



**RISK PROFILE ASSESSMENT QUESTIONNAIRE**

Date:

QUESTION	RESPONSE
<p>Q.1 In which investments do you have highest allocation?</p> <p>A. Liquid funds and FDs B. Debt funds C. Equity funds D. Alternate assets (PMS, AIFs)</p>	
<p>Q.2 What factor is most important for you while choosing an investment?</p> <p>A. Highest potential return B. Regular income &amp; marginal capital appreciation C. Regular income D. Preservation of capital</p>	
<p>Q.3 You have inherited a sizeable amount recently. How would you invest the same?</p> <p>A. Invest entirely into equities B. Invest 50% into equities and rest into fixed income C. Invest entirely into fixed income D. Deposit it in bank or invest in liquid funds</p>	
<p>Q.4 Suppose you own an equity portfolio that has fallen by 20% this month. How would you react?</p> <p>A. I would invest more in this portfolio B. I would not change this portfolio at all C. I would wait for few months and then decide whether to move to a more conservative portfolio D. I would immediately change to a more conservative portfolio</p>	
<p>Q.5 Approximately what portion of your monthly net income goes towards paying of installments (for loans)?</p> <p>A. Less than 10% B. Between 11% and 25% C. Between 26% and 50% D. More than 51%</p>	
<p>Q.6 Which of the following age brackets do you currently fall in?</p> <p>A. Less than 30 years of age B. Between 30 and 45 years of age C. Between 45 and 60 years of age D. Above 60 years of age</p>	

**YOUR RISK PROFILE**

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**CLIENT DETAILS**

NAME	ACCOUNT NO.	PAN NO.
<b>SIGNATURE</b>		

**Note:**

*It is mandatory to answer all questions*

*Please refer to product specific disclaimer before investing*

**OFFICE USE ONLY (This section needs to be filled by the bank official)**

<b>Supervisor Name</b>			
<b>Signature</b>			
<b>ECN</b>		<b>Location</b>	

RISK PROFILE CALCULATOR						
Question Number	Response Score Sheet				Client Response	Response Score
	A	B	C	D		
Q. 1	10	20	30	40		
Q. 2	40	30	20	10		
Q. 3	40	30	20	10		
Q. 4	40	30	20	10		
Q. 5	40	30	20	10		
Q. 6	40	30	20	10		
<b>Identified Risk Profile</b>					<b>Total Score</b>	

RISK PROFILE TABLE		
Risk Profiles	Min. Score	Max. Score
Very Conservative	60	96
Conservative	97	132
Moderate	133	168
Aggressive	169	204
Very Aggressive	205	240

**STEPS TO CALCULATE RISK PROFILE OF YOUR CLIENT**

- Write down customer response in the 'Customer Response' column
- Note the response score from the 'Response Score Sheet' table and write it down in 'Response Score' column
- Calculate total sum of response score in the 'Total Score' box
- Use the 'Risk Profile Table' to identify the bracket in which the total score falls & the respective Risk Profile
- Put the Identified Risk Profile in the 'Identified Risk Profile' box

**Example:** If the total score is 180, then the Identified Risk Profile will be Aggressive.