



# ABans Broking Services Private Limited

## Portfolio Managers

### Risk Profiling & Risk Assessment Form

Form Mo. ....

#### Introduction

This Risk Profiler is intended only for use of individuals who wish to avail the portfolio management services of ABans Broking Services Private Limited.

This short questionnaire has been designed to help us understand your risk tolerance. Questions asked here to provide some indication of the risk tolerance for a typical investor displaying your personal investment characteristics and responses to the questions asked and in case of different responses by you, your actual risk profile may be significantly different from what is indicated here. Kindly read the Disclosure Document to know all risks pertaining to your investment offered by ABans Broking Services Private Limited.

#### CLIENT RISK PROFILE QUESTIONNAIRE

Client Name		PAN	
DOB		Father/Spouse Name	
Contact no.		Occupation	
Marital Status		E-Mail ID	
Address			

Here are a few simple questions that will help determine your risk profile. Simply tick the appropriate answer to help us understand your investment preference.

#### 1. What is your Age Group?

- a) Under 35
- b) 36 to 45
- c) 46 to 55
- d) 56 to 60
- e) 60+

#### 2. How many dependents do you financially support?

- a) None
- b) Between 1-3



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c) 4+

#### 3. Gross Annual Income details: -

- a) Less than 1 lac
- b) 1 to 5 lacs
- c) 5 to 10 lacs
- d) 10 to 25 lacs
- e) More than 25 lacs

#### 4. Net Worth: \_\_\_\_\_

#### 5. My current and future income sources are:

- a) Very unstable
- b) Unstable
- c) Somewhat stable
- d) Stable
- e) Very Stable

#### 6. What is the size of your emergency fund?

- a) Do not have
- b) Less than 1 month income
- c) 1 to 3 months income
- d) 3 to 6 months income
- e) More than 6 months income

#### 7. Sources of Income *(Subjective Question No marks Allotted)*

- a) Salary
- b) Business
- c) Profession
- d) Rental
- e) Others, please specify \_\_\_\_\_

#### 8. What percentage of monthly income is allocated to pay off debt [all EMIs]?

- a) None
- b) Between 0% -20%
- c) Between 20% - 35%



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- d) Between 35% - 50%
- e) > 50%

#### **9. Assets you own**

- a) 2 Wheeler, 4 Wheeler, Commercial Vehicle
- b) House : Own / rented
- c) Others, please specify \_\_\_\_\_

#### **10. What is your Investment horizon? How long can you keep your money invested in the market before needing access to it?**

- a) Up to two years
- b) Two and three years
- c) Three and five years
- d) Five years and Ten years
- e) Ten years and more

#### **11. How well do you understand investing in the markets?**

- a) I am a novice. I don't understand the markets at all.
- b) I have basic understanding of investing. I understand the risks and basic investment concepts like diversification.
- c) I have an amateur interest in investing. I have invested earlier on my own. I understand how markets fluctuate and the pros and cons of different investment classes.
- d) I am an experienced investor. I have invested in different markets and understand different investment strategies. I have my own investment philosophy.

#### **12. Investment Experience**

- a) Less than 3 years
- b) 3 to 5 years
- c) More than 5 years

#### **13. Existing portfolio (investment) amount**

- a) Less than 1 lac
- b) 1 to 2 lacs
- c) 2 to 5 lacs
- d) 5 to 10 lacs
- e) More than 10 lacs



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**14. Investment Goal (Subjective Question No Marks Allotted)**

- a) Capital Appreciation
- b) Regular Income
- c) Capital Appreciation and Regular Income

**15. Proposed Investment Amount (Subjective Question No marks Allotted)**

- a) Less than 1 lac
- b) 1 to 2 lacs
- c) 2 to 5 lacs
- d) 5 to 10 lacs
- e) 10 to 25 lacs
- f) More than 25 lacs

**16. From the following 5 possible investment scenario, please select the option which defines your investment objective?**

- a) I cannot consider any Loss
- b) I can consider Loss of 4% if the possible Gains are of 10%
- c) I can consider Loss of 8% if the possible Gains are of 22%
- d) I can consider Loss of 14% if the possible Gains are of 30%
- e) I can consider Loss of 25% if the possible Gains are of 50%

**17. Volatile investments usually provide higher returns. What is your desired balance?**

- a) Preferably guaranteed returns
- b) Stable, reliable returns
- c) Some variability in returns
- d) Moderate variability in returns
- e) Unstable, but potentially higher returns

**18. 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.
- b) Cut your losses and transfer investments to safer asset classes.



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- c) You would be worried but would give your investments a little more time.  
d) You are fine with volatility and accept decline in portfolio value as a part of investing. You would keep your investments as they are.  
e) You would add to your investments to bring the average buying price lower. You are confident about your investments and are not perturbed by notional losses.

**19. Which of these scenarios best describes your “Risk Range”? What level of losses and profits would be comfortable with?**

Select	Choice	Worst Year	Best year
A	Investment A	-1 %	15 %
B	Investment B	-5 %	20 %
C	Investment C	-10 %	25 %
D	Investment D	-15 %	30 %
E	Investment E	-20 %	40 %
F	Investment F	-25 %	50 %

**Declaration:** I / We hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I / we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I / we am aware that I / we may be held liable for it.

**Client's Signature** \_\_\_\_\_

**Date:**

**Place:**

.....

**For Office Use:**

**Risk Profile of the Client:**

Based on the responses / comments to the above questionnaire, your risk score and the corresponding risk appetite will be as follows:

- a) Conservative/Low Risk - ..... (Tick), OR,  
b) Moderate/Medium Risk - ..... (Tick), OR,  
c) Aggressive/High Risk - ..... (Tick)