

CLIENT DETAILS

Customer Id:

Customer Name:

Marital Status: Married Unmarried
 Others (please specify)

Occupation Type Salaried Self Employed/Business Agriculturist / Farmer
 Diplomat Filmstar Homemaker
 Retired Student Not working
 Others

(please specify)

QUESTIONNAIRE (Please ✓ the option most applicable to you)

- Which aspect is important to you while making investment? (score)
 - Only Protection of my capital (10)
 - Capital Protection with some fixed return (20)
 - Returns should at least cover inflation (30)
 - Returns should beat inflation substantially (40)
- Let's say you had invested in equities and resulted in a substantial loss in the past. If equity market is expected to perform well again. Would you invest in equities? (score)
 - Definitely Not (10)
 - Not Sure (20)
 - May be, but cautiously (30)
 - Definitely Yes (40)
- According to you, which of the following words best describe the word risk in the context of investments? (score)
 - Danger (10)
 - Uncertainty (20)
 - Need for caution (30)
 - Opportunity (40)
- What percentage of your investable surplus would you invest in a product / asset where risk & return are expected to be high? (score)
 - None (10)
 - Upto 10% (20)
 - 10 - 30% (30)
 - 30 - 50% (40)
- In a market downturn, what percentage of erosion in your investments will make you feel really uncomfortable? (score)
 - Any erosion of my capital makes me uncomfortable (10)
 - 0 - 10% (20)
 - 10 - 20% (30)
 - >20% (40)

RISK PROFILE DEVIATION (to be filled by the client)

Irrespective of the outcome of the risk profiling questionnaire, kindly assign _____ as my risk profile

ACCESSED RISK PROFILE:

	Score	50-80	81-110	111-140	141-170	>170
Grid	Risk Rating & Profile	1- Conservative	2- Cautious	3- Moderate	4- Growth	5-High Growth

CLIENT DECLARATION

I confirm that the information as mentioned by me in the attached questionnaire ("Questionnaire") is true and correct to the best of my knowledge. I hereby agree, declare and confirm that, the Bank is relying on the Questionnaire for the purpose of Risk Profiling (assessment of my risk profile). I hereby agree, declare and confirm that the Product Suitability Matrix proposed by the Bank is based on the Risk Profiling done by the Bank. I hereby agree, declare and confirm, that I have read and understood all the applicable terms and conditions of the Bank.

Client Signature

FOR BANK USE ONLY

Name of Relationship Manager:

Employee Number:

Branch Code:

Branch: _____

Signature of Relationship Manager

Date

ONLY 1ST PAGE NEEDS TO BE SCANNED

Product Suitability Matrix					
Client Risk Rating (CRR)	Product Risk Rating (PRR)				
	1	2	3	4	5
1					
2					
3					
4					
5					

Allowed for Transaction	
Declaration Required for Transaction	

Asset Class	Category	Product Risk Rating
Debt	Overnight & Liquid MF	1
Debt	Ultra-Short Duration & Money Market MF	2
Debt	Bonds (including SGB)	2
Debt	Low & Short Duration MF	3
Debt	Banking & PSU, Corp Bond & Floater MF	3
Gold	Gold MF	3
Hybrid	Arbitrage MF	3
Equity	Pref Shares	3
Hybrid	Hybrid MF other than Arbitrage MF	4
Debt	Medium, Medium to Long, Long Duration MF	4
Debt	Dynamic Bond, Gilt, Credit Risk MF	4
Equity	Equity MFs other than Sector/Thematic MF	4
Equity	Sector/Thematic MF	5
Equity	PMS/AIF/Structured Products	5

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