

INVESTMENT RISK PROFILER

Investment Risk and Suitability Assessment

Dear Investor,

A critical aspect of investing and creating an investment portfolio is determining the Investment Risk Profile. At Axis Bank, we encourage investors to take a 360° view of their goals and risk appetite.

We request you to fill this questionnaire, which is designed to determine your Investment Risk Profile and understand product suitability. In the questionnaire, there may be a few questions which require you to respond to a hypothetical situation or to a situation where you require more information.

Please answer all the questions as best as you can. Your responses to these questions may change with your goals and we therefore request you to assess your Investment Risk Profile every year as this exercise ensures a disciplined process.

Please Note:

- The responses to all questions should only be for the investment portfolio with Axis Bank
- This risk profile shall be applicable for the Customer ID and hence to all Investment IDs mapped to the same

Customer Name: _____

Customer ID: _____

Q1. I generally invest with the following objective in mind

- | | |
|--|---|
| <input type="checkbox"/> A Protect my investment capital | <input type="checkbox"/> B Primarily protect my capital, but also look for some growth |
| <input type="checkbox"/> C Balance between capital protection and portfolio growth | <input type="checkbox"/> D Look mainly for portfolio growth by taking some risk. I understand that this may result in fluctuating returns |
| <input type="checkbox"/> E Maximize portfolio growth even if that means taking considerable risk | |

Q2. I generally invest for a period of

- | | | |
|--|--|--|
| <input type="checkbox"/> A Very short term i.e. up to 1 year | <input type="checkbox"/> B Short term i.e. 1 to 3 years | <input type="checkbox"/> C Medium term i.e. 3 to 5 years |
| <input type="checkbox"/> D Long term i.e. 5 to 10 years | <input type="checkbox"/> E Very long term i.e. more than 10years | |

Q3. When it comes to investing in Investment Products (MF / SIF / PMS / AIF / Structured Notes / MLDs), I consider myself

- | | | | | |
|-----------------------------------|-------------------------------------|--------------------------------------|---------------------------------------|-----------------------------------|
| <input type="checkbox"/> A Novice | <input type="checkbox"/> B Beginner | <input type="checkbox"/> C Competent | <input type="checkbox"/> D Proficient | <input type="checkbox"/> E Expert |
|-----------------------------------|-------------------------------------|--------------------------------------|---------------------------------------|-----------------------------------|

Q4. I am most comfortable with the following risk / return scenario (I understand that lower the risk I take, lower is the return I should expect)

	A	B	C	D	E
Best case	8%	12%	15%	25%	>25%
Worst case	-2%	-5%	-10%	-20%	<-20%

Q5. If my portfolio starts showing a loss, I would react in the following way

- | | |
|--|---|
| <input type="checkbox"/> A Sell the entire/large part of my investment immediately | <input type="checkbox"/> B Wait and watch closely, but sell if the loss is 10% or higher |
| <input type="checkbox"/> C Continue to hold, but would sell if the loss is around 20% | <input type="checkbox"/> D Not be concerned with short term fluctuations, but sell if the loss is 30% or higher |
| <input type="checkbox"/> E I understand that Investments are for the long term. I would not be worried about fluctuations in its value | |

Q6. Whenever I invest, I generally withdraw a sizeable portion (say 30% or more) of my funds back in

- | | | | | |
|---|--------------------------------------|--------------------------------------|---------------------------------------|--------------------------------------|
| <input type="checkbox"/> A less than 1 year | <input type="checkbox"/> B 1-3 years | <input type="checkbox"/> C 3-5 years | <input type="checkbox"/> D 5-10 years | <input type="checkbox"/> E >10 years |
|---|--------------------------------------|--------------------------------------|---------------------------------------|--------------------------------------|

Investment Experience

Please let us know your prior investment experience (if any) in the following or other investment products:

	Never or rarely Invested	Invested in few times	Invested regularly in the past	Considering, but need more details
Bonds, Debentures & other fixed income instruments				
Equity and equity linked products (eg. ETFs)				
Discretionary / Non-Discretionary Portfolio Management Services				
Structured Products (linked to indices, commodities, currency, etc.)				
Alternate Investment Funds (Private Equity, Real Estate, Hedge funds)				

Please use the table below to understand your score and hence your investment risk profile

Qt. No.	A	B	C	D	E	Score
1	2	4	6	8	10	
2	2	4	6	8	10	
3	2	4	6	8	10	
4	2	4	6	8	10	
5	2	4	6	8	10	
6	2	4	6	8	10	
					Total Score	

Please use the table below to understand your score and hence your investment risk profile

	Your Score	Risk Profile	Description
<input type="checkbox"/>	Up to 17	Risk Averse	Preservation of capital is the most important objective. You are not willing to take any risk and are comfortable with returns that are commensurate with bank deposits or other highly rated debt instruments
<input type="checkbox"/>	18 - 28	Conservative	You are prepared to take a small amount of short term risk for potential returns that are higher than bank deposits over the medium to long term
<input type="checkbox"/>	29 - 40	Balanced	You are looking for moderate capital growth over the long term but are cautious towards taking high levels of risk. However, you are comfortable with short term fluctuations in returns
<input type="checkbox"/>	41 - 52	Growth	You are willing to take significant risk in pursuit of higher long term capital growth, willing to accept high market volatility and fluctuations in returns
<input type="checkbox"/>	53 or more	Aggressive	You are willing to accept high risk for the potential of substantially higher long term capital growth. You may experience wide fluctuations in returns from year to year

Confirmation

I have clearly understood the importance of Risk Profiling, the questions given above and I have answered each of them to the best of my abilities.

I agree with the Investment Risk Profile as assessed by the Bank ("Assessed Risk Profile")

Declaration

- ☐ I confirm that the information provided above is at my own choice and I have responded to the questions to the best of my ability, after considering the various requirements/possibilities/events for the next five years. If there is any change in my/our requirements during this period, I/we will re-assess my/our Investment Profile and intimate Axis Bank immediately.
- ☐ The Risk Profile is evaluated for each Customer ID. If there are multiple Investment Accounts with the same person as the sole/ first holder, the same Risk Profile will apply to all the Investment Accounts, even if there are some accounts who have one or more joint holders.
- ☐ I/we confirm that this Investment Profile may override any other Profile that I/we may have completed/submitted to Axis Bank earlier.

Authorization to use this Risk Profile for other Customer IDs

I / We hereby authorize Axis Bank to assign the Investment Risk Profile (Assessed or Preferred, as per details above), to other Customer IDs with Axis Bank, as per details below. I confirm that these Customer IDs belong to my family members*, the HUF where I am the Karta or the proprietorship firm where I am the proprietor. The respective individuals have also confirmed assigning the same Investment Profile to the Customer IDs.

* Note: Family members include parents, spouse and children

Name	Relationship	Customer ID	Signature

Signature

Date: _____

Name: _____

Disclaimer

The Investment Profiler is Axis Bank Limited's ("ABL") proprietary document and has been prepared based on ABL's understanding of assessing risk and suitability in line with the objectives and requirements. Please note that the questions are only meant to be a guide to help determine the Client's profile and shall not be considered to be conclusive. The Client is aware, acknowledges and agrees that if the Client provides inaccurate and/ or incomplete information, and/ or chooses not to disclose certain information, such action will adversely affect the results of the risk assessment. This risk assessment is for internal purposes alone and does not in any manner guarantee or represent that the information/ related services provided/ to be provided to the Client will take into account the individual characteristics of the Client and/ or will be suited to the Client's individual tax/ legal/ financial circumstances or needs. Any suggested investment is based on information provided by the Client and is only one of the many combinations of investments that may be suggested to someone with a similar Risk Profile. The information / related services provided by ABL to the Client are not to be construed as investment advice of any type. In the event that the Client seeks to make an investment pursuant to the information, advice or recommendation provided by ABL, the Client shall do so at its/ his/ her own risk, and should consider its/ his/ her financial situation, objectives and needs and consult with its/ his/ hers legal, business, tax and / or other professional advisors to determine the appropriateness and consequences of such an investment. The Client may, at his / her/ ifs own discretion, opt not to follow the investment/ product/ suggestions provided by ABL, irrespective of whether they are in line with the objectives/ requirements specified in this document or the assessment derived from the details provided herein. ABL and/or any of its subsidiaries/ group companies/ sub-brokers/ agents/ vendors along with all their Directors/ officers/ employees and agents shall not be responsible for the amount / value of profit earned / loss incurred by the Client or its variance from the mean / any other ratio used to evaluate the returns from the market/ alternate products/ portfolios, that the Client may have earned. Third Party Investment products are not obligations of or guaranteed by ABL or any of its affiliates or subsidiaries (excluding products where the affiliate or the subsidiary is the issuer or manufacturers and where the respective entity has specifically provided guarantee), and are subject to investment risks and foreign exchange risks, including the possible loss of the principal amount invested. Past performance is not indicative of future returns and the prices and/ or returns may change (go up or down) from time to time. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Investment products may not be available in all jurisdictions. The Client shall notify ABL of any material change in its/ his/ her situation and / or profile and ABL is entitled to rely on the most recent information provided by the Client until ABL receives and acknowledges the notice of any such change.

For Office Use Only

RM's Name

Employee ID

RM's Signature