TATA CAPITAL WEALTH

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Risk Profiler Form

Individual

Investment Services

Protection Services

Financing Services

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Section A- Risk Profiling

Risk Profiling Questionnaire

Applicant Name_________________________________ Plz tick: New Profiling ☐ Re-profiling ☐

Date of Profiling _________________________________ Client ID/PAN_________________________________

Is the Applicant Minor (Age < 18): Yes ☐ No ☐

Guardian Name: ____________________________________ Relationship: ____________________________________

In case of minor applicant (Risk profiling of the guardian)

The below risk profiling questionnaire is designed to understand your investment objectives and preferences basis your personal goals and needs. The suggested asset allocations contained herein depend on subjective factors such as risk tolerance, time horizon and financial situation and are therefore only general guidelines for your investment portfolio. This risk profiling would be valid for 2 years from the date of profiling . Re-assessment can be done before the expiry of the profile in case of any change in the profile or investment objective.

Identifying your risk profile

1. **What is your age?**

a.	I am less than 40 yrs old	6
b.	I am between 40-55yrs old	4
c.	I am between 55-70 yrs old	2
d.	I am > 70 yrs old	1

☐

2. **What best describes your income levels?**

a.	I expect my income to increase at a high rate	6
b.	I expect my income to remain steady	4
c.	I do not have a fixed monthly income	2
d.	I am retired and /or do not have a source of income	1

☐

3. **What is your investment horizon and when do you plan to start withdrawing money from the portfolio?**

a.	Less than 1 year	1
b.	From 1-3 years	2
c.	Between 3-5 years	3
d.	More than 5 years	4

☐

4. **If a few months after investing, the value of your investments declines by 20%, what would you do?**

a.	Cut losses immediately and liquidate all investments. Capital preservation is paramount.	1
b.	I would be worried, but would give my investments a little more time.	2
c.	I will be ok with volatility and accept decline in portfolio value as a part of investing. I would keep my investments as they are.	3
d.	I would add to my investments. I am confident about my investments and will not be worried by notional losses.	4

☐

5. **Your investment knowledge is best described as:**

a.	Limited: I have little/no investment knowledge beyond traditional bank savings accounts and fixed deposits.	1
b.	Moderate: I have knowledge and understanding of financial products beyond traditional investments and am aware of related risks.	2
c.	Advanced: I have sufficient understanding of various financial products and am a regular investor.	3
d.	Extensive: I have extensive knowledge and understanding of investment products, and am an active and experienced investor comfortable making my own investment decisions.	4

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6. If you receive a lump sum amount of money. How would you invest it?

a. I would invest in something that offered moderate current income and which is conservative. 1

b. I would invest in something that offered high current income with a moderate amount of risk. 2

c. I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk. 3

d. I would invest in something that offered substantial capital appreciation even though it has a high amount of risk. 4

Total Score

Score Grid

Total Score	Risk Profile	Risk Profile Details	Indicative Model Portfolio	
			Debt	Equity
6-10	Conservative	You are an investor who is prepared to accept lower returns with lower levels of risk in order to preserve your capital.	80%	20%
11-20	Balanced	You are an investor who would like to invest in both income and growth assets. You will be comfortable with calculated risks to achieve good returns.	50%	50%
21-24	Growth	You are an investor who is comfortable with a high volatility and high level of risk in order to achieve higher returns over long term. Your objective is to accumulate assets over long term by primarily investing in growth assets.	30%	70%
25-28	High Growth	You are an investor who is comfortable with a higher level of risk in order to achieve potentially higher returns. Capital security is secondary to potential wealth accumulation.	10%	90%

Customer Signature:

Applicant / Guardian

Name

Wealth Manager Signature:

Name

EMP Code

Date :

Place:

If you want risk profile lower than the assessed profile based on the scoring method, please tick below:

1. Conservative ☐ 2. Balanced ☐ 3. Growth ☐ 4. High Growth ☐

Risk Profile Override Reason (To be Filled by Applicant)

____

____

Customer Signature:

Applicant / Guardian

Name

Wealth Manager Signature:

Name

EMP Code

Date :

Place:

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Section B - Relationship Profiling

1. Dates important to you

Marriage Anniversary: ________________________________ Spouse Birthday: ____________________________________

1st Childs Birthday: __________________________________ 2nd Child's Birthday: _________________________________

2. Your area of Interest

Music ☐ Dining ☐ Sports ☐ Reading ☐ Travelling ☐ Fitness ☐ Others _________________________

3. Please describe you current Investment Portfolio.

Instruments	Total Investments	Investments through Tata Cap Wealth	Name of other Wealth Houses / Bank	Remarks (if any)
Mutual Funds				
Fixed Deposits (Corp/ Bank)				
Bonds/ NCDs/ Pref shares etc				
Direct Equities (Stocks)				
PMS				
AIFs/ Structures				
Real Estate				
Others				
Total Amount				

4. Please describe you current Protection Coverage (Life/Non-Life Insurance cover)

Insurance policy details	Total Sum Assured / Coverage	Annual Premium
Life Insurance		
General Insurance (Medical)		

5. Please share your current Financing details (Home Loan, Other retail asset loans)

Loan Product	Total Loan amount	Total Outstanding	Monthly EMI	Remarks
Home Loan				
Loan against Shares				
Home Equity (LAP)				
Other				
Total Amount				

The above information is as per the details provided by the customer.

RM Signature:

Name

RSM Signature:

Name

Date :____________ Place: __________________

TATA CAPITAL FINANCIAL SERVICES LIMITED

AMFI-registered Mutual Fund Distributor bearing ARN No. 84894

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