

Risk Profiler

Personal Data:

Customer Id: _____

Name: _____

Date of Birth: _____

Permanent Address: _____

Mailing Address: _____

Email: _____

Mob: _____

1. I fall in the following age band:

- a) Less than 30 yrs.
- b) Between 30 to 40 yrs.
- c) Between 40 to 50 yrs.
- d) Between 50 to 55 yrs.
- e) More than 55 yrs.

2. The portion of my monthly income that goes towards household expenses and payment of loan instalments is:

- a) Less than 30%
- b) Between 30 to 40 %
- c) Between 40 to 50 %
- d) Between 50 to 60 %
- e) More than 60 %

3. Have I planned for and kept funds aside for meeting my financial goals like marriage, purchase of a home, child's higher education, etc.

- a) I don't expect to have any such expenses
- b) Yes, I have made optimum provision for these expenses
- c) I'm in the process making optimum provision for these expenses
- d) I have made a few provisions, might not be optimum
- e) No, I do not have separate provision for these expenses

4. 5 to 10 years from now, I expect my investments to be:

- a) Substantially greater than it is today
- b) Greater than it is today
- c) Somewhat more than what is today
- d) The same as it is today
- e) Lesser than today

5. By when do you require this money from your proposed investments?

- a) 20 years or more
- b) 15 – 20 years
- c) 11-15 years
- d) 5- 10 years or more
- e) 0 – 4 years

6. The asset mix that most closely matches my own preference is:

- a) More than 80% equity & 20% or Less Fixed Return Earning Product
- b) 60 – 80% equity & 20 – 40% Fixed Return Earning Product
- c) 40 – 60% Equity & 40 – 60% Fixed Return Earning Product
- d) 20 – 40% Equity & 60 – 80% Fixed Return Earning Product
- e) Less than 80% equity & 20% or More Fixed Return Earning Product

7. If my equity portfolio is losing money, I will sell & exit from the investment if my loss exceeds:

- a) More than 40%
- b) 30-40%
- c) 20-30%
- d) 10-20%
- e) 10%

8. I would be most comfortable with the following type of portfolio over a period of 5 years.

		Yr 1	Yr 3	Yr 5	Average
a	Portfolio A	25%	-18%	32%	13%
b	Portfolio B	15%	-24%	36%	9%
c	Portfolio C	9%	7%	5%	7%
d	Portfolio D	6%	5%	3%	5%
e	Portfolio E	3%	3%	3%	3%

- a)
- b)
- c)
- d)
- e)

9. I don't feel sorry about some bad investment decisions:

- a) True
- b) Partially True
- c) Neutral
- d) Mostly False
- e) False

10. I usually pick the tried & tested- the slow, safe, but sure investments:

- a) True
- b) Partially True
- c) Neutral
- d) Mostly False
- e) False

SCORING SYSTEM:

No of option ticked (a).....X 5 =.....
No of option ticked (b).....X 4 =.....
No of option ticked (c).....X 3 =.....
No of option ticked (d).....X 2 =.....
No of option ticked (e).....X 1 =.....
TOTAL SCORE =.....

0-10

Secure

11-20

Conservative

21-30

Balanced

31-40

Enterprising

41-50

Aggressive

Types of Risk Profile

SECURE

A SECURE investor is a risk-averse investor whose primary objective is capital preservation. Fixed income investment products would primarily form the majority of the portfolio for investor in this profile. The asset allocation would have very little exposure to equity mutual funds to reduce the risk of capital erosion. Ideally the asset allocation for investor under this profile would provide an opportunity to enhance overall returns.

CONSERVATIVE

As a moderate investor, your objective may be to maintain a steady flow of income and fight inflation. While your knowledge of investments may be limited, you would be willing to take on calculated amounts of risk to try and earn a little extra. Although market volatility makes you uncomfortable, you would probably be able to see it through by staying invested for the medium term. Asset allocation for investor under this profile looks to create a steady flow of income while taking very little risk with the capital to take advantage of market opportunities.

BALANCED

As a balanced investor, your aim may be to balance regular income and growth. You are willing to accept higher risks for potentially higher returns, but you would not want to endure large swings in the value of your investments. As you may have a fair idea of how to go about planning your investments, you would accept the possibility of getting back less than what you initially invested. The financial asset allocation of the investors in this profile aims to achieve a balance between fixed income assets & long term growth assets viz., equity mutual funds. Investors in this profile would be subject to intermittent price volatility and moderate risk to capital.

ENTERPRISING

As an Enterprising investor, your primary objective would be to grow your capital over the medium to long term. You may understand the intricacies of equity markets and their potential to outperform in the long run, and are willing to take on added the added risk. You would be aware that you may get back less than what you invested. The financial asset allocation of the investors in this profile aims to achieve growth through investment into long term growth assets viz., equity mutual funds and an optimum proportion of investment into fixed income investments. Investors in this profile would be subject to intermittent price volatility and moderate risk to capital.

Aggressive

As a growth investor, your primary objective would be to grow your capital very aggressively, over the long term. You may have the experience and wherewithal to take on added risks, would not be affected by short term volatility, and would take very aggressive calls based on the market environment. You would be aware that you may get back substantially less than what you invested. This profile would be subject to frequent price volatility and high risk to capital.

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You may please note that it is advisable to take professional advice for planning of investment and taking investment decision and therefore you are requested to carefully evaluate the appropriateness of your investment, keeping in mind your individual investment objectives, financial situation, personal needs by seeking assistance of an independent qualified financial or investment advisor before considering or making any investment decision based on the risk profile arrived. You understand that the outcome of the investment made by you is subject to various market factors and that you are investing at your own risk and judgment. BFL is not giving any opinion or advice and does not purport to give any opinion or advice regarding any investments made by you and expressly disclaims itself from any liability whatsoever, financial or otherwise, for the outcome of any of your investment decisions or their consequent results.

Customer Signature _____

Customer Name _____