

## SBI WEALTH SIGN UP FORM

### Why SBI Wealth?

1. A dedicated and experienced Relationship Manager (RM) for a personalised banking experience.
2. Door Step Banking through Customer Relationship Executives available for pickup and delivery of documents to save the hassles of travels/visits.
3. Best in class Investment Products across various asset classes delivered through an unbiased and open investment platform by our experienced Central Research Team and Investment Officers.
4. Exciting lifestyle privileges meant exclusively for you.

To know more, visit <https://sbi.co.in/web/wealth-management/home>

### Eligibility Criteria for SBI Wealth:

| Individual Clients   | Family Clients  |
|--|---|
| Total Relationship Value (TRV) of INR 30 lakhs (Total Deposits, Investments in Mutual Fund and Demat Holdings through SBI) | Aggregate Family Total Relationship Value (TRV) of INR 50 lakhs (Total Deposits, Investments in Mutual Fund and Demat Holdings through SBI) |
| Net Salary Credit of INR 2 lakhs & above at SBI Account  | Aggregate Family Net Salary Credit of INR 3 lakhs & above   |
| SBI Home Loan of INR 1 Cr & above  | Aggregate Family SBI Home Loan of INR 1.50 Cr & above   |

### Terms & Conditions

1. The Bank reserves the right to withdraw the SBI Wealth service extended to me/us, at its sole discretion. If we observe that the eligibility criterion is not maintained consistently, the bank may be constrained to re-classify my/our SBI Wealth Savings Account to our standard offerings. However, the Bank will notify client about the change through email, phone or any other means deemed appropriate in case of such account re-classification. 2. The Terms and Conditions are in addition to those applicable to regular banking accounts of SBI. 3. For certain services such as investment services, sale of insurance products, loans etc. the Bank may have other Terms and Conditions based on guidelines issued by the RBI, IRDA or any other statutory/regulatory bodies, industry standards adopted by the bank as well as banking practices prevalent in India from time to time. 4. The bank has the sole discretion to change the Relationship Manager mapped to the client. However, the Bank will duly notify the client in this regard. 5. I/We hereby also request the bank to send Fund House Offer documents for my ready reference and any other relevant information to the registered email id and transaction details to the registered mobile number of the 1st account holder maintained with the Bank for the abovementioned Account. Please consider the email id mentioned and update the same as the registered email id for my/our account. 6. The account holder(s) is(are) responsible for intimating the Bank on any change in telephone number(s)/any other details recorded in the form. 7. In case of any of the aforementioned numbers and other details have not been updated in my/our account, please update the same. I/We agree with all the Terms and Conditions herewith. I/We agree that the Bank shall have the right to modify the terms and conditions at its sole discretion. 8. The Service Tax, Education Cess on Service Tax and any other statutory charges as notified/amended/alterd/enhanced/modified by government authorities from time to time are applicable on the aforementioned Transaction Fee(s) and are subject to change as per relevant regulations of competent authorities. 9. I/We agree to assist the Bank in any effort it may make to verify the authenticity of any communication purporting to be from me/us to operate the Account. 10. I/We agree to indemnify and save and hold harmless the Bank from and against any and all responsibility for, any and all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act of omission (or any delay) in response to instructions so provided by me/ 1st holder to the Bank, together with any and all attendant costs and expenses including the Bank(s) reasonable legal fees and expenses, collectively referred to as "losses", (save and except in cases of any gross negligence, bad faith or wilful misconduct directly attributable to the Bank,). I/We also acknowledge that the security and control procedures provided by the Bank are designed to verify the source of communication and not to detect any error and/or omission in transmission or content including discrepancies between names and account numbers and that the Bank, or any intermediary, may execute an instruction by reference to account number only, even if the name on the account is also provided.

|   |   |   |
|---|---|---|
| Signature of 1 <sup>st</sup> Account Holder | Signature of 2 <sup>nd</sup> Account Holder | Signature of 3 <sup>rd</sup> Account Holder |
| Name  | Name  | Name  |
| Date & Place                                | Date & Place                                | Date & Place                                |

1. I/We authorize State Bank of India to upgrade my/our existing bank accounts and Services to SBI Wealth. My/Our bank details are as follows:

|  |                             |        |        |                  |
|--|-----------------------------|--------|--------|------------------|
| ACCOUNT NUMBER   | Single                      | E or S | F or S | Others (Specify) |
| CIF  |                             |        |        |                  |
| PREFIX   | FIRST NAME                  |        |        |                  |
| MIDDLE NAME  | LAST NAME                   |        |        |                  |
| Address Line 1   |                             |        |        |                  |
| Address Line 2   |                             |        |        |                  |
| CITY AND STATE   |                             |        |        |                  |
| PIN  | PAN                         |        |        |                  |
| Place of Birth   | DOB: DD/MM/YYYY             |        |        |                  |
| Mobile   | <b>Politically exposed:</b> |        |        | Y/N              |
| Email Id   |                             |        |        |                  |
| <b>Marital Status:</b> Single Married Others           |                             |        |        |                  |
| <b>Annual Income (Lacs):</b> Below 5 lacs 5 to 10 lacs |                             |        |        |                  |
| 10 to 25 lacs 25 – 100 lacs Above 100 lacs             |                             |        |        |                  |
| <b>Source of funds:</b> Salary Business                |                             |        |        |                  |
| Agriculture Investment Specify if others               |                             |        |        |                  |
| <b>Occupation:</b> Salaried Self Employed Professional |                             |        |        |                  |
| Self Employed Retired/Student/Housewife/Others         |                             |        |        |                  |
| <b>If Professional:</b> CA/CS/ICWA Doctor IT           |                             |        |        |                  |
| Lawyer Architect Specify if Others                     |                             |        |        |                  |
| <b>Net Worth (INR In Lacs)</b>                         |                             |        |        |                  |

2. I/We authorize the 1st a/c holder/sole holder to be upgraded to SBI Wealth.

3. I/We hereby request and authorize State Bank of India to use the above information for the purpose of providing/improving/facilitating/conducting the transactions/services, including but not limited to investment transactions pertaining to **SBI Wealth** accounts standing in my/our name.

4. The above information may also be used to update my records with the bank (subject to production of documentary proofs, where required by the Bank)

5. I/We confirm having read and understood the T&C set out in Page 1 and hereby agree to be bound by the same together with any modifications made therein from time to time by SBI.

|              |              |
|--------------|--------------|
| Signature    | Signature    |
| Name         | Name         |
| Place & Date | Place & Date |

## INVESTMENT SERVICES ACCOUNT

I/We request you to open an Investment Services Account to transact in Mutual Funds and link the same to the existing/new bank account mentioned below:

| Bank Account No. | IFSC | Mode of Operation   |
|------------------|------|---|
|                  |      | Single <input type="checkbox"/> E or S <input type="checkbox"/> F or S <input type="checkbox"/> A or S <input type="checkbox"/> |

### APPLICANT INFORMATION

|                                     | 1 <sup>st</sup> Holder   | 2 <sup>nd</sup> Holder   | 3 <sup>rd</sup> Holder   |
|-------------------------------------|--|--|--|
| <b>Name</b>                         | -----  | -----  | -----  |
| <b>CIF</b>                          |  |  |  |
| <b>PAN</b>                          |  |  |  |
| <b>Mobile</b>                       |  |  |  |
| <b>Mobile Belongs To: (Mention)</b> | Self/Spouse/Dependent Children (specify)/ Dependent Parent/ Dependent Siblings/ Guardian /PMS/Custodian/ POA: <input style="width: 100px;" type="text"/> | Self/Spouse/Dependent Children (specify)/ Dependent Parent/ Dependent Siblings/ Guardian /PMS/Custodian/ POA: <input style="width: 100px;" type="text"/> | Self/Spouse/Dependent Children (specify)/ Dependent Parent/ Dependent Siblings/ Guardian /PMS/Custodian/ POA: <input style="width: 100px;" type="text"/> |
| <b>Email</b>                        |  |  |  |
| <b>Email Belongs To: (Mention)</b>  | Self/Spouse/Dependent Children (specify)/ Dependent Parent/ Dependent Siblings/ Guardian /PMS/Custodian/ POA: <input style="width: 100px;" type="text"/> | Self/Spouse/Dependent Children (specify)/ Dependent Parent/ Dependent Siblings/ Guardian /PMS/Custodian/ POA: <input style="width: 100px;" type="text"/> | Self/Spouse/Dependent Children (specify)/ Dependent Parent/ Dependent Siblings/ Guardian /PMS/Custodian/ POA: <input style="width: 100px;" type="text"/> |
| <b>FATCA</b>                        | Multiple Tax Residency:<br>YES <input type="checkbox"/> NO <input type="checkbox"/>  | Multiple Tax Residency:<br>YES <input type="checkbox"/> NO <input type="checkbox"/>  | Multiple Tax Residency:<br>YES <input type="checkbox"/> NO <input type="checkbox"/>  |

**Declaration:** I/We have read and understood the Terms and Conditions (set out in page 4) applicable to Investment Services Account. I/We agree to abide by the same. Information above is true to the best of my/our knowledge as on the date of making such application. I/We undertake to inform, in writing, of any change in the particulars furnished above. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my/our account liable for termination. I/We declare that all the details in my/our relationship record are true and correct and any instruction given to you to transact business on my/our behalf shall be in due conformity with the applicable laws as may for the time being be in force. Any tax Implication arising out of any transactions entered in to pursuant to these terms and conditions would be as per the provisions of the Income Tax Act, 1961, or any modification or re-enactment thereof. I/We agree and declare that any and all tax liability will be my/our sole responsibility. I/We undertake to make the applicants to the investments aware of the provisions of the terms and conditions and the same will be binding on the applicants by use of the facility provided herein. I/We hereby agree that the nomination details provided by me/us above shall be shared with RTAs./AMCs, in whose scheme I/We shall invest. The nomination shall be applicable for all Investments carried out by me/us through the Investment Services Account. I/We will be jointly and severally bound by the terms and conditions of the Bank's Investment Services Account.

I/We give consent to State Bank of India to link the above mentioned SBI Wealth Savings/Current Account/ New account maintained/being opened by me/us to the Investment Services Account and to transfer funds in any form and manner including but not limited to by way of debit/credit of my/our account, and issue related Inter Office Instruments (IOI) from my / our account for the purchase, redemption, switch, receipt of dividends or any such acts for Mutual Fund units in pursuance of the instructions given by me/1st holder from time to time. I/We hereby state that all the acts, deeds and things done by the Bank based on such instructions shall be binding on me/us. This mandate by me/us is to be adhered to by the Bank in respect of all actions permitted by the RBI and/or relevant regulations as applicable from time to time.

I/We, the second and third holders, irrevocably constitute the first holder as my/our agent.

I/We, the second and third holders agree that the instructions given by the first holder to purchase units of mutual funds may be funded through the bank account mentioned therein.

I/We, the second and third holders, will not raise any objections to the bank acting on such instructions.

(I) The mode of holding ISA account has to be line with the mode of holding Bank account. For example, For Bank Account with A, B & C as holders the mode of Investment Account can be either (i) A, B & C (ii) A& B (iii) A& C (iv) A only.

The mode of holding once registered cannot be changed in future

(II) All applicants need to be KYC compliant for opening & operating an ISA. KYC certification for all the holders of the ISA account is mandatory. Please attach the KYC certification copies or duly filled KYC application forms for all the proposed holders

(III) The facility is available for Joint Accounts with Mode of Operations “E or S, F or S, A or S” only.

## INVESTMENT SERVICES ACCOUNT: TERMS & CONDITIONS

1. I/We confirm that I am aware of the availability of the KIM (Key Information Memorandum)/SID (Scheme Information Document), with Addenda of the relevant mutual fund scheme on the website of the fund houses for my ready reference. I shall at all times keep myself/ourselves updated and informed of the relevant SIDS/KIMS of the Mutual Fund Houses/Asset Management Companies. I/We note that SID should be read in conjunction with the Statement of Additional Information (SAI) at all times and not in isolation. 2. I/We fully understand the associated risks and returns of the Fund(s) which I/We intend to invest. I/We understand that Investment Products are not obligations/guaranteed by the Bank or by Mutual Fund Houses or Asset Management Companies. I/We agree to abide by the Terms and Conditions, rules and regulations of the Mutual Fund Schemes and confirm that the money invested in the schemes legally belongs to me/us. 3. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making investments through the bank. This confirmation shall be deemed to be re-confirmed and be effective for every instruction for Investment from me/us to the Bank. 4. I/We understand that terms & conditions set out for ‘Upgradation to SBI Wealth’ will also apply, as applicable. 5. I/We understand that the value of my/our investments can fluctuate. If I/We sell/redeem the investments, I/We may receive more or less than the amount that I/We have invested depending upon the market value of the investments at the time of redemption/sale and that past performance is not a guarantee for future performance. 6. Investment products do not pertain to State Bank of India ('Bank'). The Bank distributes Third Party Investment Products and refers other Financial Products ("Referral Products") to its Client. All transactions undertaken by the Bank will be at the express instructions of the Client and strictly on a non-discretionary and on a non-risk participation basis. 7. All terms and conditions so applicable to the Bank Account shall also apply to this Account. The Account is only a reflection of third party holdings which is periodically updated on the basis of information received from the third party product provider(s). Accordingly, the Bank shall not be responsible for ensuring accuracy of the holdings reflected in this Account. The Client may consult the product provider for any further details. 8. The ownership of any investment decision(s) shall exclusively vest with the client, after analysing all possible risk factors and by exercise of such Client independent discretion, State Bank of India shall not be liable or help liable for any consequences thereof. 9. With respect to Referral Products, the Bank shall not be responsible for any reason whatsoever and the Customer shall directly engage with the third party issuer(s) in this regard. 10. The Bank may receive fees/commission from the product provider which is not linked to the product's performance. 11. It is the duty of the Client to acknowledge all relevant disclosures and ensure to have fully read and understood the detailed terms and conditions of relevant offer documents prior to investing. 12. Client can transact directly with the AMCs. The Bank shall not be responsible for execution/rejection of such transactions, updating the Account with these transactions or for any mismatch in respect of such holdings. 13. The Client is aware that Investment transactions are not allowed for (a.) Residents of Canada (b.) US Person(s). (c.) citizen of any other country with regulatory requirements like FATCA, or other applicable laws of the land. If customer becomes any of the above, the Bank may be entitled to do all acts and things it deems necessary in order to ensure compliance with applicable local laws. The Client at all times should keep the Bank informed of any change in his/her Country of Residence as updated in the Bank record. The Client is responsible to keep himself/herself updated of any local legal and/ or regulatory requirements with regards to conducting investment transactions as applicable to his/her Country of Residence. 14. In case the Client Bank Account is closed for any reason whatsoever, the Investment Account shall also be terminated forthwith. 15. The Client hereby gives consent to the Bank to share information relating to the account with companies/entities/subsidiaries/affiliates of the Bank or under SBI Group/their agents' banks/Financial Institutions/statutory bodies as may be required and also share the details provided in the applications for SBI Wealth services to RTAs./AMCs, for the purpose of transactions and their products and services. 16. I/We hereby ratify and confirm and agree and undertake to ratify and confirm whatsoever the Bank shall lawfully do or cause to be done by virtue of these presents:

- That all investments so proposed to be made by me/us will be required to be commensurate to the Knowledge and Experience (K&E) with regard to such products, so confirmed by me/us in the Individual Risk Profile Questionnaire, as the case may be, and are subject to the Bank's internal policies and suitability assessment criteria as may be amended from time to time. Further, the Bank shall be within its rights to refuse any transactions that do not confirm to the above requirements. In case I/We choose to invest into sophisticated financial products (complex products) as assessed by the Bank from time to time, the same shall mandatorily be subject to an enhanced transaction suitability review.
- That any and/or all Purchase/Switch/Sale instructions shall be processed only if there are sufficient funds in the Account to cover the purchase price and to cover all other costs, fees and charges which are payable in connection with such transactions.
- That the role of the Bank hereunder is limited to acting as my/our agent for giving effect to my/our instructions as provided hereinabove.

|                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|
| Signature of 1 <sup>st</sup> Holder | Signature of 2 <sup>nd</sup> Holder | Signature of 3 <sup>rd</sup> Holder |
| Name                                | Name                                | Name                                |
| Date & Place                        | Date & Place                        | Date & Place                        |

## NOMINATION

### Form for Fresh Nomination

I/We hereby nominate the following individuals(s) in respect of the units held by me/us.

|  |  |   |   |                                 |
|--|--|---|---|---------------------------------|
| 1 <sup>st</sup> Nominee Name           |  | Allocation %*                                       |   |                                 |
| Nominee Relationship*                  | Nominee PAN                                | Date of Birth** __/__/____                          |   |                                 |
| Guardian Name**                        |  | Guardian PAN  |   |                                 |
| Guardian's Relationship with Nominee** | Mother <input type="checkbox"/>            | Father <input type="checkbox"/>                     | Legal Guardian <input type="checkbox"/> |                                 |
| Proof of Relationship                  | Birth Certificate <input type="checkbox"/> | School Leaving Certificate <input type="checkbox"/> | Passport <input type="checkbox"/>       | Others <input type="checkbox"/> |
| Address                                |  |   |   |                                 |

|  |  |   |   |                                 |
|--|--|---|---|---------------------------------|
| 2 <sup>nd</sup> Nominee Name           |  | Allocation %*                                       |   |                                 |
| Nominee Relationship*                  | Nominee PAN                                | Date of Birth** __/__/____                          |   |                                 |
| Guardian Name**                        |  | Guardian PAN  |   |                                 |
| Guardian's Relationship with Nominee** | Mother <input type="checkbox"/>            | Father <input type="checkbox"/>                     | Legal Guardian <input type="checkbox"/> |                                 |
| Proof of Relationship                  | Birth Certificate <input type="checkbox"/> | School Leaving Certificate <input type="checkbox"/> | Passport <input type="checkbox"/>       | Others <input type="checkbox"/> |
| Address                                |  |   |   |                                 |

|  |  |   |   |                                 |
|--|--|---|---|---------------------------------|
| 3 <sup>rd</sup> Nominee Name           |  | Allocation %*                                       |   |                                 |
| Nominee Relationship*                  | Nominee PAN                                | Date of Birth** __/__/____                          |   |                                 |
| Guardian Name**                        |  | Guardian PAN  |   |                                 |
| Guardian's Relationship with Nominee** | Mother <input type="checkbox"/>            | Father <input type="checkbox"/>                     | Legal Guardian <input type="checkbox"/> |                                 |
| Proof of Relationship                  | Birth Certificate <input type="checkbox"/> | School Leaving Certificate <input type="checkbox"/> | Passport <input type="checkbox"/>       | Others <input type="checkbox"/> |
| Address                                |  |   |   |                                 |

\*Mandatory Field      \*\*Mandatory & Applicable in case the Nominee is a minor

|                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|
| Signature of 1 <sup>st</sup> Holder | Signature of 2 <sup>nd</sup> Holder | Signature of 3 <sup>rd</sup> Holder |
| Name                                | Name                                | Name                                |
| Date & Place                        | Date & Place                        | Date & Place                        |

### Declaration for Opting Out of Nomination

I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

|                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|
| Signature of 1 <sup>st</sup> Holder | Signature of 2 <sup>nd</sup> Holder | Signature of 3 <sup>rd</sup> Holder |
| Name                                | Name                                | Name                                |
| Date & Place                        | Date & Place                        | Date & Place                        |

**AUTHORISATION TO SBICAP SECURITIES LTD. FOR SHARING INFORMATION**

To,  
 The Branch Manager  
 State Bank of India  
 .....

Madam/Dear Sir,  
 I/We am/are maintaining bank accounts with and/ or availing banking services from State Bank of India (SBI) with CIF ..... I/We am/are also maintaining trading and Demat account with SBICAP Securities Limited (SSL) with SSL Client Code..... I/We hereby give consent to and authorise SBI and SSL to share amongst themselves (or with their respective support service providers) and process all data or information pertaining to my/our bank accounts/ banking services/ trading and Demat accounts (including but not limited to CIF, SSL Client Code, account number, holdings, transactions, PAN and personal information) for the purposes of availing/opening/maintaining SBI Wealth accounts and services and matters related thereof. I/ We understand and agree that such data or information may be included in the SBI Wealth portfolio reports/web portal and I/we shall not hold SBI, SSL and/or its group entities liable or responsible for any error/delay in data transmission or formulae/logic applied in presentation of the data or information for portfolio reports.

|                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|
| Signature of 1 <sup>st</sup> Holder | Signature of 2 <sup>nd</sup> Holder | Signature of 3 <sup>rd</sup> Holder |
| Name                                | Name                                | Name                                |
| Date & Place                        | Date & Place                        | Date & Place                        |

**For Bank Use:**

I hereby confirm that all documents (as applicable) have been seen and verified with originals and signed in my presence.

Signature Verified

Client Details Verified

RM Name \_\_\_\_\_

PF No. \_\_\_\_\_

RM Signature: \_\_\_\_\_

RMWS Name \_\_\_\_\_

SS No. \_\_\_\_\_

RMWS Signature: \_\_\_\_\_

## CLIENT RISK PROFILING

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

CIF: \_\_\_\_\_

### A. Financial Profiling

1. Your Current Status is:

Self Employed  Salaried  Retired  Student  Homemaker

2. Your approximate investment portfolio's current valuation (excluding primary residence and business)

Less than INR 30 Lakhs  INR 30 Lakhs to INR 3 Crores  Above INR 3 Crores

3. Your current loan(s) outstanding (excluding business loans)

Less than INR 30 Lakhs  INR 30 Lakhs to INR 3 Crores  Above INR 3 Crores

### B. Investment Knowledge Profiling

Knowledge of investing in the following products/asset classes

|   | Product/Asset Class                   | Self Knowledge |    | Information & Material Shared by RM |    |
|---|---------------------------------------|----------------|----|-------------------------------------|----|
|   |                                       | Yes            | No | Yes                                 | No |
| A | Fixed Deposits                        |                |    |                                     |    |
| B | Gold                                  |                |    |                                     |    |
| C | Bonds/Fixed Income Funds              |                |    |                                     |    |
| D | Stocks/PMS/Equity Funds               |                |    |                                     |    |
| E | Structured Products                   |                |    |                                     |    |
| F | Real Estate(RE)/High Yield RE Funds   |                |    |                                     |    |
| G | Alternate Assets/Private Equity Funds |                |    |                                     |    |

### C. Risk Profiling

1. What is your age group?

|   | Age Group      | Score |
|---|----------------|-------|
| A | Up to 30 years | 5     |
| B | 31 to 40 years | 4     |
| C | 41 to 50 years | 3     |
| D | 51 to 60 years | 2     |
| E | Above 61 years | 1     |

2. Who are dependent on your income?

|   | Dependents               | Score |
|---|--------------------------|-------|
| A | Five and More Dependents | 1     |
| B | Three to Four Dependents | 2     |
| C | Two Dependents           | 3     |
| D | One Dependent            | 4     |
| E | No Dependents            | 5     |

3. How many years do you expect an ACTIVE flow of business/salary income?

|   | Business / Salary income | Score |
|---|--------------------------|-------|
| A | No income                | 1     |
| B | Retired                  | 2     |
| C | 5 years to < 10 years    | 3     |
| D | 10years to < 20 years    | 4     |
| E | >20 years                | 5     |

4. What is your investment time horizon?

|   | Time Horizon         | Score |
|---|----------------------|-------|
| A | <1 year              | 1     |
| B | 1 year to 3 years    | 2     |
| C | >3 years to 5 years  | 3     |
| D | >5 years to 10 years | 4     |
| E | >10 years            | 5     |

5. What % of income can you save and invest?

| S.No | % of Income | Score |
|------|-------------|-------|
| A    | Nil         | 1     |
| B    | < 10%       | 2     |
| C    | 10% to 20%  | 3     |
| D    | >20% to 40% | 4     |
| E    | >40%        | 5     |

7. On your Investment Portfolio, given options on the possible Return and Losses (actual/mark to market), which of the following option would you choose?

|   | Investment Option | Possible Gain % p.a. | Possible Loss % p.a. | Score |
|---|-------------------|----------------------|----------------------|-------|
| A | Option A          | 7%                   | 0%                   | 1     |
| B | Option B          | 10%                  | -10%                 | 2     |
| C | Option C          | 12%                  | -15%                 | 3     |
| D | Option D          | 15%                  | -20%                 | 4     |
| E | Option E          | 18%                  | -25%                 | 5     |

9. What is the status of your current financial savings corpus to meet your various life financial goals like children's education, buying a home, retirement etc.

|   | Criteria                    | Score |
|---|-----------------------------|-------|
| A | Yet to start savings        | 1     |
| B | Recently Started            | 2     |
| C | Need to catch up            | 3     |
| D | On track to meet most goals | 4     |
| E | Very well set               | 5     |

#### Scoring of Risk Profiling Responses (RPR)

| RPR   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Total |
|-------|---|---|---|---|---|---|---|---|---|-------|
| Score |   |   |   |   |   |   |   |   |   |       |

6. Your current loan repayment obligations (EMI) would account for what % of your income?

|   | Loan repayment obligations (%) | Score |
|---|--------------------------------|-------|
| A | Over 40%                       | 1     |
| B | >20% to 40%                    | 2     |
| C | 10% to 20%                     | 3     |
| D | <10%                           | 4     |
| E | No loan repayment obligations  | 5     |

8. Given your choice in the question 7, how long are you willing to hold on to the investments to possibly recover the loss if any?

|   | Holding on to Investments | Score |
|---|---------------------------|-------|
| A | Exit immediately          | 1     |
| B | 6 months to 1 year        | 2     |
| C | >1 to 2 years             | 3     |
| D | >2 to 3 years             | 4     |
| E | Over 3 years              | 5     |

#### Client Risk Profile Indicators

| Total Score | Risk Rating | Client Risk Profile |
|-------------|-------------|---------------------|
| Up to 15    | 1           | Very Conservative   |
| 16 to 22    | 2           | Conservative        |
| 23 to 29    | 3           | Moderate            |
| 30 to 34    | 4           | Aggressive          |
| 35 & Above  | 5           | Very Aggressive     |

Client Risk Profile: \_\_\_\_\_

Disclaimer: The report and information contained herein is of confidential nature and meant only for the selected recipient and should not be altered in anyway, transmitted to, copied or distributed, in any manner and form, to any other person or to the media or reproduced in any form, without prior written approval of State Bank of India. State Bank of India does not in any way through this material solicit any offer for purchase, sale or entering into any financial transaction/commodities/products of any financial instrument dealt in this material. Prospective investors and others are cautioned and should be alert that any forward-looking statements are not predictions and may be subject to change without providing any notice. Actual results may differ materially from those suggested by the forward looking statements due to risks or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally. State Bank of India (including its subsidiaries) and any of its officers, directors, personnel and employees, shall not liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner and any action on decision taking to buy, sale, invest, subscribe or entering into any contract for any financial product or services. Mutual Fund and all Financial investments are subject to market risks. Please read the offer document and scheme related information carefully before investing.

Client Name: \_\_\_\_\_

RM Signature: \_\_\_\_\_

Client Signature: \_\_\_\_\_

RM Name: \_\_\_\_\_

Place: \_\_\_\_\_

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