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| **Risk Assessment Questionnaire** |

* **Instructions:**

Please answer the following questions to help us assess your risk appetite and identify the type of investor you are. This will enable us to tailor our investment recommendations to suit your profile.

* **Personal Information:**

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| **Full Name** |  |
| **Date of Birth** |  |
| **Email** |  |
| **Phone Number** |  |

* **Risk Assessment Questions :**

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| **No.** | **Question Answers** |
| **1.** | What is your age group?    🞏 Below 30  🞏 30-45  🞏 46-60  🞏 Above 60 |
| **2.** | What is your financial primary goal?    🞏 Capital appreciation  🞏 Regular income  🞏 Tax saving  🞏 Retirement planning  🞏 Children's education |
| **3.** | How would you describe your knowledge of investments?  🞏 Beginner (Little or no knowledge)  🞏 Intermediate (Basic understanding)  🞏 Advanced (Good understanding of investment products)  🞏 Expert (Extensive knowledge and experience) |
| **4.** | How long are you planning to invest your money?    🞏 Less than 1 year  🞏 1-3 years  🞏 3-5 years  🞏 More than 5 years |
| **5.** | How would you react if your investment portfolio drops by 20% in a short period?  🞏 I would be very concerned and may consider selling my investments  🞏 I would be somewhat concerned but would wait for some time before making any decision  🞏 I would be unconcerned and may consider investing more  🞏 I would see it as a buying opportunity |
| **6.** | What portion of your total savings is allocated to investments (excluding emergency funds)?  🞏 Less than 25%  🞏 25%-50%  🞏 51%-75%  🞏 More than 75% |
| **7.** | How stable is your current income?  🞏 Very stable (e.g., permanent job)  🞏 Stable (e.g., self-employed with consistent earnings)  🞏 Unstable (e.g., freelance or contract work)  🞏 Very unstable (e.g., unemployed or irregular income) |
| **8.** | What is your approach towards investment decisions?  🞏 Very conservative (Prefer to preserve capital with minimal risk)  🞏 Conservative (Willing to accept small risks for potential returns)  🞏 Moderate (Balanced approach with moderate risk for moderate returns)  🞏 Aggressive (Willing to take significant risks for high returns) |
| **9.** | What types of investments do you currently hold?  🞏 Fixed deposits, savings accounts  🞏 Bonds, debt funds  🞏 Equity mutual funds, stocks  🞏 Real estate, other high-risk investments |
| **10.** | How important is liquidity for your investments?  🞏 Very important (Need access to funds within a short period)  🞏 Important (Prefer to have some liquidity)  🞏 Somewhat important (Can lock funds for a few years)  🞏 Not important (Can lock funds for a long period |

* **Results Interpretation:**
* **Scoring**:

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| **No.** | **Assign points to each answer as follows:** |
| **1.** | Age Group:   * Below 30: 4 * 30-45: 3 * 46-60: 2 * Above 60: 1 |
| **2.** | Financial Goal:   * + Capital appreciation: 4   + Regular income: 2   + Tax saving: 3   + Retirement planning: 2   + Children's education: 3 |
| **3.** | Investment Knowledge:   * Beginner: 1 * Intermediate: 2 * Advanced: 3 * Expert: 4 |
| **4.** | Investment Horizon:   * Less than 1 year: 1 * 1-3 years: 2 * 3-5 years: 3 * More than 5 years: 4 |
| **5.** | Reaction to Market Drop:   * Very concerned: 1 * Somewhat concerned: 2 * Unconcerned: 3 * Buying opportunity: 4 |
| **6.** | Savings Allocation:   * Less than 25%: 1 * 25%-50%: 2 * 51%-75%: 3 * More than 75%: 4 |
| **7.** | Income Stability:   * Very stable: 4 * Stable: 3 * Unstable: 2 * Very unstable: 1 |
| **8.** | Investment Approach:   * Very conservative: 1 * Conservative: 2 * Moderate: 3 * Aggressive: 4 |
| **9.** | Current Investments:   * Fixed deposits, savings accounts: 1 * Bonds, debt funds: 2 * Equity mutual funds, stocks: 3 * Real estate, other high-risk investments: 4 |
| **10.** | Liquidity Importance:   * Very important: 1 * Important: 2 * Somewhat important: 3 * Not important: 4 |

* **Risk Appetite Categories:**
* Low Risk (Score: 10-19): Conservative Investor
* Moderate Risk (Score: 20-29): Balanced Investor
* High Risk (Score: 30-40): Aggressive Investor

Based on the total score, the investor's risk profile and recommended investment approach can be identified.