

Risk Profiling

Profiling								
	Questions	Answer Choices					Your answer	SCORE
		A	B	C	D	E		
Q1	What is your current age?	60 and above	50-59	40-49	30-39	Under 30	C	3
Q2	How many dependents do you financially support?	More than 4	4	3	2	0-1	D	4
Q3	Gross Annual Income of the family?	<2 lacs	2-5 lacs	5-10 lacs	10-25 lacs	>25 lacs	D	4
Q4	Current Networth of the family?	<25 lacs	25-50 lacs	50L-2 Cr	2-5 Cr	>5 Cr	B	2
Q5	What percentage of monthly income is allocated to pay off debt/loans?	>50%	40%-50%	25%-40%	10%-25%	0%-10%	D	4
Q6	What is the size of your emergency fund?	None	<1 month expense	1-3 months expense	3-6 months expense	>6 month expense	D	4
Q7	Compared to others, how do you rate your willingness to take financial risks?	Very Low Risk Taker	Low Risk Taker	Average Risk Taker	High Risk Taker	Very High Risk Taker	C	3
Q8	What is your investment experience in financial markets like stocks, mutual funds, bonds, etc?	None	<2 yr	2-4 yr	4-7 yr	> 7 yr	D	4
Q9	What is your total percentage exposure to financial instruments like stocks, mutual funds, bonds, etc?	0%	<10%	10%-25%	25%-50%	>50%	C	3
Q10	Investments can go up or down in value, and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?	Any fall would make me uncomfortable	10%	20%	33%	50%	C	3
Q11	How easily do you adapt when things go wrong financially?	Very Uneasily	Somewhat uneasily	Neutral	Somewhat easily	Very easily	D	4
Q12	Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in one-year bank fixed deposits?	About the same rate as from bank fixed deposits	About one and a half times the rate from bank fixed deposits.	About twice the rate from bank fixed deposits	About two and a half times the rate from bank fixed deposits	More than three times the rate from bank fixed deposits	C	3
Q13	What is your investment horizon for the investments that you are looking for?	<1 yr	1-3 yr	3-5 yr	5-7 yr	>7 yr	D	4

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Q14	Volatile investments usually provide higher returns. What is your desired balance?	Preferably guaranteed returns	Stable & reliable returns	Some variability	Moderately high variability	Unstable, but potentially higher returns	C	3
Q15	What degree of risk are you currently prepared to take with your financial decisions?	Very Small	Small	Medium	Large	Very Large	C	3
							Total Score	51

Total Score	Risk Profile
<26	Conservative
26-40	Moderately-Conservative
41 - 59	Moderate
60-75	Moderately-Aggressive
>75	Aggressive

Declaration: I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Client's
 Signature _____
 Date: 20-08-2019
 Place: Bangalore

Investment Adviser's
 Signature _____
 Date: 20-08-2019
 Place: Bangalore

INITIAL ASSESSMENT OF CLIENT RISK PROFILE

Name of the Client:- _____

Client Code:- _____

Based on your responses to the risk profiling questionnaire dated _____ where your score was ___ out of 100, and the discussion as regards to your financial goals, we assess that you classify as _____ (Conservative/Mod-Conservative/Moderate/Mod-Aggressive/Aggressive)

Your investment portfolio will be designed taking the above into consideration.

Declaration: I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Client's Signature _____

Date: _____

Place: _____

Investment Adviser's Signature _____

Date: _____

Place: _____

PERIODIC ASSESSMENT OF CLIENT RISK PROFILE

Name of the Client:-

Client Code:-

Based on your last risk profiling and assessment dated _____, your last risk score was _____ (out of 100) classifying into the _____ (Conservative/Mod-Conservative/Moderate/Mod-Aggressive/Aggressive) risk category. Your portfolio was designed taking the above into consideration.

If you wish to continue with the same risk profiling and there is no change in your response / comments to our risk profile questionnaire, please indicate here _____

OR

If there is any change in your response / comments to our risk profile questionnaire, kindly fill up the attached risk profile questionnaire based on which your risk score will be calculated again and latest category of risk appetite will be assigned to your account with us.

Declaration: I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Client's Signature _____

Date:

Place:

Investment Adviser's Signature _____