

Document on
Procedure for Risk Profiling & Suitability Assessment
for the Client /
Process for Selecting Investments
Based on Client's objectives and financial situation

Pursuant to the obligations placed on an investment advisor by the SEBI under the SEBI (Investment Advisor) Regulations, 2013, Mr. Rushabh U. Shah, principal officer of UFICS Investment Advisory LLP (hereinafter collectively referred to as "UFICS") has decided to formulate policies for risk profiling and suitability assessment as required under regulation 16 and 17 of the said regulations.

RISK PROFILING

1. UFICS shall obtain all such information as are necessary for the purpose of giving investment advice in the form of written response to the Questionnaire from the Client. Form of the Questionnaire shall be as per Annexure – I.
2. Based on the information gathered from the client, Risk Profiling of the client shall be completed, which shall be communicated to the client in the Risk Profile Document as per Annexure – II.
3. UFICS shall provide investment advice only after obtaining consent of the client on completed risk profile either through registered email or physical document.
4. UFICS shall periodically update the information and data related to the clients and their risk assessments.

SUITABILITY ASSESSMENT PROCESS

1. Based on the Risk Profile Document, Suitability assessment shall be made to ensure that all the investments on which investment advice is provided is appropriate to the risk profile of the client and it meets the client's investment objectives.

Compliance officer: Jagdish Surti

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Principal Officer: Rushabh Shah

EMAIL: RUSHABHSHAH87@GMAIL.COM | PHONE: 0261-3538472

Grievance officer: Jagdish Surti

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SEBI Registration no. INA000017587

Validity of SEBI registration : Perpetual
Type of SEBI registration: Non-individual

Address: 705, International Business Center,
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SEBI Regional office

Address: SEBI Bhavan, Western Regional Office,
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Ahmedabad – 380006, Gujarat.

LLPIN: AAX-2387 | BASL Membership No : BASL1943

Standard Warning:

Investment in securities market are subject to market risks.
Read all the related documents carefully before investing.

Disclaimer:

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the intermediary or provide any assurance of returns to investors.

UFICS Investment Advisory LLP

COMPOUNDING PROSPERITY

- The clients shall be categorised as Conservative investor, Moderate investor & Aggressive investor having low risk appetite, medium risk appetite & high risk appetite respectively based on their risk profile. A similar classification will be done for products after considering their risks and rewards and various SEBI guidelines in this regard.
- Client shall be advised based on their category and that of the category of the securities / products.

<u>SR.NO.</u>	SCORE	TYPE OF INVESTOR	LEVEL OF RISK TOLERANCE	CHARACTERISTICS OF ADVICE
1.	0 to 150	Conservative	Low	Client will be advised to invest in equities which are less risky; having lower Beta and which provide dividend payouts on regular basis.
2.	150 to 250	Moderate	Medium	Client will be advised to invest in the mix of . (i) equities which are less risky; having lower Beta & which provide dividend payouts on regular basis and (ii) equities which are more volatile; having higher Beta & which are likely to provide higher returns.
3.	> 250	Aggressive	High	Client will be advised to invest in equities which are more volatile; having higher Beta & which are likely to provide higher returns.

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"LOW" RISK INVESTOR:

An investor who has low ability to accept risk. To achieve better returns, not willing/ able to invest in risky equities.

"MODERATE" RISK INVESTOR:

An investor who understands risk in investment and accept short to long term fluctuation to achieve a high return and capital gain. Capital values can fluctuate and may fall under original investment capital, during economy downturn.

"HIGH" RISK INVESTOR

An investor who seeks for "high risk high return" investment, able to accept short to long term fluctuation to earn very high returns.

Investors Services:

In case of any queries, grievances or complaints, the Client may contact:

Name: Jagdish M. Surti

Address: 705, International Business Centre,
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Dumas Road, Surat.

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