Risk Tolerance Questionnaire

Your Name

Your Mobile

Your Address

Your Age

 **What is your primary investment objective?**

* Select one option
  + Capital preservation: Protecting my principal investment is most important.
  + Income generation: Generating regular income is my top priority.
  + Balanced growth: A balance between capital appreciation and income generation.
  + Growth potential: Maximizing long-term capital appreciation, even with higher risk.

 **How comfortable are you with potential investment losses?**

* Select one option
  + Very uncomfortable: I cannot tolerate any losses.
  + Somewhat uncomfortable: I prefer to avoid large losses, but some fluctuation is acceptable.
  + Neutral: I understand that investment involves risk and am comfortable with some losses.
  + Somewhat comfortable: I can tolerate moderate losses in exchange for potential growth.
  + Very comfortable: I am comfortable with significant short-term losses for long-term gain potential.

 **How long is your investment time horizon?**

* Select one option
  + Less than 3 years
  + 3-5 years
  + 5-10 years
  + 10+ years

 **How would you react if your investment portfolio value dropped by 10% in a year?**

* Select one option
  + Sell all my investments immediately.
  + Become very concerned and consider changing my investment strategy.
  + Be concerned but stay invested based on my long-term goals.
  + View it as a normal market fluctuation and not take any action.
  + See it as a potential buying opportunity and consider adding more investments.

 **Which statement best describes your financial situation?**

* Select one option
  + I have limited savings and rely on my current income.
  + I have some savings but would struggle to cover unexpected expenses.
  + I have a comfortable emergency fund and can manage some financial setbacks.
  + I have a significant emergency fund and can tolerate financial losses.
  + I have a substantial financial cushion and am comfortable with high-risk investments.

 **How important is a steady stream of income from your investments?**

* Select one option
  + Very important: I rely on my investments for regular income needs.
  + Somewhat important: I would like some income, but growth is also important.
  + Not very important: Growth potential is my primary focus.

 **Imagine you have Rs. 1,00,000 to invest. How would you allocate it across different asset classes (stocks, bonds, real estate, etc.)?**

* Select one option
  + Mostly low-risk options like fixed deposits and government bonds.
  + A mix of low-risk and moderate-risk options with some exposure to equities.
  + A balanced allocation across all asset classes, including stocks and real estate.
  + A larger portion allocated to stocks and other growth-oriented assets.
  + Mostly high-risk assets like stocks in emerging companies.

 **Have you ever invested in the stock market before?**

* Select one option
  + No, I have never invested in stocks.
  + Yes, but I have limited experience.
  + Yes, I am comfortable with basic stock market investments.
  + Yes, I am an experienced investor comfortable with managing my own portfolio.
  + Yes, I am a very active investor and comfortable with taking on significant risk.

 **How much time are you willing to dedicate to researching and managing your investments?**

* Select one option
  + I would prefer a hands-off approach and rely on a financial advisor.
  + I am comfortable with some research but would like guidance from a financial advisor.
  + I am willing to do my own research and actively manage my portfolio.

 **What keeps you up at night regarding your finances?** (Select one or more)

* Checkboxes (allow multiple selections)
  + Meeting my basic living expenses.
  + Building an emergency fund.
  + Saving enough for retirement.
  + Reaching my long-term financial goals.
  + The overall health of the Indian economy.