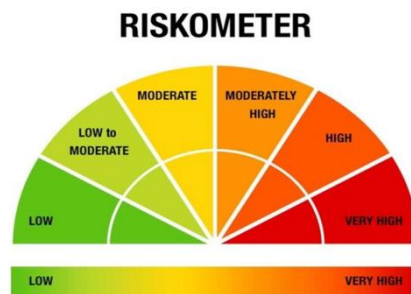


## Annexure 2.2a : SOP ( Standard Operating Procedure)

- **Process of capturing customer’s investment objectives**
  - We use a digital Goal creation tool ( SEBI portal), where we capture our customer’s investment objective to provide them with a rough estimate of **required savings** for their financial Goals. Such tools also help us assign the Risk categorisation to our customer’s. We review our customers Risk status according to the change in their ‘**achievement stage**’ or change in their Income status etc – like we move them from **accumulation stage** to **transition stage** and further to **distribution stage** etc
  
- **Process of Risk profile**
  - We record our customer's Risk profile and categorize them under one of these categories : **Conservative, Moderate , Aggressive, and Very Aggressive.**
  - We also add the factors captured under investment objective , to finally assign the Risk category to our customers
  - We use this appropriateness principle while executing the customer’s order; we get the customer's Unsuitability letter acknowledgement if we get reasons to believe that the product/scheme is not suitable to the Client.
  
- **Process of for selection / recommending a MF scheme**
  - We do not recommend specific scheme but we do follow the principle of appropriateness on the basis of SEBI riskometer ( see the chart below ) to track the unsuitability of any transaction



**We have set the upper limit for all our Risk categories to identify the unsuitable transactions :**

SI No	Customer’s Risk category	Upper limit of Scheme Type as per Riskometer
1	Conservative	Upto ‘ <b>Moderate</b> ’ Risk schemes in Riskometer
2	Moderate	Upto ‘ <b>Moderate High</b> ’ Risk schemes in Riskometer
3	Aggressive	Upto ‘ <b>High</b> ’ Risk schemes in Riskometer
4	Very Aggressive	Upto ‘ <b>Very High</b> ’ Risk schemes in Riskometer