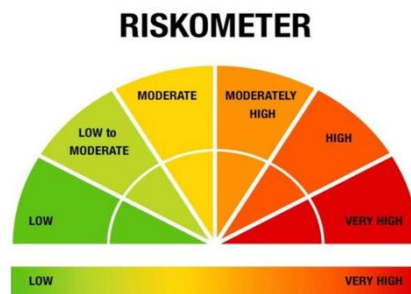


Annexure 2.2a : SOP (Standard Operating Procedure)

- **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 ‘ Moderate ’ Risk schemes in Riskometer
2	Moderate	Upto ‘ Moderate High ’ Risk schemes in Riskometer
3	Aggressive	Upto ‘ High ’ Risk schemes in Riskometer
4	Very Aggressive	Upto ‘ Very High ’ Risk schemes in Riskometer