

# Investment Adviser Risk Profile

January 31 2024

# GROWTH LIFT

WE LIFT YOUR GROWTH

(SEBI No. INA200014283)

## ADVISER DETAILS

Name	Email	SEBI Registration
Growthlift Investment Advisories Pvt Ltd	support@growthlift.co.in	INA200014283

## CLIENT DETAILS

Name	Phone	Email
ATUL GANPAT MANDHARE	9405838688	NA
Pan	DOB	Age
DBAPM6879R	09-05-1995	28

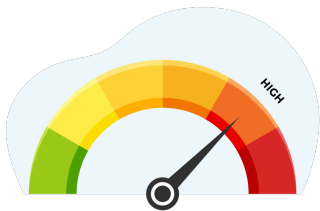
## Risk Profile

- What is your age?  
Less than 40
- What is your income per year?  
10 lakh - 50 lacs
- Pick one outcome from your investment after 1 year?  
Average Returns: 12%, Best Returns: 20%, Worst Returns: -15%
- What percent of your monthly income are you planning to invest?  
20% - 50%
- What percent of your monthly income do you use to pay loans and liabilities?  
20% - 50%
- Select the investments you currently hold?  
Majority Stocks
- What is your investment objective?  
Seek balance between invested capital growth and protection (investment horizon - 2-5 years)

## Risk Assessment

Your Risk

Score



16

INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT  
LOW TO MODERATE RISK

### Description:-

You are an aggressive investor with a strong bias towards investments with high growth potential due to your investment experience. You are willing to accept higher performance fluctuations in return for potentially higher long-term capital growth. You also have a greater focus on tax-advantaged investments and/or leverage of your assets to further improve capital growth potential. Equity/ Equity derivatives: - 70% Debt/ Fixed Income Securities: - 10% Gold: - 10% Others (REITs/ InVITs etc): - 10%

### Suitable Asset Allocation:-

Equity/ Equity derivatives: - 70% Debt/ Fixed Income Securities: - 10% Gold: - 10% Others (REITs/ InVITs etc): - 10%

## PRODUCT SUITABILITY GUIDELINES

The suitability of an investment for a particular person is at the very heart of the investment process. This is a fundamental concept both from a legal perspective and in terms of putting an investor's money to work sensibly and prudently. When money is invested unsuitably, there is a high probability of unacceptable losses (or equally negative, very low returns) and considerable distress for the investor.

A suitable investment is defined as one that is appropriate in terms of an investor's willingness and ability (personal circumstances) to take on a certain level of risk. Both criteria must be met. If an investment is to be suitable, it is not enough to state that an investor is risk friendly. They must also be in a financial position to take certain chances. It is also necessary to understand the nature of the risks and the possible consequences.

Suitability is constantly in flux. As indicated above, what is suitable for someone who is 30 years old is very different from what that person will need when they are 60. Getting married, having children, getting a big raise, or losing a job altogether should prompt a reconsideration of suitability. As usual, this boils down to risk and liquidity. If someone will need their money soon, it may not be able to be tied up in stocks or other longer-term investments. For those who want to get the best out of their money over the long run, something like government bonds might be suitable.

### Risk Profile Suitability

Based on the risk profile questionnaire it is observed that your Risk Score is **16**, which fall under **High Risk** category. Based on the risk profile, recommended asset allocation is mentioned in the table above and the same has been explained and communicated to you.

As per the discussion the investible corpus of the client is currently invested in different asset classes and want us to advise on the portion of assets invested in Equity/ Equity derivatives. Accordingly, the client is on-boarded for advisory service with respect to the portion of assets invested in Equity/ Equity derivatives.

### Client's Declaration - Suitability Assessment

The client declares -

- Investment Advisor has communicated to me the Risk appetite score as calculated from the risk profile questionnaire. The risk score and corresponding appetite has been explained to me by the Investment advisor. I understand the risks involved with the investment based on the advice provided by the investment advisor.
- I have all the information about the products, risk factors etc and have gone through all the relevant information about the product being advised and have sought requisite clarification about the same.
- I intend to subscribe to the services, as offered by the investment advisor after understanding all the risk factors and my risk appetite.
- I intend to subscribe to the services, as offered by the investment advisor after understanding all the risk factors and my risk appetite.
- I intend to subscribe to the services, as offered by the investment advisor after understanding all the risk factors and my risk appetite.
- The Investment adviser will not be held responsible for any direct or indirect losses due to execution of advice.