

RISK PROFILING FORM

Name of Client:
Registered Number:

Classification of the clients

Clients are classified only in three categories low risk, medium risk and high risk clients with respective scores 10-13, 14-17,18-25 and accordingly product is recommended to them. Investors are categorized on the basis of this questionnaire and weights allotted

Questions	Weight Allotted
1)What is your Age Group ?	
1. Under 35	2
2. Under 45	1.5
3. 46-55	1
4. 55-60	0.5
5. 60+	0
Ans-	
2) Investment Goal	
1. Capital Appreciation	0
2. Regular Income	2
3. Capital Appreciation and Regular Income	1
Ans-	
3) Proposed Investment Amount	
1. <1 lacs	0
2. 1-2 lacs	0.5
3. 2-5 lacs	1
4. > 5 lacs	1.5
Ans-	
4) Preferred Investment type	
1. Short term Positional	0.5
2. Long term Positional	0
3. Intraday	1
Ans-	
5) Gross Annual Income details:-	
1. Below 1 lac,	0
2. 1-5 lac,	0.5
3. 5-10 lac,	1
4. 10-25 lac,	1.5
5. >25 lac	2
Ans-	

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6) Sources of Income

A. Primary Source

- 1 Salary
- 2 Business

Ans-

B. Secondary Source

- 1 Royalties
- 2 Rental
- 3 Dividend
- 4 Others Specify _____

Ans-

7) Market Value of portfolio held

- | | |
|-------------|-----|
| 1. <1 lacs | 0.5 |
| 2. 1-2 lacs | 1 |
| 3. 2-5 lacs | 1.5 |
| 4. > 5 lacs | 2 |

Ans-

8) Investment Experience

- | | |
|--------------|-----|
| 1. < 3 years | 0 |
| 2. 3-5 years | 0.5 |
| 3. >5 years | 1 |

Ans-

9) Experience in market products

For Selection of product

- | | |
|-----------------------|-----|
| 1. Commodity | 1 |
| 2. Stock | 0 |
| 3. Derivatives Stocks | 0.5 |
| 4. Forex | 0.5 |
| 5. All | 1 |

Ans-

10) How many dependents do you financially support ?

- | | |
|----------------|-----|
| 1. None | 1 |
| 2. Between 1-3 | 0.5 |
| 3. 4+ | 0 |

Ans-

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11) What is the size of your emergency fund ?

- | | |
|----------------------|-----|
| 1. do not have | 0 |
| 2. < 1 month income | 0 |
| 3. 1-3 months income | 0.5 |
| 4. 3-6 months income | 1 |
| 5. > 6 months income | 1.5 |

Ans-

12) What is your experience with equity investments ?

For selection of product

1. Extensive experience
2. Moderate experience
3. Very less experience
4. No experience

Ans-

13) What is your experience with Commodity investments ?

For selection of product

1. Extensive experience
2. Moderate experience
3. Very less experience
4. No experience

Ans-

14) What is your experience with Forex investments ?

For selection of product

1. Extensive experience
2. Moderate experience
3. Very less experience
4. No experience

Ans-

15) What is your experience with investments in past ?

- | | |
|--------------|-----|
| 1. Very Good | 2 |
| 2. Good | 1.5 |
| 3. Moderate | 1 |
| 4. Bad | 0.5 |
| 5. Very Bad | 0 |

Ans-

16) What is your preference w.r.t securities with low risk, low return over high risk,high return ?

Direct Questions to ascertain risk appetite

- | | |
|---------------------------|-----|
| 1. Strongly prefer | 0 |
| 2. Prefer | 0.5 |
| 3. Indifferent | 1 |
| 4. Do not prefer | 1.5 |
| 5. Strongly do not prefer | 2 |

Ans-

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17) When market is not performing well do you prefer to buy risky investments and sell less risky investments ? **Direct Questions to ascertain risk appetite**

- | | |
|---------------------------|-----|
| 1. Strongly prefer | 2 |
| 2. Prefer | 1.5 |
| 3. Indifferent | 1 |
| 4. Do not prefer | 0.5 |
| 5. Strongly do not prefer | 0 |

Ans-

18) Risk Tolerance **Direct Questions to ascertain risk appetite**

- | | |
|-----------|---|
| 1. High | 2 |
| 2. Medium | 1 |
| 3. Low | 0 |

Ans-

19) What percentage of monthly income is allocated to pay off debt [all EMIs]?

- | | |
|----------------------|-----|
| 1. None | 2 |
| 2. Between 0% -20% | 1.5 |
| 3. Between 20% - 35% | 1 |
| 4. Between 35% - 50% | 0.5 |
| 5. > 50% | 0 |

Ans-

20) Occupation (please select the appropriate)

1. Private sector service, Public sector,
2. Government sector,Business ,
3. Professional,Agriculturist,
4. Retired, Housewife,Student,
5. Dealer,
6. Others

Ans-

21) Are you any of the following, or are directly or indirectly related to any of the following

1. Civil Servant,
2. Politician,
3. Current or former head of state,
4. Bureaucrat (Tax authorities, Foreign Services, IAS etc),
5. Current or former MP/MLA/MLC,
6. Connected to Media,
7. Connected to any company/promoter group/ group of companies listed on any stock exchange

Ans-

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Investment Options offered to various categories of investors

All the questions which are related to risk profiling have been assigned weight and based on the total score of a client product is recommended using following guideline; however special focus is made on any special requirements discussed with the client.

Product	Risk Classification	Score
	Low	10-13
	Low	
	Low	
	Medium	14-17
	Medium	
	Medium	
	Medium	
	Medium	
	Medium	
	Medium	
	High	18-25
	High	
	High	

Instructions for Completion of Risk Profiling Form:

- 1) Risk Profiling Form comprises of 5 pages which must be acknowledged by client.
- 2) All details of Risk Profiling form should be completely filled by client including client's name & number.
- 3) Clients have to compulsorily answer all the questions. In case of any doubt, you can coordinate with your executive.
- 5) Clients have to update total scores (based on all questions) along with the product taken(Service Name) at the last page (Duly signed by client).