Details of Risk Profiling to be followed

At DWAITH ADVISORY PRIVATE LIMITED, We follow detailed process of risk profiling of investors, before on-boarding, which is described below:

Gather Personal and Financial Information:

- Residential Status
- Family Details
- Gross Annual Income
- Net Worth
- Investment Goals and Horizon Foreseen
- Immediate Financial Needs
- Current Asset Allocation
- Risk Taking Ability

Risk Profiling through Q&A Method, which analyses:

- Current life stage
- Familiarity of Investor with investment matters
- Investment history and style of investment
- Long term cashflow plans and proposed investment tenure
- Reaction of investor to changes in market dynamics
- Income Security
- Borrowings and ability to borrow money

Based on the risk profiling questionnaire, Risk score is calculated which depicts the ability of investor towards risk taking; accordingly suggest the investment type & asset allocation:

Risk Profile	Equity%	Debt%
Very Conservative	50	50
Conservative / Balance	60	40
Moderate / Assertive Growth	70	30
Aggressive & Growth	80	20
Very Aggressive	95	5

For and on behalf of DWAITH ADVISORY PRIVATE LIMITED

Dwaith Advisory Private Limited
Bangalore

(Harsha Venkatesh)
Director
DIN: 08282348

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(Mr. Harsha Venkatesh) Director, DPIN/DIN: 08282348

Place: Bengaluru Date: Jan 26, 2024

Risk Profiling and Understanding Customers

Information about the Client

1)	General information about the client		
	a)	Name, primary mailing address, identity information: Permanent Account Number (PAN)/driving license	
	b)	Occupation	
	c)	Introduced by (Name and full address)	
	d)	Annual incomes for the last 3 financial years and the net worth as of the last date of the respective years (optional)	
2)	Investment profile of the client		
	a)	Investment experience regarding securities and mutual funds	
	b)	Indicative percentage of the total investment portfolio proposed to be invested with the investment advisor (optional)	
	c)	Overall investment goals such as capital appreciation or capital appreciation and regular income or regular income	
	d)	Risk tolerance i.e. low, medium, or high	
	e)	The time period for which investments are proposed to be made (This has to be the same as term of the agreement)	
	f)	Provisions for systematic withdrawal on a monthly/quarterly/annual basis	
3)	Investment approach preferred by the client		
4)	Details of portfolio construction for the client		
	a)	Equity: The nature of equities in which investments are desired, Percentage	
	b)	Balanced: Percentage of debt	
	c)	Debt: Government Bonds, corp debt	
	d)	Mutual funds	
	e)	Others	

What is your age? (Not applicable for non-individuals)

1. 60 years and above ☐
2. 50 to 60 years ☐
3. 40 to 50 years ☐
4. 30 to 40 years ☐
5. 20 to 30 years ☐

What is your Monthly Income?

1. Rs. 10,000 to Rs. 1,00,000 ☐
2. Rs. 1,00,000 to Rs. 2,00,000 ☐
3. Rs. 2,00,000 to Rs. 4,00,000 ☐
4. Rs. 4,00,000 to Rs. 6,00,000 ☐
5. Rs. 6,00,000 and above ☐

Do you have liabilities for which you pay EMI?

1. EMI is 70% of my income ☐
2. EMI is 50% of my income ☐
3. EMI is 30% of my income ☐
4. EMI is 10% of my income ☐
5. No liabilities ☐

How much are you insured?

1. Not insured ☐
2. 20% of my liabilities ☐
3. 40% of my liabilities ☐
4. 60% of my liabilities ☐
5. More than 60% of my liabilities ☐

How much loss can you take in your portfolio per month?

1. less than 1% ☐
2. 1% to 3% ☐
3. 3% to 5% ☐
4. 5% to 7% ☐
5. 7% and above ☐

What is your return expectation from the portfolio in theworst and best market conditions?

1. Best: 15% to 20%, Worst: 7% to 10% ☐
2. Best: 20% to 30%, Worst: 10% to 15% ☐
3. Best: 30% to 50%, Worst: 15% to 20% ☐
4. Best: 50% to 60%, Worst: 20% to 25% ☐
5. Best: 60% to 75%, Worst: 25% and above ☐

Do you have

1. Savings only ☐
2. Insurance & savings ☐
3. Insurance, savings, fixed deposits ☐
4. Insurance, savings, fixed deposits, mutual funds ☐
5. Insurance, savings, fixed deposits, mutual funds & stocks ☐

Scoring: If your answer is 1, you score 1 point, if your answeris 2, you score 2 points, & so on

Your score:

☐ 7 to 10	☐ 11 to 14	☐ 15 to 21	☐ 22 to 28	☐ 29 to 35
Risk Profile 1	Risk Profile 2	Risk Profile 3	Risk Profile 4	Risk Profile 5
Very Conservative	Conservative	Moderate	Aggressive	Very Aggressive

Signature of Client

Date:
Place:

Risk Profile - Very Conservative: This is suited for investors with very low risk appetite. The portfolio is oriented towards capital protection with minimal risk to principal invested. The portfolio will invest in asset classes with low prevalent risk and allocation of assets would be determined in such a way that in bad market conditions, the risk on principal in minimized

Risk Profile – Conservative: This is suited for investors with low-risk appetite who are willing to expose a portion of their portfolio to asset classes with higher prevalent risk to generate potential higher returns than the “Very Conservative Portfolio”. This can expose the principal invested to a higher risk than “Very Conservative Portfolio”.

Risk Profile – Moderate: This is suited for investors with average risk appetite who are willing to expose a meaningful portion of their portfolio to asset classes with higher prevalent risk to generate potential higher returns than the “Conservative Portfolio”. This can expose the principal invested to a higher risk than “Conservative Portfolio”.

Risk Profile – Aggressive: This is suited for investors with high risk appetite who are willing to expose a large portion of their portfolio to asset classes with high prevalent risk to generate potential higher returns than the “Moderate Portfolio”. This can expose the principal invested to a higher risk than “Moderate Portfolio”.

Risk Profile - Very Aggressive: This is suited for investors with very high risk appetite who are willing to expose their portfolio to asset classes with very high prevalent risk to generate potential higher returns than the “Aggressive Portfolio”. This can expose the principal invested to a very high risk than “Aggressive Portfolio”.