

Scheme Selection and Review Process

1. Risk Profiling

Every customer fills the risk profiling questionnaire before any scheme is suggested. The score places him in one of four categories. He signs the profile and a copy is kept in his file. The risk profiler is based on the customer age, income, liabilities, risk tolerance and risk capacity, and risk required e.g. goal and time required to hold fund. According to customer risk category the scheme and funds are suggested as per the below suitability matrix.

2. Risk Categories and Scheme Categories Allowed

Risk Category	Less than 1 Year	1 to 3 Years	3 to 5 Years	5 Years & More
Conservative	Overnight, Liquid, Money Market	Money Market, Ultra Short Duration, Low Duration, Short Duration, Corporate Bond, Banking & PSU	Short Duration, Corporate Bond, Banking & PSU, Gilt, Conservative Hybrid, Equity Savings, Arbitrage	Corporate Bond, Banking & PSU, Gilt, Conservative Hybrid, Equity Savings, Arbitrage; selected diversified allocation based on profile
Moderate	Overnight, Liquid, Money Market, Ultra Short Duration, Low Duration; selected short-duration debt	Money Market, Ultra Short/Low Duration, Short Duration, Corporate Bond, Banking & PSU, Conservative Hybrid, Equity Savings, Arbitrage	Conservative Hybrid, Equity Savings, Arbitrage, Aggressive Hybrid, Balanced Advantage, Multi Asset, Large Cap Index/ETF, Gold & Silver	Aggressive Hybrid, Balanced Advantage, Multi Asset, Large Cap Index/ETF, Gold & Silver; selected diversified equity exposure
Aggressive	Overnight, Liquid, Money Market and suitable short-duration debt; equity-oriented schemes generally unsuitable for a goal <1 year	Equity Savings, Arbitrage and selected Conservative Hybrid; diversified equity generally subject to high volatility	Aggressive Hybrid, Balanced Advantage, Multi Asset, Large Cap Index/ETF, Large Cap, Flexi Cap, Large & Mid Cap, Value/Contra, Dividend Yield, ELSS*	Large Cap, Flexi Cap, Multi Cap, Focused, Value/Contra, Large & Mid Cap, Dividend Yield, ELSS*, Aggressive Hybrid, Balanced Advantage, Multi Asset
Very Aggressive	Overnight, Liquid, Money Market and suitable debt products; equity categories generally unsuitable for a short-term goal	Short-duration debt, Arbitrage, Equity Savings and selected hybrid categories; equity exposure may experience substantial volatility	Large Cap, Flexi Cap, Large & Mid Cap, Multi Cap, Aggressive Hybrid, Balanced Advantage, Mid Cap; selected Small Cap	Large Cap, Flexi Cap, Multi Cap, Focused, Large & Mid Cap, Value/Contra, Dividend Yield, Mid Cap, Small Cap, Sectoral/Thematic, International, ELSS*

***ELSS:** subject to its statutory 3-year lock-in and should additionally be assessed against the investor's tax objective and overall goal horizon.

Special category Fund like, Life cycle fund, retirement funds, children funds are suggested as per the customer requirement and risk category only.

3. How a Scheme is Selected

Scheme selection is based on the investor's risk profile, investment objective, financial situation and time horizon. Suitable scheme categories are identified as per the Risk Category & Investment Horizon Suitability Matrix, and only schemes from empanelled AMCs are considered. Performance, benchmark/peer comparison, risk measures and expense ratio are reviewed using reliable sources such as AMC/AMFI factsheets and portals. The scheme's objective, risks, commission and key disclosures such as SID, KIM and factsheet are explained/shared through the website or QR code at our office. The final investment decision remains with the investor, after which the transaction is executed through the available authorised online/offline platform.

If the customer still wishes to proceed with a transaction that has been identified as unsuitable, we provide a written Unsuitability Communication explaining the reasons and relevant risks. The transaction is processed only after obtaining the customer's acknowledgement and confirmation that the risks and unsuitability mismatch have been understood.

4. Review of the Portfolio

The portfolio is generally reviewed once a year or whenever the customer requests a review. A review is also carried out when the customer informs us of any change in circumstances or when an AMC changes a scheme's basic features, fundamental, fund attribution or Riskometer. The investments are checked against the customer's risk profile, investment objective, performance and risk category of the fund. The findings and any suggested changes are explained to the customer. Changes are made only with the customer's consent via online or offline execution.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.