▯ Client Risk Profiler – Discover Your Ideal Investment Avenue (India-focused)

▯ Purpose: To assess the client's financial situation, goals, and psychological comfort with risk to suggest the most suitable investment options.

▯ Section A: Personal & Financial Background

1. Age Group:
  [ ] Under 25   [ ] 26–35   [ ] 36–50   [ ] 51–60   [ ] Above 60

2. Employment Status:
  [ ] Salaried (Govt/Private)   [ ] Business Owner / Self-employed   [ ] Freelancer / Consultant   [ ] Retired   [ ] Student / Homemaker

3. Monthly Income (₹):
  [ ] Below ₹50,000   [ ] ₹50,001 – ₹1,00,000   [ ] ₹1,00,001 – ₹2,00,000   [ ] ₹2,00,001 and above

4. Monthly Household Expenses (₹):
  [ ] Less than 50% of income   [ ] 50–75% of income   [ ] More than 75% of income

5. Emergency Savings:
  [ ] None   [ ] Less than 3 months   [ ] 3–6 months   [ ] More than 6 months

▯ Section B: Investment Goals

6. What are your top 2 investment goals? (Select up to 2):
  [ ] Wealth Creation   [ ] Retirement Planning   [ ] Child Education/Marriage   [ ] Buy a House   [ ] Save Tax   [ ] Regular Monthly Income

7. Investment Horizon:
  [ ] Less than 1 year   [ ] 1–3 years   [ ] 3–5 years   [ ] More than 5 years

8. When do you plan to start investing?
  [ ] Immediately   [ ] Within 3 months   [ ] Within 6 months   [ ] Not sure

▯ Section C: Risk Appetite

9. How would you react if your investment drops 15% in a month?
  [ ] Sell everything to avoid further loss   [ ] Wait and watch   [ ] Invest more to average out

10. What's more important to you?
  [ ] Safety of capital   [ ] Moderate growth   [ ] Maximum returns

11. What's the maximum short-term loss you're comfortable with?
  [ ] 0%   [ ] 5–10%   [ ] 11–20%   [ ] 21%+

12. Have you ever invested in the following? (Check all that apply):
[ ] Fixed Deposits [ ] Mutual Funds [ ] Direct Stocks [ ] Real Estate [ ] PMS / AIF [ ] Cryptos [ ] Gold

Risk Scoring System (Sample)

Score Range	Risk Category	Suggested Investment Avenues
0–10	Very Conservative	Bank FDs, PPF, Debt MFs, NPS
11–20	Conservative	Hybrid MFs, Corporate Bonds
21–30	Moderate	SIP in Equity MFs, Balanced Advantage Funds
31–40	Aggressive	Direct Equity, Flexi-cap/Small-cap MFs, REITs
41–48	Very Aggressive	PMS, AIFs, Sectoral MFs, Startups, Crypto (up to 5%)

Sample Output Example

Client Profile:
- Age: 32
- Occupation: Salaried (Private Sector)
- Monthly Income: ₹1.5L
- Investment Horizon: 7 years
- Goal: Wealth Creation + Child’s Education
- Risk Appetite: Moderate to Aggressive

Suggested Investment Plan:
✅50% in Equity Mutual Funds (Large Cap + Flexi Cap)
✅20% in NPS (Tax + Retirement)
✅20% in Balanced Advantage Fund
✅10% in REITs or Gold ETF