

RISK PROFILER



Serial No. _____

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) _____

RISK PROFILING QUESTIONNAIRE

1. What is your primary investment objective?

- a) Capital protection – 10
- b) Income generation – 20
- c) Balanced growth – 30
- d) Capital appreciation – 40
- e) Aggressive wealth creation – 50

2. What is your investment horizon?

- a) <1 year – 10
- b) 1–3 years – 20
- c) 3–5 years – 30
- d) 5–7 years – 40
- e) >7 years – 50

3. What is your past investment experience?

- a) Only FDs/bonds – 10
- b) Debt mutual funds – 20
- c) Equity mutual funds – 30
- d) Direct equity – 40
- e) PMS/AIF/alternatives – 50

4. Experience with Mutual Funds (MF)

- a) No experience – 10
- b) Debt MF – 20
- c) Hybrid MF – 30
- d) Equity MF – 40
- e) Thematic/sector MF – 50

5. Comfort with volatility in equity mutual funds

- a) Not comfortable – 10
- b) Slightly uncomfortable – 20
- c) Neutral – 30
- d) Comfortable – 40
- e) Very comfortable – 50

6. Awareness of other products (PMS / AIF / SIF/Bonds)

- a) Not aware – 10
- b) Basic awareness – 20
- c) Moderate understanding – 30
- d) Good understanding – 40
- e) Expert / prior investor – 50

7. Comfort with long lock-in & illiquidity (5–10 years)

- a) Not acceptable – 10
- b) Low comfort – 20
- c) Moderate – 30
- d) Comfortable – 40
- e) Fully comfortable – 50

8. Comfort with specific strategy-based risks (derivatives, leverage, tactical allocation)

- a) Not comfortable – 10
- b) Slightly – 20
- c) Neutral – 30
- d) Comfortable – 40
- e) Highly comfortable – 50

9. Reaction to a 20% market fall

- a) Exit completely – 10
- b) Reduce exposure – 20
- c) Hold cautiously – 30
- d) Stay invested – 40
- e) Invest more – 50

10. Maximum portfolio decline you can tolerate

- a) No loss – 10
- b) Up to 10% – 20
- c) 10–20% – 30
- d) 20–35% – 40
- e) >35% – 50

SCORING FRAMEWORK

Score Range	Risk Profile
100 – 180	Conservative
181 – 260	Cautious
261 – 340	Moderate
341 – 420	Growth
421 – 500	Aggressive

Risk Profile

IT IS MANDATORY THAT ALL THE QUESTIONS BE ANSWERED.

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 Lucky Finserv LLP 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 Lucky Finserv LLP is based on the Risk Profiling done by Lucky Finserv LLP. I hereby agree, declare and confirm, that I have read and understood all the applicable terms and conditions of Lucky Finserv LLP.

Client Signature

FOR OFFICE USE ONLY

Branch Code & Name: _____

Lead Generator Name: _____ Code: _____

Lead Convertor Name: _____ Code: _____

Account Sourcing Date: ____ / ____ / ____ (DD/MM/YYYY)

Department: ☐ Branch ☐ Non-Branch

RM/Employee Name: _____ Sign: _____

Employee ID: _____

AMFI Certified Employee Code: _____

Employee Name: _____

☐ Tick if there is no AMFI certified RM/employee at this location

RISK PROFILER



Product Suitability Matrix

Product Risk Rating (PRR)

Client Risk Rating (CRR)	1	2	3	4	5	6	7	Allowed for Transaction	
1								Declaration Required for Transaction	
2									
3									
4									
5									

Risk Rating & Profile	1-	2-	3-	4-	5-
	Conservative	Cautious	Moderate	Growth	Aggressive

Risk Rating	Risk Category
1	Low Risk
2	Low to Moderate
3	Moderate (Balanced)
4	Moderately High
5	High
6	Very High
7	Ultra-High Risk

Asset Class	Category	Product Risk Rating
Debt	Liquid Funds, Money Market Funds, Ultra Short Term Debt Funds, Overnight Fund	1
Debt	Banking & PSU Funds, Corporate Bond Funds, Floater Funds, Low Duration Funds, Medium Duration Funds, Short Duration Funds	2
Hybrid	Conservative Hybrid Funds	2
Debt	Dynamic Bond Funds, Fixed Maturity Plans (FMPs), Long Duration Funds, Medium to Long Duration Funds	3
Equity	Equity Linked Savings Scheme (ELSS), Large & Midcap Funds, Large Cap Funds	3
Hybrid	Aggressive Hybrid Funds, Arbitrage Funds, Balanced Hybrid Funds, Dynamic Asset Allocation/Balanced Advantage Funds, Equity Savings Funds, Multi Asset Allocation Funds	3
Solution Oriented	Retirement Fund, Children's Funds	3

Asset Class	Category	Product Risk Rating
Others	Gold Funds (FoF) / Sovereign Gold Bonds (SGB), Fund of Funds (Domestic) - Debt, Fund of Funds (Domestic) - Large, Large & Midcap, Index Funds - Debt, Index Funds - Large, Large & Midcap	3
Debt	Gilt Funds, Gilt Fund with 10 Year Constant Duration	4
Equity	Flexicap Funds, Dividend Yield funds, Multicap Funds	4
Hybrid	Capital Protection Oriented Funds (Close ended)	4
Others	Fund of Funds (Overseas)/ International Funds	4
Debt	Credit Risk Funds	5
Equity	Midcap Funds, Small Cap Funds, Contra/ Value Funds, Focused Funds	5
Others	Fund of Funds (Domestic) - Midcap, Mid & Smallcap, Microcap, Sectoral	5
Others	Index Funds - Midcap, Mid & Smallcap, Microcap, Sectoral	5
PMS	Portfolio Management Services (PMS)	6
Equity	Sector/Thematic Funds	6
AIF	Alternative Investment Funds (AIF)	7

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