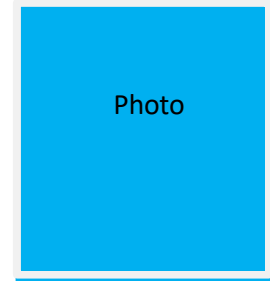


Client Profiling Questionnaire

Title Mr. Miss



Date.....

Client Name

Address.....

Telephone No (Residence)..... (Mobile).....

Email Id

Client A/C No

Client Code.....

Product Code

Only for Reference

About Me

Lifecycle Stage: My current age is

- A. More than 60 yrs.
- B. 50 years to 60 years.
- C. 40 years to 50 years.
- D. 30 years to 40 years.
- E. Less than 30 years.

Educational Qualification

- A. Under graduate
- B. Graduate
- C. Post Graduate
- D. Professional

Gross Annual Income

- A. More than 20 lakhs
- B. Between 10 to 20 lakhs
- C. Between 5 to 10 lakhs
- D. Up to 5 lakhs

Saving Profile (Lifestyle): After paying all my current expenses and EMIs, I

- A. Am unable to save currently.
- B. Save up to 15% of my monthly income.
- C. Save up to 30% of my monthly income.
- D. Save up to 50% of my monthly income.
- E. Save substantial portion (50% or above) of my monthly income.

Time Horizon: I generally look at investments with a time frame of

- A. Less than 1 year.
- B. Between 1 year to 3 years.
- C. Between 3 years to 5 years.
- D. Beyond 5 years.

In the past, my investments have included:

- A. None: Only held cash.
- B. Fixed Deposits.
- C. Fixed Deposits and Bonds.
- D. Fixed Deposits, Bonds, Mutual
- E. Fixed Deposits, Bonds, Mutual Funds, Direct Funds & Direct Equity. Equity, Real Estate, Private Equity, Art etc.

Knowledge of Investment Products:

My understanding of investment products is best described as follows:

- A. Very low.
- B. Less than average.
- C. Average.
- D. Good.
- E. Very Good.

My dependence on regular income from my investments is:

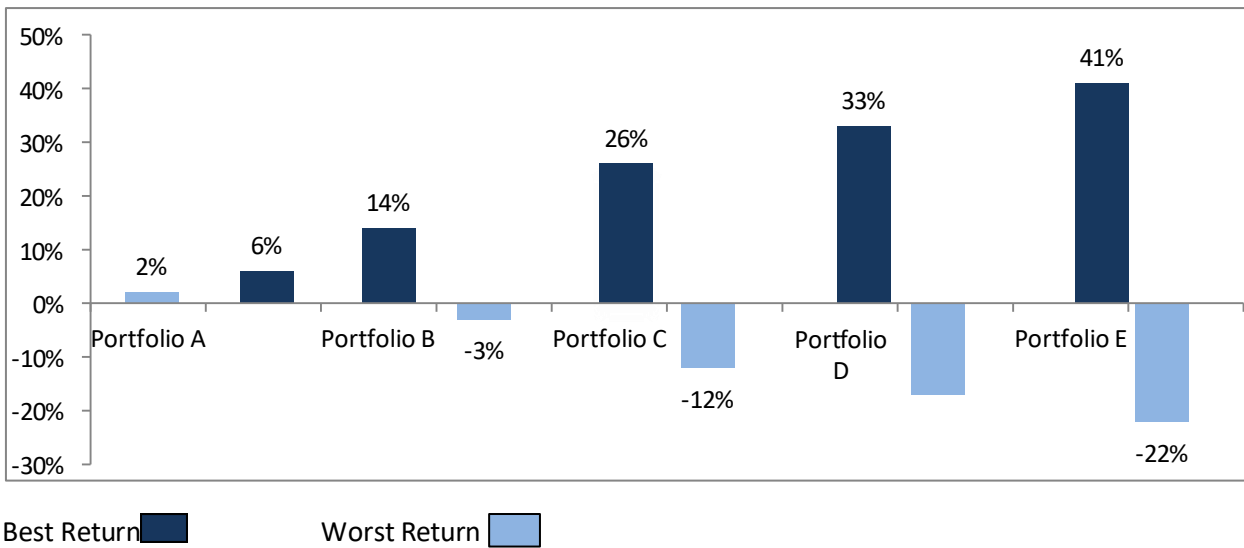
- A. Complete - Investments are the only source of income to manage my expenses.
- B. High - I am highly dependent on income from investments to manage my expenses.
- C. Low - Only a small part of my expenses is met by regular income from my investments.
- D. Rare - I very rarely use income from my investments to meet my expenses.
- E. None - I don't plan on using income from my investments to meet my expenses in the foreseeable future.

Wealth Protection Vs Wealth Growth:

My investment philosophy can be best described as

- A. Want my investments to be completely safe and not accept any fluctuations in return. B)
- B. Want to preserve my capital and accept minor fluctuations in return over a short period.
- C. Want my investments to grow in value and accept moderate fluctuations in return over a short period.
- D. Want my investments to grow substantially in value and accept high fluctuations in return over a larger period.
- E. Want my investments to grow substantially in value and accept high fluctuations in return over a longer period including possible loss of capital.

Response to Risk-Reward linkage: The following diagram shows the worst and best one year return of five hypothetical investment plans over 15 years. Based on the range of possible outcomes shown, choose the portfolio which you would be most comfortable investing in.



- A. Portfolio A
- B. Portfolio B
- C. Portfolio C
- D. Portfolio D
- E. Portfolio E

Reaction to Immediate Gains: My investment in a stock went up by 20%. My first reaction would be

- A. I do not invest in stocks.
- B. Sell all my holding in the stock.
- C. Sell part of my holding in the stock.
- D. I would hold in order to get better returns going ahead.
- E. I would invest in stock with target return and will not be affected till the time target returns are achieved.

Fear of Loss: If an investment product has chances of losing some part of my capital but also has potential for giving very high returns, I will

- A. Never invest in such products.
- B. Invest 10% of investible surplus in such investment products.
- C. Invest 30% of investible surplus in such investment products.
- D. Invest 50% of investible surplus in such investment products.
- E. Invest 70% or more of investible surplus in such investment products.

Preparedness for Contingencies

Contingent Liabilities: My plan for unforeseen expenses (such as Hospitalization/ sudden Travel etc.)

- A. Never thought about such expenses.
- B. Aware but no specific plans for it.
- C. Planned but inadequate to meet it.
- D. Adequately planned to meet expenses completely.
- E. Completely planned with more than sufficient allocation.

Source of Income: If I choose to stop working today or quit my job, my existing wealth can support me for

- A. Less than 3 months.
- B. 3 - 6 months.
- C. 6 - 12 months.
- D. 1 - 3 years.
- E. More than 3 years.