

# Personal Investment Risk Profile Citibank, N.A. is an AMFI registered Mutual Fund Distributor Citibank Investment Services

Date: \_\_\_\_\_ Name:

**QUESTIONNAIRE** : The series of questions below may help you appraise your risk attitudes, financial means, and investment objectives prior to your selection of an appropriate investment or investment linked insurance product. Please answer all questions.

First Name Middle Name Last Name

Citibank Account Number :

Citibank Investment Account Number :

Unit Linked Life Insurance Policy Number\* :

(\*To be provided only in case you do not have an Investment Account linked to your Banking Account)

Please note that your investment risk profile generated through this Risk Profile Questionnaire (RPQ) is valid for a period of 24 months from the date of profiling, and requires renewal atleast once in 24 months.

If either holder in your account is >= 80 years of age, the investment risk profile generated through this Risk Profile Questionnaire (RPQ) is valid for a period of 12 months from the date of profiling, and requires renewal atleast once in 12 months. Once the validity of your risk profile expires (after 24 OR 12 months, depending on the age of the eldest holder in the account), you will be unable to perform any incremental investment transaction on your account until the risk profile is renewed. This helps us to better understand your risk profile in this changing environment.

## FINANCIAL INFORMATION

### 1. What is your total liquid net worth?

Liquid Net Worth (or money you can access quickly) = [Current accounts + savings + investments]\* - total loans outstanding

\*Within Citibank and outside, held in common by all account holders. Please do not include real estate or the value of any businesses you own.

\_\_\_\_\_ INR

This information may be used by the bank in any concentration assessment conducted. If details are not provided, then concentration assessment will be done using assets held within Citibank.

### 2. What is your employment status?

- a.  Self-employed or business owner    b.  Salaried    c.  Retired    d.  Student    e.  Home maker    f.  Unemployed

Note: Only investments in INR will be considered for investments in this account.

## INVESTOR RATING

The following questions are designed to help us evaluate the extent to which you may take investment/portfolio risks in this Investment Services Account.

### RISK CAPACITY

Tick the most appropriate answer to each question

#### 1. What is the age of the eldest holder in this account?

a. <input type="checkbox"/> Under 65	Upto IR6
b. <input type="checkbox"/> Between 65 and 79	Upto IR5
c. <input type="checkbox"/> 80 or over	Upto IR4

Kindly confirm on the below only in case you wish to upgrade your investor rating and your response is option b or c to the question above

I agree and confirm that I am okay with the risk rating being enhance d to  IR5  IR6 for this question

Please note that your rating upgrade, as a result of your request above is subject to Citibank's discretion and shall be arrived at based upon Citibank's internal suitability assessment criteria.

#### 2. How long would you consider investing to achieve your financial goals? These goals could include children's education, retirement planning or others.

a. <input type="checkbox"/> Upto 3 years	Upto IR4
b. <input type="checkbox"/> Upto 7 years	Upto IR5
c. <input type="checkbox"/> Upto 10 years	Upto IR6
d. <input type="checkbox"/> Upto 15 years	Upto IR6
e. <input type="checkbox"/> Upto 30 years	Upto IR6

#### 3. Percentage of your liquid net worth you'd like to invest in this account.

Current accounts + savings + investments\* - total loans outstanding = money you can access quickly

\*Within Citibank and outside. Please do not include real estate or the value of any businesses you own.

a. <input type="checkbox"/> Less than 25%	Upto IR6
b. <input type="checkbox"/> Between 25% and 50%	Upto IR5
c. <input type="checkbox"/> More than 50%	Upto IR4



VER 2.1/BAN/PIRP/INVESTMENT/WPC/12-20

**4. Complete this sentence:**

I am relying on \_\_\_\_\_ of the money I've invested in this account, including any earnings, to cover my spending this year

a. <input type="checkbox"/> Less than 25%	Upto IR6
b. <input type="checkbox"/> Between 25% and 50%	Upto IR4
c. <input type="checkbox"/> More than 50%	Upto IR3

**RISK ATTITUDE**

**5. Which of the following statements best describes your investment objectives for this account?**

a. <input type="checkbox"/> <b>Capital Preservation</b> - A preference for preservation / relative safety of invested capital with returns in line with short-term money market rates.	Upto IR1
b. <input type="checkbox"/> <b>Defensive</b> - A preference for preservation of capital and the generation of regular income slightly above short-term money market rates.	Upto IR2
c. <input type="checkbox"/> <b>Income Oriented</b> - A preference for investments primarily intended to generate income rather than achieve appreciation of capital.	Upto IR2
d. <input type="checkbox"/> <b>Income &amp; Growth</b> - A preference for investments or investment strategies that aim to provide a balance of income and capital appreciation.	Upto IR3
e. <input type="checkbox"/> <b>Growth Oriented</b> - A preference for investments or investment strategies that typically aim to provide mostly capital appreciation with less emphasis on regular income returns.	Upto IR4
f. <input type="checkbox"/> <b>High Growth</b> - A preference for investments or investment strategies that seek exclusively to provide aggressive capital appreciation over time.	Upto IR4
g. <input type="checkbox"/> <b>Market Speculation</b> - A preference for investments or trading strategies that seek exclusively to provide aggressive capital appreciation through exploiting short-term pricing anomalies among financial assets.	Upto IR6

**6. Which of the following statements best describes the amount of risk fluctuation you will tolerate in the value of your investments?**

a. <input type="checkbox"/> <b>Safety Oriented</b> - Investors who hope to experience minimal fluctuations in portfolio value over a rolling one year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) at a price close to the recently observed market value.	Upto IR1
b. <input type="checkbox"/> <b>Conservative</b> - Investors who hope to experience no more than small portfolio losses over a rolling one-year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) although the investor may at times buy individual investments that entail greater risk.	Upto IR2
c. <input type="checkbox"/> <b>Moderate</b> - Investors who hope to experience no more than moderate portfolio losses over a rolling one year period in attempting to enhance longer-term performance and are generally willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) in stable markets although the investor may at times buy individual investments that entail greater risk and are less liquid.	Upto IR3
d. <input type="checkbox"/> <b>Aggressive</b> - Investors who are prepared to accept greater portfolio losses over a rolling one year period while attempting to enhance longer-term performance and are willing to buy investments or enter into contracts that may be difficult to sell or close within a short time-frame or have an uncertain realizable value at any given time.	Upto IR4
e. <input type="checkbox"/> <b>Very Aggressive</b> - Investors who are prepared to accept large portfolio losses up to the value of their entire portfolio over a one year period and are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time.	Upto IR5
f. <input type="checkbox"/> <b>Most Aggressive</b> - Investors who are prepared to put their entire portfolio at risk over a one year period, and may even be required to provide additional capital to make up for portfolio losses beyond the amount initially invested, are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time.	Upto IR6

**7. Describe your investment knowledge and experience:**

a. <input type="checkbox"/> <b>Limited</b> - I have little or no knowledge of investments outside of savings accounts or time deposits.	Upto IR3
b. <input type="checkbox"/> <b>Moderate</b> - I have general knowledge and understanding of investments that aren't savings accounts or time deposits, and I'm aware of the general risks related to investing.	Upto IR4
c. <input type="checkbox"/> <b>Extensive</b> - I have extensive knowledge and understanding of investments, and I'm experienced enough to make my own investment decisions.	Upto IR6

The investor rating definition section is to be filled in by the Bank official

**INVESTOR RATING DEFINITION**

Based on the information that you have provided above your current investment profile has been evaluated as : \_\_\_\_\_

IR1 <input type="checkbox"/>	Investors who hope to experience minimal fluctuations in portfolio value over a rolling one year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) at a price close to the recently observed market value.
IR2 <input type="checkbox"/>	Investors who hope to experience no more than small portfolio losses over a rolling one-year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) although the investor may at times buy individual investments that entail greater risk.
IR3 <input type="checkbox"/>	Investors who hope to experience no more than moderate portfolio losses over a rolling one year period in attempting to enhance longer-term performance and are generally willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) in stable markets although the investor may at times buy individual investments that entail greater risk and are less liquid.
IR4 <input type="checkbox"/>	Investors who are prepared to accept greater portfolio losses over a rolling one year period while attempting to enhance longer-term performance and are willing to buy investments or enter into contracts that may be difficult to sell or close within a short time-frame or have an uncertain realizable value at any given time.
IR5 <input type="checkbox"/>	Investors who are prepared to accept large portfolio losses up to the value of their entire portfolio over a one year period and are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time.
IR6 <input type="checkbox"/>	Investors who are prepared to put their entire portfolio at risk over a one year period, and may even be required to provide additional capital to make up for portfolio losses beyond the amount initially invested, are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time.

**Please note the below for Joint Accounts**

For joint account with "and/or" relationship, the risk profile will capture that of the primary decision maker.

- For Joint account with 'or' relationship only - I do hereby confirm that I have express approval of other account holder(s) to sign on the risk profiling form to acknowledge the risk profile to be used for the account. I am aware that the risk profile pertaining to my account is applicable and binding on all the holders of this account. For Joint account with "and" relationship, both account holders must sign on the risk profiling form to acknowledge the risk profile level to be used for the account.

(To be ticked only if the account is a joint account with an "and/or" signature rule)

**Customer Signatures:**

The form should be signed after all the details are completely filled.

Signature of 1<sup>st</sup> Holder

Signature of 2<sup>nd</sup> Holder

Signature of 3<sup>rd</sup> Holder

1<sup>st</sup> Holder Name

2<sup>nd</sup> Holder Name

3<sup>rd</sup> Holder Name

**BANK USE ONLY**

**Section 1 - RM Checks.**

Verified by

RM Signature and Name

Date/Time

**Section 2 - RM Supervisor Checks.**

1. Please confirm on the below only if the client opted for profile upgrade basis response in Question 1 of the profiling section

Total number of notches upgraded in Question 1 of the profiling section -  1  2

Reason \_\_\_\_\_

2. If the investment risk profile is being increased for the second time in the last six months, provide rationale \_\_\_\_\_

Verified by

Date/Time

Supervisor's Signature

**Section 3 - Service Checks**

- All signatories to the account in case of joint 'and' account to have signed the form
- RM to have signed in Section 1
- Customer Signature(s) verified
- RM supervisor has signed off for a profile upgrade basis client request on Question 1 of the profiling section
- RM supervisor has signed off if the profile has been increased twice in the last 6 months
- The age slab ticked by the client in question 1 under risk capacity matches the age on system
- RM supervisor, if signing in section2 under Bank use section, is certified on investments
- Occupation mentioned by client in question 2 matches the occupation category on Banking system. If it does not match, Banking system to be updated with revised occupation as per profiling form, using programs rm06cm/rm047ca. If the occupation category is changing to self-employed, further information on self-employed sub-category to be collected from the client, and updated on the Banking system using programs rm06cm/rm047ca.

Verified by

SRM Signature and Name

Date/Time

**Disclaimer:**

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