

# Mutual Fund Risk Profiler

By RuppeeCoin - Aapka Nivesh Saarthi

## Section A: Personal Investment Preferences

1. What is your primary investment goal?
  - ☐ Capital preservation
  - ☐ Stable income
  - ☐ Moderate growth
  - ☐ Wealth creation
2. What is your ideal investment horizon?
  - ☐ Less than 1 year
  - ☐ 1-3 years
  - ☐ 3-5 years
  - ☐ More than 5 years
3. What percentage of your income is invested regularly?
  - ☐ Less than 10%
  - ☐ 10%-25%
  - ☐ 25%-50%
  - ☐ More than 50%

## Section B: Understanding of Market Risks

4. How would you describe your knowledge of mutual funds and market-linked investments?
  - ☐ Beginner
  - ☐ Moderate understanding
  - ☐ Good understanding
  - ☐ Expert
5. How do you react to a 10-15% drop in your portfolio?
  - ☐ Exit immediately
  - ☐ Pause investing
  - ☐ Wait and watch
  - ☐ Invest more

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## Section C: Income & Liquidity Needs

6. What is your main source of income?

- ☐ Fixed salary
- ☐ Business income
- ☐ Pension or rental
- ☐ Mixed / Other

7. Do you need to withdraw your mutual fund investments in the next 3 years?

- ☐ Yes, definitely
- ☐ Possibly
- ☐ Unlikely
- ☐ No

8. Do you have an emergency fund (3-6 months of expenses)?

- ☐ No
- ☐ Partially
- ☐ Yes

## Section D: Risk Tolerance

9. Which statement best reflects your comfort with mutual fund risk?

- ☐ Only low-risk options
- ☐ Okay with moderate swings
- ☐ Comfortable with high volatility

10. If your investment drops 20% in one year, what would you do?

- ☐ Exit
- ☐ Hold
- ☐ Invest more
- ☐ Reassess with advisor

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## Scoring Guide

Score	Risk Profile	Suggested Mutual Funds
10-18	Conservative	Liquid, Ultra Short, Arbitrage, Conservative Hybrid
19-27	Moderate	Balanced Advantage, Large Cap, Index Funds
28-34	Growth-Oriented	Flexi Cap, Multi-Cap, Aggressive Hybrid
35-40	Aggressive	Mid Cap, Small Cap, Sectoral/Thematic Funds