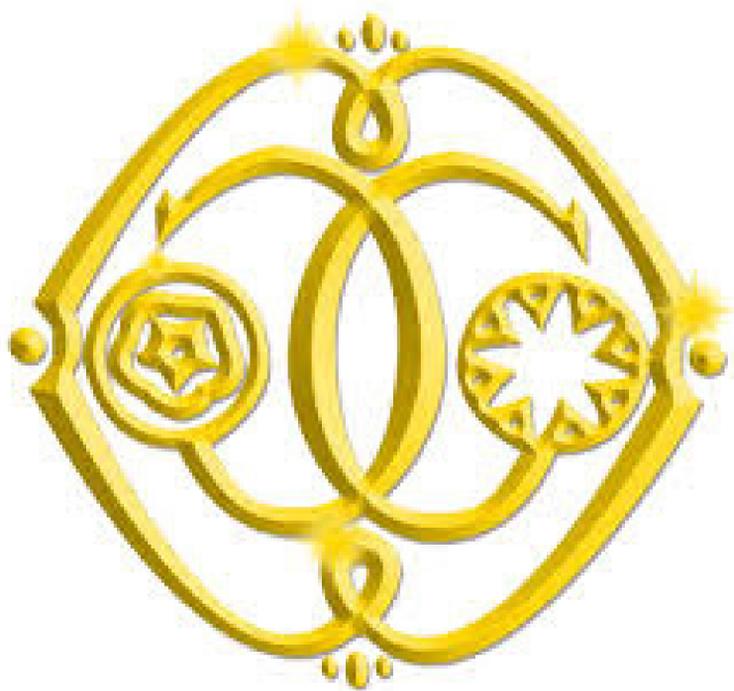
Another European bakery delight, this light and refreshing strawberry mousse offered a perfect balance of sweetness and freshness.



Representing Japanese cuisine, Maharaja Caterers presented an elegant selection of sushi like Avocado Sashimi, Prawn Tempura Sashimi, and Salmon Uramaki.



Bringing flavours from Turkey, Baraka's Kebab Istanbul stood out for its authenticity and richness.



IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 HEALTHAPP

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



LIFE AT WEALTHAPP

Launch of HEALTHAPP

We are delighted to announce the launch of **HEALTHAPP**, a dedicated health initiative exclusively for clients of WEALTHAPP. A step forward in caring not just for your wealth, but your health too.



IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678

www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 **HEALTHAPP**

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



LIFE AT WEALTHAPP

Event at The Bengal Club on SIF

We are delighted to host a client event on the new product category — Structured Investment Funds (SIF) — at the The Bengal Club.



IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE
Newsletter | Mar' 26

Launching
HEALTHAPP

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



LIFE AT WEALTHAPP

WEALTHAPP at the Times Conversations

Mr. Soumyajit Ghosh, Founder Director - WEALTHAPP was part of the Times Conversations hosted by The Times of India, alongside other industry experts, where he discussed the importance of disciplined asset allocation, the enduring value of human-led advice in the AI era, and the need to stay invested through market volatility. The session featured in a full-page coverage by The Times of India.



TIMES CONVERSATIONS — SPOTLIGHT

In the latest edition of *Times Conversations* organised by *The Times Of India* in association with Bengal Institute of Business Studies (BIBS), industry leaders project exponential rise in mutual fund investments in the coming decade

Invest intelligently in your future wealth

TIPS FOR FUTURE INVESTORS
The panel of experts highlighted discipline, honesty, investing in a variety of asset classes and spreading assets across geographies as key to long-term wealth creation. On the basis of the pillar of one's net worth and reputation, there are no short-cuts, shared Soumyajit Ghosh, Founder Director, Wealthapp.

HUMAN TOUCH OVER AI
Experts firmly believe AI cannot take over the role of fund managers and distributors in near future despite being a powerful tool. Instead, the MF industry is using Machine Learning significantly by making use of algorithms, historical trends and market movements among other things. "A fund manager cannot depend on AI or on what is popularly available on the internet for his decisions. He has to rely on his own decision about the stock. AI can only give a gist of what is available on the internet," said Ghosh.

CHANGING THE NARRATIVE, CREATING LARGER AWARENESS
Forecasting performance is not easy in volatile market situation. "AI faces its difficulty to retail investor. It moves away from the noise of the market. The FOMO (Fear Of Missing Out) has been a major issue in the past few years. The key to wealth creation is sticking to discipline. The magic of compounding works when you stay invested in the tough times too."

GLOBALLY, THE MF INDUSTRY'S PENETRATION IS GREATER THAN 70% WHILE IN INDIA IT IS STILL 10% ONLY. NOT EVEN \$1 TRILLION AS COMPARED TO THE ALMOST \$30 TRILLION ONE IN USA

PORTFOLIO DIVERSIFICATION
Industry experts agreed that international exposure is crucial for Indian investor, but it must come through MF allocation or manufacturers. "In the past 18 months, everyone in the USA, China, Korea, etc. made money in the market. But in India, we saw IITs, the largest motor company in USA, as is the largest consumer company for global content or semiconductor chip producers - India is not producing many products or services which it is using - from Netflix, Amazon, Alibaba to Apple and Google. Thus, global asset allocation is thus very important for any investor," said Ghosh.

DISCUSSION THEREFORE CAN NO LONGER REMAIN A DOMESTIC EXERCISE ALONE. Global asset allocation offers investors exposure to innovation, scale and national leadership that may not yet exist within India's borders. With informed guidance and calibrated risk, international MF investments can become a strategic complement to domestic holdings.

Earlier, when markets fell, people used to panic and sell their stocks, having considered their savings wiped off. But nowadays, due to extensive engagement activities done by manufacturers and NFDs, when markets fall, customers purchase more

At times it is difficult to move away from the noise of the market but the key is asset allocation by sticking to discipline. The magic of compounding works when you stay invested in the tough times too

An investor should decide well as the risk is commensurate to the time you invest it for. If investing for one year, given the turmoil and uncertainties, one can do liquid fund and fixed deposits

MF CHOSEN OVER BANKING GLOBALLY
"Globally, the MF industry's penetration is greater than 70 per cent while in India it is still 10 per cent only. It is also bigger than the banking industry in most economies, including Singapore, Canada, the USA and Europe. While our MF industry size is not even \$1 billion, it is close to \$20 billion in the USA," said Nilesh Goel, chief exec, Kipkor AMC.

By everyone, against this, look at the MF sector which started existing in 1986-88 and doesn't have 400 lakh crore AUM with only 5.5 crore folio holders and a stupendous CAGR of 20 per cent," said Ajit Srivastava, regional head, DSP MF.

Despite the rising awareness, a major lacuna remains in respect of understanding the strength of MF. Many investors join the MF bandwagon for short-term gains and tend to panic when markets correct itself on account of geopolitical situations. "No investor should first decide what should be their asset allocation - which also means, what kind of risk are they willing to take. The risk is commensurate to the time you invest it for. If investing for one year, given the turmoil and uncertainties, one can do liquid fund and fixed deposits. But if one has about three years' time, they can do an asset allocation fund. If someone is willing to take a long-term obligation which is 15 years away, then they have to look at international fund as the best might want to go abroad. Each goal and every term determines how to invest," explained Soumyajit Ghosh, Founder, Wealthapp.

The substrate for conducting in SIPs and MF by young investors is immense in the top 20 cities in India. "Not just an investor, but also their family is needed to have this sector discover in the 800 million. No other investment category has this kind of return on CAGR basis," said Ghosh.

via 3-6 mth short-term investment. "Everyone is aware about SIP and MF today, they are open-minded. That bank deposits have increased by three times and MF by seven times in the last 10 years speaks volumes for itself," said Kapil Malik, regional head, SBI MF.

Concerned to the 200-year-old banking industry in the country, the recent MF segment has grown exponentially. In 1770, the Bank of Hindustan, India's first bank started operations. The state banking industry started by the country's 140 lakh crore populace today stands at around ₹250 lakh crore when the "generation of bank in India" is considered solid.

Disclaimer: The information contained herein is only suggestive for public information only. Please consult your qualified professional for more information for further advice and consultation.

IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 **HEALTHAPP**

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



WEALTHAPP

OBITUARY

In loving memory of



Mr. Amitava Basu
March 18, 1951 - February 02, 2026

*We are deeply saddened by the passing of Mr. Amitava Basu.
He was a cherished well-wisher in our lives.
His constant encouragement, generosity, and unwavering support touched everyone at WEALTHAPP. He stood by us in moments of need and celebrated our successes as his own.*

We will always remember his warmth, wisdom, and kind heart.

May his soul rest in eternal peace.

IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 **HEALTHAPP**

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



WEALTHAPP

OBITUARY

In loving memory of



Ms. Debi Ghosh
October 28, 1965 - February 18, 2026

We are profoundly saddened by the loss of Ms. Debi Ghosh. Her well-wishes, kindness and generosity left a lasting impact on all of us at WEALTHAPP. She was our constant source of support and encouragement and stood with us through challenges and shared wholeheartedly in our joys.

Her warmth and gracious spirit will always be remembered.

May her soul rest in peace.

IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678
www.wealthappdistributors.com



WELL THEE

Newsletter | Mar' 26

Launching
 **HEALTHAPP**

Registered Name | Wealthapp Distributors Pvt. Ltd.
AMFI Registration Number | ARN-85592



CONTACT DETAILS

CORPORATE OFFICE ADDRESS

55, Chowringhee Road, 1st Floor, Unit 11, Kolkata 700071, West Bengal, India.

www.wealthappdistributors.com / www.wealthapponline.com

+91 8100713678

services@wealthapponline.com



WEALTHAPP
family office

 **WealthAppDistributors**

 **wealthappdistributors**

 **@WealthAppD**

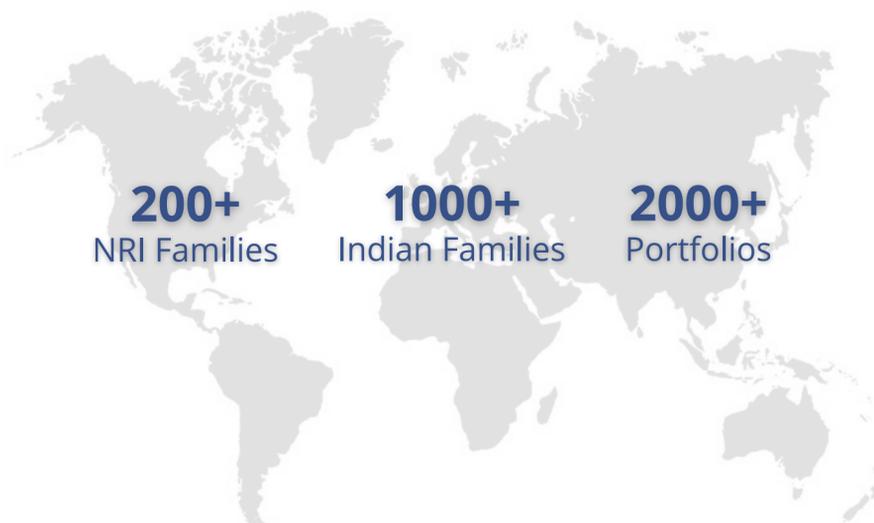
 **wealthappdistributors**

 **WEALTHAPP DISTRIBUTORS PRIVATE LIMITED**

https://play.google.com/store/apps/details?id=com.Wealthapp&hl=en_IN&gl=US

<https://apps.apple.com/ke/app/wealthapp-online/id1387456353>

Presence in Bengaluru, Chennai, Delhi NCR, Guwahati, Hyderabad, Mumbai, Kolkata, Lucknow and Prayagraj



IF YOU LIKE US, PLEASE FEEL FREE TO CONTACT US/ SHARE YOUR STORY

+91 8100713678

www.wealthappdistributors.com