

# WITH SUCCESS COMES PRIORITY.

DEDICATED RELATIONSHIP MANAGER  
FOR OUR WEALTH CLIENTS.



 **SBI** Wealth

**CIF**

**Wealth Hub:**



## Value Proposition and Eligibility

### Our Offerings:

As a SBI Wealth Client, a world of benefits awaits you:

#### Personalized Banking and Lifestyle Benefits

- A dedicated and experienced Relationship Manager (RM) assigned for all your Banking needs to provide a Personalized Banking Experience.
- Door-Step Banking – Customer Relationship Executives available for pickup & delivery of documents to save the hassles of travel/visits.
- Signature Debit and Credit Cards offering Life Style Benefits and access to Enterprise Wide loyalty Program – SBI Rewardz.

#### Investment and Other Products

- Best in Class Investment Products across various Asset Classes delivered through an Unbiased and an Open Investment Platform by our experienced Research Team and Investment Counsellors.
- A wide scope of cutting-edge products designed to maximize your Wealth Creation opportunities along with Direct Equity and Fixed Income Services through our partners.
- Protection Solutions in the form of Life & General Insurance that not only safeguard your future, but also help you plan for unforeseen circumstances.
- Facilitation of Online Will Services to our Clients through Platform offered by SBICAP Trustee Co. Ltd.

#### Digital Convenience on the Move

- A first of its kind 'e-Wealth Centre' with extended Banking hours which enables Banking & Investment transactions via Voice and Video Call with your Relationship Manager.
- A new-age avenue of managing your finances on-the-go through future-ready Internet Portal & Mobile App which enable Transactions, Portfolio Review & Tracking at your fingertips.

### Eligibility criteria for SBI Wealth :

#### INDIVIDUAL CLIENTS

Existing to Bank (ETB) Client	New to Bank (NTB) Client
Total Relationship Value (TRV) of INR 30 lakhs (Total Deposits, Investments in Mutual Fund and Demat Holdings through SBI)	Initial Deposit/Investment of INR 10 lakhs (To be increased to a Total Relationship Value of INR 30 lakhs within a period of 12 months)
Net Salary Credit of INR 2 lakhs & above at SBI Account	Opening a Salary Account with SBI with Net Salary Credit of INR 2 lakhs & above
SBI Home Loan of INR 1 Cr & above	Newly availed SBI Home Loan of INR 1 Cr & above

#### FAMILY CLIENTS

Existing to Bank (ETB) Client	New to Bank (NTB) Client
Aggregate Family Total Relationship Value (TRV) of INR 50 lakhs (Total Deposits, Investments in Mutual Fund and Demat Holdings through SBI)	Aggregate Family TRV of a minimum INR 50 Lakhs
Aggregate Family Net Salary Credit of INR 3 lakhs & above	Opening a Salary Account with a Net Salary credit of INR 3 lakhs as a Family
Aggregate Family SBI Home Loan of INR 1.50 Cr & above	Newly availed SBI Home Loan of INR 1.5 Cr & above



**1. CLIENT UPGRADATION**

To,  
The Branch Manager,  
State Bank of India

Place:

Date:

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Dear Sir/Madam,

**Subject: Upgradation to SBI Wealth**

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:

Name of the Account Holder:

Sole/1st holder	<input type="text"/>
2nd holder	<input type="text"/>
3rd holder	<input type="text"/>
CIF	<input type="text"/>
Existing Account No.	<input type="text"/>
Mobile No.	<input type="text"/>
Landline No.	<input type="text"/>
email id:	<input type="text"/>

2. I/We are interested in availing the Remote Relationship Management Services through e-Wealth Centre\* (Delhi/Mumbai/Bengaluru/Kolkata & Global e-Wealth Centre, Kochi [for NRIs]) providing Banking & Investment services via Voice & Video call with the help of Relationship Managers.

Yes      My choice of e-Wealth Centre would be: \_\_\_\_\_

\*(e-Wealth Centers provide services with extended Business Hours between 8:00 a.m. to 10:00 p.m.)

No

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

4. I/We confirm having read and understood the **Terms and Conditions (set out in page 4 and page 6)** and hereby agree to be bound by the same together with any modifications made therein from time to time by State Bank of India.

Yours faithfully,

Signature Sole/1 <sup>st</sup> Account Holder	Signature 2 <sup>nd</sup> Account Holder	Signature 3 <sup>rd</sup> Account Holder

## 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. I/We agree that the Terms & conditions of regular banking accounts will also apply as set out by the Bank.
3. For certain services such as investment services, sale of insurance products, loans etc., the Bank may have other terms and conditions based guidelines issued by the RBI, IRDA or any 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 sole discretion to change the Relationship Manager mapped to the client. However, the Bank will notify client about the change through email, phone or any other means deemed appropriate.
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 any of the aforementioned numbers & other details if any have not been updated in my Account, please update the same. I/We agree with all the terms and conditions herewith. I/We agree that 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 / altered / enhanced / modified by governmental 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 willful 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.
11. I/We hereby appoint and irrevocably authorise State Bank of India, (hereinafter referred to as "the Bank") to perform or execute upon my/1<sup>st</sup> holder express instructions through the telephone/ video/chat and at my/our risk and cost, all or any of the following acts, deeds, matters, things including but not limited to Bank Transfer, NEFT, Fixed Deposit opening or any other banking transaction; sign all such writings and do all such acts as may be required for the purposes of effecting the desired transactions; collect, receive deposit monies, make debits in the Account; etc. AND GENERALLY to do, perform and execute all such other acts, deeds, instruments, matters and things for and on my/our behalf as the Bank may think fit in accordance with the Bank Account. I/We hereby give and grant unto the Bank full power and authority from time to time to appoint one or more substitute or substitutes to do, execute and perform all or any of such matters and things as aforesaid and be at pleasure to remove such substitute or substitutes and to appoint another or others in his/her/their place AND 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.
12. I/We understand that the Terms and Conditions of SBI Wealth Savings Account may be amended, supplemented and/or varied from time to time, and shall to the extent not inconsistent with this document, be incorporated in and apply to this telephone/video/chat Authorisation. This Authorisation shall take effect from the date hereof and remain binding until revoked by me/us in writing and received by the Bank.
13. The Terms and Conditions for Bank Account and Investment Services Account may be amended, supplemented and/or varied from time to time, and shall to the extent not inconsistent with this document, be incorporated in and apply to this Telephone/video/chat Authorisation. This Authorisation shall take effect from the date hereof and remain binding until revoked by me/us in writing and received by the Bank.
14. I/We, request the Bank to call me/us at the above mentioned numbers and accept my/ our Instructions.
15. Bank can also take request for the investment from video call & chat, originated from customer's internet banking or mobile banking account.
16. In the event of an account with single signatory, the Bank shall process the transaction on the basis of telephonic/chat/video instructions so provided by the single account holder. In the event that my/our is a joint account, the Bank is authorised to act on the instructions from the 1st account holder only.



**Terms & Conditions :**

17. I/We confirm and declare that this registered telephone number belongs to me/us and the Bank shall place reliance on this confirmation only as we do not have documents to evidence allotment of the aforesaid telephone number(s) In my/our and/ or my/our authorized signatories
18. I/We hereby request and authorize the Bank to accept telephone/chat/video instructions from me/1st holder in respect of any banking and Investment transactions pertaining to the State Bank of India accounts Including Investment Services Account linked to the mentioned CIF from the registered mobile number/CIF number authenticated call or internet banking portal.
19. I/We consent to the Bank recording all telephone/video/chat calls/conversations between me/1st holder and the Bank, whether such telephone/video/chat calls relate to or are in connection with instruction(s) received and/or any call backs made by the Bank by writing, audio/video/chat recording devices or otherwise, and any such records of the Bank are conclusive and binding evidence against me of the fact and content of the calls.
20. The bank shall not be responsible for the verification/ identification/due diligence as to the authority or identity of the person purporting to give telephonic/video/chat instructions on the registered telephone number(s) or internet banking and mobile banking portal.
21. In order to safeguard the client interest, the Bank reserves the right to reject any telephone / video / chat instructions, that the Bank may in its sole discretion opine/believe is/are unclear or conflicting or where the Bank suspects illegality/fraud/forgery/breach of law/regulation(s).
22. I/We understand that the Bank is able to process telephone/chat/video instructions only during normal banking hours on Business Days and the Bank shall not be obliged to honour any instructions received after the cut-off time (as determined by the Bank from time to time). Such delayed instructions shall only be carried out by the Bank on the next Business Day subject to the same being a business day for the AMC/Fund House/ concerned entity of such transaction relates to such AMC/ Fund house/ entity. The Bank reserves the right to change these cut-off time without any prior intimation.
23. The Bank is authorised but not obliged to honour/act upon any telephonic/chat/video instructions so provided by me/1st holder from time to time and all instructions pertaining to my State Bank of India Investment Services Account (" Investment Account") and State Bank of India account(s) linked to the mentioned CIF from the registered number(s) so provided to the Bank from the registered number(s) shall at all times be valid, effective and binding without any further enquiry (including but not limited to the purpose of the transactions)/verification/due diligence as to the authority or identity of the person purporting to give such instruction, regardless of prevailing circumstances or the nature of the transaction and notwithstanding any error, omission, misunderstanding, fraud, forgery or lack of clarity in the terms of such instruction.
24. I/We hereby appoint and irrevocably authorise State Bank of India, (hereinafter referred to as "the Bank") to perform or execute upon my/1<sup>st</sup> holder express instructions through the telephone/ video/chat and at my/our risk and cost, all or any of the following acts, deeds, matters, things including but not limited to purchase, switch and redeem units of mutual funds structured notes, fixed income securities and any other investment products; sign all such writings and do all such acts as may be required for the purposes of effecting the desired transactions; collect, receive deposit monies, make debits in the Account; give good and effectual receipts and discharges for any sum including dividend, interest or income arising from the units/ securities and to sign and endorse dividend and interest warrants; give instructions and orders to brokers and agents as required; to correspond with, disclose, exchange, share or part with all/any information relating to me/ us or my/our Account and give notice to the corresponding asset management company/Third Party Product Provider/Regulator and also provide investor services as may be instructed by me/1st holder from time to time, on the Terms and Conditions mentioned herein.  
AND GENERALLY to do, perform and execute all such other acts, deeds, instruments, matters and things for and on my/our behalf as the Bank may think fit in accordance with the Investment Services Account. I/We hereby give and grant unto the Bank full power and authority from time to time to appoint one or more substitute or substitutes to do, execute and perform all or any of such matters and things as aforesaid and be at pleasure to remove such substitute or substitutes and to appoint another or others in his/her/their place.

Note: Points 11 to 24 applicable if Client is interested in availing e-Wealth Centre Services.

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

<b>For Bank Use:</b>		
I hereby confirm that all documents (as applicable) have been seen and verified with originals and signed in my presence.		
Signature verified <input type="checkbox"/> Yes	Client Details Verified <input type="checkbox"/> Yes	
RM Name: _____	PF No.: _____	Signature _____
SM Name: _____	PF/SS No.: _____	Signature _____

### 3. INVESTMENT SERVICES ACCOUNT

a. 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:

Name of the Investment Services Account Holder:

Sole / 1<sup>st</sup> Holder

2<sup>nd</sup> Holder

3<sup>rd</sup> Holder

PAN Number\* Sole/1<sup>st</sup> Holder  CIF

PAN Number\* 2<sup>nd</sup> Holder  CIF

PAN Number\* 3<sup>rd</sup> Holder  CIF

Mode of Operation SINGLE  E or S  F or S  A or S

email ID :

Contact Number: (Tel)  Contact Number: (M)

Bank Account Number

IFSC CODE

b. NOMINATION DETAILS:

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

	Name of Nominee (s)	Relationship with Account Holder	D. O. B.	Percentage
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

As the nominee mentioned above is a Minor, I/We appoint the following individual as the guardian, whose details are mentioned below:

Guardian Name  Relationship

Address of the Guardian :

Declaration: I/We have read and understood the **Terms and Conditions (set out in page 8 and page 9)** 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 agree that the bank A/c linked to the investment Services Account will not be closed till the time all my investment holdings are either redeemed or transferred to physical form method. 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.

FATCA Declaration: I/We have 'Multiple Tax Residency'  Yes  No (tick appropriate)

(Additional details are needed for persons who are overseas residents for tax purposes).

I am a  Resident  Non-Resident  RNOR (tick appropriate)

c. 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 herein.

I/We, the second and third holders, agree that the instructions may be given by the first holder singly.

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) Aonly. 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 guar
6. I/We confirm that I/We am/are not a US person (within the definition of the term 'US person' under the US Securities laws)/Residents of Canada. I/We shall keep the Bank informed in case of a conversion in the status of my/our Banking account to US person/ residents of Canada.
7. 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.
8. The Account will be maintained in the same holding pattern as the Bank Account. 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.
9. The ownership of any investment decision(s) shall exclusively vest with the client, after analyzing 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.
10. 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.
11. The Bank may receive fees/commission from the product provider which is not linked to the product's performance.

12. 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.
13. 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.
14. 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.
15. In case the Client Bank Account is closed for any reason whatsoever, the Investment Account shall also be terminated forthwith and the Bank shall transfer all such transactions to the AMC as Direct.
16. 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.
17. 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 Sole/1 <sup>st</sup> Bank Account Holder	Signature 2 <sup>nd</sup> Bank Account Holder	Signature 3 <sup>rd</sup> Bank Account Holder

**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  Yes

Client Details Verified  Yes

RM Name \_\_\_\_\_ PF No.: \_\_\_\_\_ RM Signature \_\_\_\_\_

SM Name \_\_\_\_\_ SS No.: \_\_\_\_\_ SM Signature \_\_\_\_\_

**4. AUTHORISATION TO SBICAP SECURITIES LTD., MUMBAI FOR SHARING INFORMATION**

I am maintaining SSL Client Code \_\_\_\_\_ with SBICAP Securities Limited (SSL) and I/We hereby authorise SSL to share with State Bank of India (SBI), all holdings/transactions related data/information pertaining to my/our Trading and Demat Account with SSL for reflecting the same on SBI Wealth portfolio reports/web portal. I shall not hold SSL/SBI Group entities liable or responsible for any error/delay in data transmission or formulae/logic applied in presentation of the information for portfolio reports.

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

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

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

## 5. CLIENT RISK PROFILING

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

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

### A. Financial Profiling

1. Your current status is:

Self Employed  Salaried  Retired  Student  Home Maker

2. Your approx. Investment Portfolio's Current Valuation (excluding primary residence & business)

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

3. Your Current Loan/s Outstanding (excluding business loans) will be:

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

### B. Investment Knowledge Profiling

Knowledge of investing in the following 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	Upto 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?

		Score
A	Parents, Siblings, Spouse & Children	1
B	Parents, Spouse & Children	2
C	Spouse & Children	3
D	Either Spouse or Children	4
E	No Dependents	5

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

		Score
A	Nil – Retired	1
B	< 5 years	2
C	5 years to < 10 years	3
D	10 years to < 20 years	4
E	> 20 years	5

4. What is your Investment 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 your income can you save and invest?

		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	18%	-20%	4
E	Option E	20%	-30%	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.

		Score
A	Yet to start savings	1
B	Need to catch up a lot	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 would account for what % of your income?

		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?

		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 any way, 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 be 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, sell, 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 Signature: \_\_\_\_\_

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

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

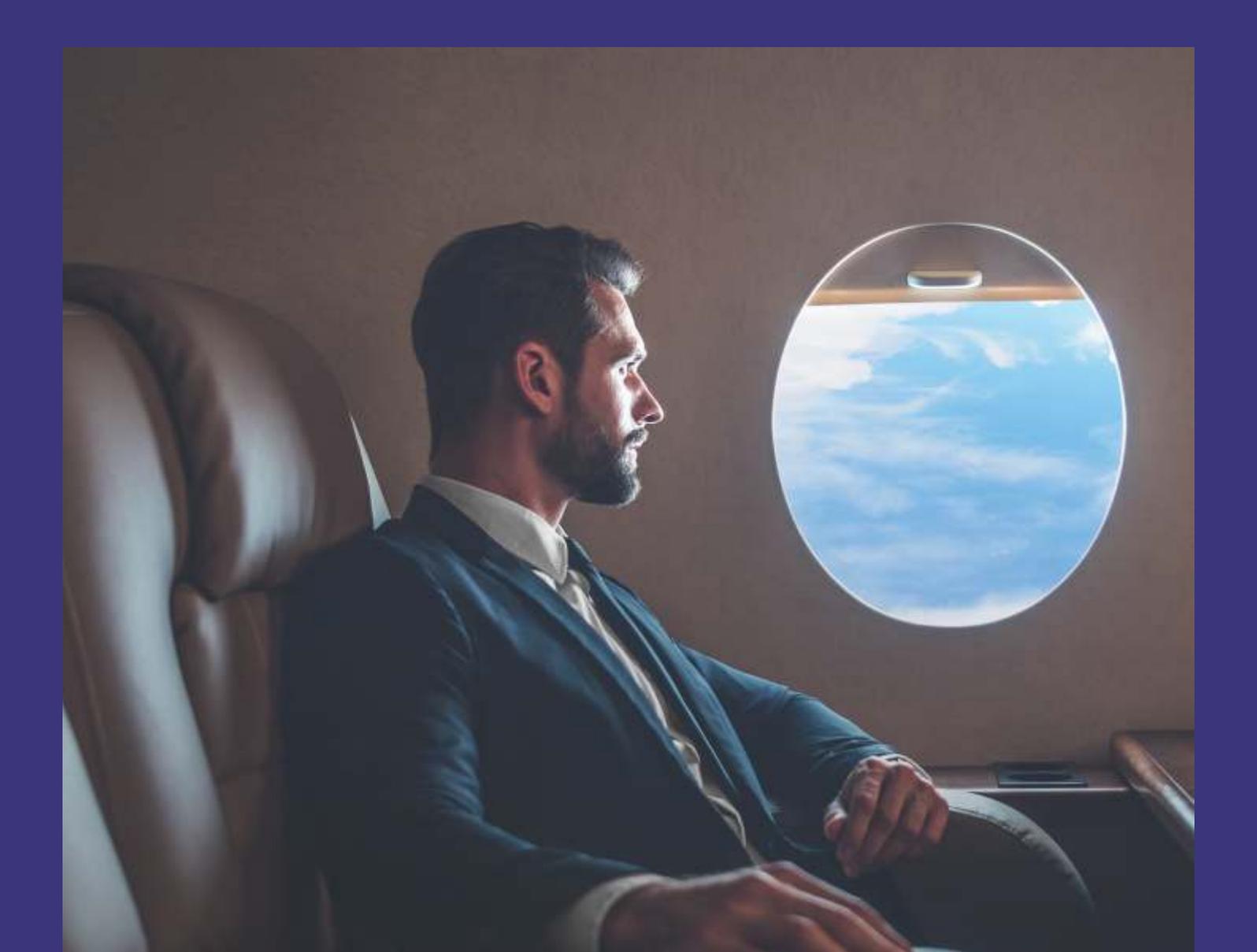
RM Name: \_\_\_\_\_

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

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







WITH SUCCESS  
COMES A WHOLE LOT OF THINGS.

**THE MOST IMPORTANT  
OF THEM IS WEALTH.**

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