

**FINANCIAL RISK PROFILER - FOR INDIVIDUALS**

**GROUP A**

<b>1. Your current age is:</b>	
a. Under 30 years	<input type="checkbox"/>
b. 31–40 years	<input type="checkbox"/>
c. 41–50 years	<input type="checkbox"/>
d. 51–60 years	<input type="checkbox"/>
e. Over 60 years	<input type="checkbox"/>
<b>2. Your current annual take home income is:</b>	
a. Under Rs. 10,00,000	<input type="checkbox"/>
b. Between Rs. 10,00,001 and Rs. 15,00,000	<input type="checkbox"/>
c. Between Rs. 15,00,001 and Rs. 20,00,000	<input type="checkbox"/>
d. Between Rs. 20,00,001 and Rs. 30,00,000	<input type="checkbox"/>
e. Over Rs. 30,00,001	<input type="checkbox"/>
<b>3. The number of years you have until retirement is:</b>	
a. 3 years or less	<input type="checkbox"/>
b. 3 to 5 years	<input type="checkbox"/>
c. 5 to 10 years	<input type="checkbox"/>
d. 10 to 15 years	<input type="checkbox"/>
e. 15 years or more	<input type="checkbox"/>
<b>4. Your present job or business is:</b>	
a. Is not dependable	<input type="checkbox"/>
b. Is relatively secure	<input type="checkbox"/>
c. Is secure	<input type="checkbox"/>
d. Doesn't matter as you already have enough wealth	<input type="checkbox"/>
e. Doesn't matter as you can easily find an equally good new job/career	<input type="checkbox"/>
<b>5. What are your expectations of how your future earnings would be?</b>	
a. It would far outpace inflation	<input type="checkbox"/>
b. It would be somewhat ahead of inflation	<input type="checkbox"/>
c. It would keep pace with inflation	<input type="checkbox"/>
d. It may not be able to keep pace with inflation	<input type="checkbox"/>
<b>6. How good is your knowledge of finance?</b>	
a. I'm an expert in the field of finance	<input type="checkbox"/>
b. I'm proficient in finance	<input type="checkbox"/>
c. I don't know much about finance but I keep myself updated through newspapers, journals, TV, etc.	<input type="checkbox"/>
d. Limited to knowing things like how the stock market or certain select script is /are moving	<input type="checkbox"/>
e. I'm totally zero as far as knowledge of finance is concerned	<input type="checkbox"/>
<b>7. If you lose your job or stop working today, how long do you think your savings can support you?</b>	
a. Less than 3 months	<input type="checkbox"/>
b. 3–6 months	<input type="checkbox"/>
c. 6 months to 1 year	<input type="checkbox"/>
d. 1–3 years	<input type="checkbox"/>
e. More than 3 years	<input type="checkbox"/>
<b>8. You are financially responsible for (exclude dependants who can be supported by your spouse's income)?</b>	
a. Only yourself	<input type="checkbox"/>
b. 1 person besides yourself	<input type="checkbox"/>
c. 2 to 3 persons besides yourself	<input type="checkbox"/>
d. 4 to 5 persons besides yourself	<input type="checkbox"/>
e. More than 5 persons besides yourself	<input type="checkbox"/>

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**GROUP B**

<b>9. How would you describe yourself as a risk-taker?</b>	
a. I do not mind speculating	<input type="checkbox"/>
b. Willing to take risks for higher returns	<input type="checkbox"/>
c. Can take calculated risks	<input type="checkbox"/>
d. Low risk taking capability	<input type="checkbox"/>
e. Extremely averse to risk	<input type="checkbox"/>
<b>10. If you had Rs. 25 Lacs to invest, which of the following choices would you make?</b>	
a. Put the money in Bank Fixed Deposit and Bonds	<input type="checkbox"/>
b. Invest the money in Mutual Funds	<input type="checkbox"/>
c. Invest the money in Shares	<input type="checkbox"/>
d. Invest in the combination of above with higher proportion of Bank FDs and Bonds	<input type="checkbox"/>
e. Invest in the combination of above with higher proportion of Mutual Funds and Shares	<input type="checkbox"/>
<b>11. You have a market tip on the price appreciation of certain scrip, you:</b>	
a. Immediately invest in the scrip	<input type="checkbox"/>
b. Invest if you feel that the source of the tip is an experienced / expert market player	<input type="checkbox"/>
c. Do some enquiry and analysis and then decide	<input type="checkbox"/>
d. Want to invest but are generally unable to take decision in such cases	<input type="checkbox"/>
e. You don't rely on such tips or totally ignore it.	<input type="checkbox"/>
<b>12. You are on a TV game show and you win Rs. 50 Lacs. You have a choice to keep the money or risk it to win a higher amount. You:</b>	
a. Are happy with Rs. 50 Lacs that you have earned	<input type="checkbox"/>
b. Risk the Rs. 50 Lacs on a 50% chance of winning Rs. 1.50 Cr	<input type="checkbox"/>
c. Risk the Rs. 50 Lacs on a 25% chance of winning Rs. 3.75 Cr	<input type="checkbox"/>
d. Risk the Rs. 50 Lacs on a 10% chance of winning Rs. 5 Cr	<input type="checkbox"/>
<b>13. Which one of the following bets describes your feeling immediately after making an investment, you:</b>	
a. Are not bothered – it's just another investment for you	<input type="checkbox"/>
b. Are satisfied and content with the decision	<input type="checkbox"/>
c. Are not very sure whether you made the right decision	<input type="checkbox"/>
d. Are worried	<input type="checkbox"/>
e. Generally regret your decision	<input type="checkbox"/>
<b>14. The stock market has dropped 25% and a share that you own also dropped 25%, but the market expects the share to go up again. What would you do?</b>	
a. Sell all the shares	<input type="checkbox"/>
b. Sell some of them	<input type="checkbox"/>
c. Buy more of them	<input type="checkbox"/>
d. Keep all of them as you expect the price to reach the earlier level	<input type="checkbox"/>
e. Keep all of them as you are afraid of booking a loss	<input type="checkbox"/>
<b>15. You have a substantial sum of money spare for about 6months after which you need this sum to repay a loan, this sum is currently not invested anywhere. You would:</b>	
a. Keep the money in your bank fixed deposit or money market funds	<input type="checkbox"/>
b. Invest the money in Debt mutual funds	<input type="checkbox"/>
c. Invest the money in Equity shares / Equity mutual funds	<input type="checkbox"/>
d. Loan the money at market rates to businessmen	<input type="checkbox"/>
e. Invest the money in a combination of above	<input type="checkbox"/>

<b>16. Please tick mark the additional applicable category to you</b>	
a. Non-resident client	<input type="checkbox"/>
b. High net-worth client (having networth of more than Rs. 7 crore)	<input type="checkbox"/>
c. Trust, Charities, NGO's and organizations receiving donations.	<input type="checkbox"/>
d. Company having close family shareholdings or beneficial ownership	<input type="checkbox"/>
e. Civil Servant or family member or close relative of civil servant	<input type="checkbox"/>
f. Bureaucrat or family member or close relative of bureaucrat	<input type="checkbox"/>
g. Current or Former MP or MLA and MLC or their family member or close relative	<input type="checkbox"/>
h. Politician or their family member or close relative	<input type="checkbox"/>
i. Current or Former head of state or of Governments or their family member or close relative	<input type="checkbox"/>
j. Senior government/judicial/military officers or their family member or close relative	<input type="checkbox"/>
k. Senior executives of state-owned corporations or their family member or close relative	<input type="checkbox"/>
l. Companies offering foreign exchange offering	<input type="checkbox"/>
m. None of the above	<input type="checkbox"/>

**FINANCIAL RISK PROFILER - FOR INDIVIDUALS  
ANALYSIS**

<b>Your Risk taking capacity based on your life seems to be</b>	
1. Low	<input type="checkbox"/>
2. Low-Medium	<input type="checkbox"/>
3. Medium	<input type="checkbox"/>
4. High	<input type="checkbox"/>
5. Very High	<input type="checkbox"/>

<b>Your attitude to risk based on your inputs seems to be</b>	
1. Low	<input type="checkbox"/>
2. Low-Medium	<input type="checkbox"/>
3. Medium	<input type="checkbox"/>
4. High	<input type="checkbox"/>
5. Very High	<input type="checkbox"/>

<b>INVESTMENT PROFILE</b>	
1. CONSERVATIVE	<input type="checkbox"/>
2. MODERATE	<input type="checkbox"/>
3. BALANCED	<input type="checkbox"/>
4. AGGRESSIVE	<input type="checkbox"/>
5. HIGHLY AGGRESSIVE	<input type="checkbox"/>

Name of the RM \_\_\_\_\_ Signature \_\_\_\_\_

I/We hereby acknowledge that my/our investment profile has been determined as \_\_\_\_\_ based on the information provided by me/us. However I/we declare that my/our risk profile to be charged to set up as \_\_\_\_\_

I/We would like to avail of leverage for trading in equities and Derivatives as may be offered by the member

I/We hereby further confirm/undertake that the investments/trading done in securities market are from my/our own/borrowed sources of funds and confirm that the funds utilized for trading activity is in compliance with the rules, regulations and guidelines stipulated under PMLA.

**F18** 

\_\_\_\_\_  
Signature of the Client (First Holder)

**S13** 

\_\_\_\_\_  
Signature of the Second Holder

**T13** 

\_\_\_\_\_  
Signature of the Third Holder