

C) Risk Profile Questionnaire:

1) How Well Do You Understand Investing In The Markets?

- I am a novice. I don't understand the markets at all.
- I have basic understanding of investing. I understand the risks and basic investment concepts like diversification.
- 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.
- I am an experienced investor. I have invested in different markets and understand different investment strategies. I have my own investment philosophy.

2) Investments Experience (Yrs): _____

3) Have You Ever Borrowed Money To Make An Investment Other Than Your Own Home (For Example: An Investment Property; Holiday Home; Share Portfolio; Margin Loan Etc.)?

- No
- Yes
- No, but I am willing to consider it now
- Yes, but I am not prepared to borrow at the moment to invest

4) If A Few Months After Investing, The Value Of Your Investments Declines By 20 to 25 %, What Would You Do?

- Cut Losses Immediately And Liquidate All Investments. Capital Preservation Is Paramount.
- Cut Your Losses And Transfer Investments To Safer Asset Classes.
- You Would Be Worried, But Would Give Your Investments A Little More Time.
- You Are Ok With Volatility And Accept Decline In Portfolio Value As A Part Of Investing. You Would Keep
- You may Hold Your Investments as They Are.
- 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.

D) Self-Assessment by Investor

Category Code	Category Details
A	Up To 0% Growth – Conservative Protection of capital or certainty of income is my/ our only objective. I do not wish to attain higher returns if my capital is at risk. This Allocation is suitable for me as my investment term is less than 1 year and / or I am seeking income for specified time duration. I would like to stick to Short term debt instruments and / or Debt Mutual Funds.
B	Up To 25% Growth – Moderate I am a defensive investor. Risk is low and I am willing to accept lower returns. This allocation is suitable for me as I am looking to invest for 1-3 years of horizon. I would like to manage volatility of my portfolio returns by major portion to Fixed income generating investments such as Bonds and Debt Mutual Funds. I am not much concerned about negative impact of inflation on real returns of my portfolio.
C	Up To 50% Growth – Balanced I am an investor seeking better than debt returns, but risk continue to be reasonable. Therefore, I will maintain equal weighting to defensive assets within my portfolio, but, will consider the inclusion of some of the aggressive growth investments. Generally I am willing improve Portfolio returns while accepting some volatility. My minimum investment term is 3 years. (If you are investing for 3-5 years, you should consider the up to 25% Growth Allocation)
D	Up To 75% Growth – Aggressive I am a growth investor. I am willing to consider assets with higher volatility in the short term (such as shares, Domestic and International Equity Mutual funds and property) to achieve capital growth over the medium-longer term. My investment mix will comprise a Greater share of growth assets; allowing it to cope with the negative impacts of tax and inflation over time. My investment term is 5 years plus. (If you are investing for less than 5 years, you should consider the up to 50% Growth – Balanced Allocation)
E	Up To 100% Growth – Aggressive My primary objective is capital growth. I am an aggressive growth investor and prepared to compromise my portfolio to pursue greater long-term returns. I am willing to accept higher levels of risk. Fluctuation in capital is acceptable in the short-medium term for the greater potential. With the exception of a minimal level of cash for liquidity purposes, my investment mix will only consist of growth assets such as domestic & International Shares/ Equity Mutual funds and property. My Investment horizon is 5 years plus. (If you are investing for less than 4 years, you should consider the up to 50% Growth – Balanced Allocation)

A) Group Head:

No.	Member	Category Code	Category Type	Signature
1				
2				
3				
4				

B) Risk Profile Questionnaire Reference Number

Objective	Returns Objective	
	Risk Tolerance	
Constrains	Time Horizon	
	Liquidity	
	Tax Considerations	
	Legal Regulatory	
	Unique Requirements or Observations	
Rebalancing	Frequency	

C) Appropriate Asset Allocation Mix

- Up To 0% Growth – Conservative
- Up To 25% Growth – Moderate
- Up To 50% Growth – Balanced
- Up To 75% Growth – Aggressive
- Up To 100% Growth – Aggressive

E) Confirmation of Risk Profile:

After having arrived at the Risk Appetite/Risk-Tolerance under “Investment Risk Profile Types” and in consideration of your investment objectives – Which profile you prefer the most and if you want to share any inputs on the same do enter in the Remarks column.

Preferred Risk Profile	Remarks

F) Investment Risk Profile Acceptance Declaration:

I/We confirm that the details recorded in the “Risk Profile Determination Questionnaire” are correct and reflect my/our true financial position and understanding and investment risk profile.

I/We confirm that I/we have read and understood our agreed Risk Profile selection and would like this profile applied to my/our funds available for investment.

Client Name	
Client Signature	
Date	
Place	

(Disclaimer: The information provided above is true & fair to the best of my knowledge & belief. I am aware of the High Lights / Risk Factors, Merits & advantages /demerits of investments in Equities/mutual funds & other investment products. I am also aware that the Authorised Person/distributor (Kedar Kulkarni /Prakem investments) has recommended & advised me on the basis of information provided by me & according to my objectives, goals/needs, requirements/ age, risk appetite etc. & The FINAL DECISION on Investments is taken by ME/myself in person. The views expressed by Prakem Investments are based on current market conditions & are source based on information's available at this point of time. I am also aware that the investments in Equities / mutual funds & such other related products carry market risks & No guaranteed / assured returns on such investments can be claimed. I shall pay the Brokerage charges & Professional Fees etc. (if any) as per the terms agreed.