

Your InvestorDNA Profile

आपकी वित्तीय प्रोफ़ाइल

Prepared for **Meera Joshi** · 12 October 2026

How you think about money, and what you carry — in plain words.

YOUR STYLE

The Orchestrator

सूत्रधार · Sutradhar

You pursue growth with informed confidence.

जानकारी और आत्मविश्वास के साथ वृद्धि की राह चुनना इस शैली की पहचान है।

WELCOME आपका स्वागत है

Namaste, Meera

This profile reflects how you think about money and what you carry. It comes from the choices and answers you gave in your InvestorDNA assessment on 12 October 2026, which your adviser, Anjali Rao, invited you to take.

There are no scores in it and no product suggestions. Nothing here is a grade. Think of it as a mirror, and as a starting point for a better conversation with your adviser.

You will read about four parts of your financial life: how you weigh gains and losses, the rhythm of your income and savings, the responsibilities you carry, and your investing story so far. Then you will see how the four fit together, and the questions worth taking to your next meeting.

Your profile at a glance

How you weigh gains and losses

लाभ और हानि

**Open**

You can sit with the possibility of a loss when the possible gain is worth it.

Your cash-flow rhythm

आय और बचत की लय

**Steady**

A steady salary and a real cushion, part of which is already promised to family plans.

The responsibilities you carry

आर्थिक ज़िम्मेदारियाँ

**Substantial**

You hold many family responsibilities, and most of them are the kind that do not bend.

Your investing story

निवेश यात्रा

**Seasoned and at ease**

Years of investing, including staying the course through a sharp market fall.

The dots show which of three broad bands each part falls in. They are not a score, and no band is better or worse than another. Each part is described in full on the pages that follow.

HOW TO READ THIS PROFILE

Each part begins with what we looked at and why, then what your answers showed, then a strength and something worth a conversation. Words like “tend to” are deliberate. These are tendencies, not fixed traits, and they can change as your life does.

ABOUT THIS SAMPLE

This is an illustrative sample created to show what an investor receives after an InvestorDNA assessment. Meera Joshi and the adviser, Anjali Rao, are fictional. Any resemblance to a real person is coincidental. A real profile is private to the investor and their adviser.

YOUR STYLE आपकी शैली

The Orchestrator

सूत्रधार · Sutradhar

Sutradhar means “the one who holds the thread.” In Indian theater, the sutradhar keeps every part of the story connected.

People with this style tend to pursue growth with informed confidence. They understand how money works, they are comfortable weighing risk against reward, and they like to see the whole picture before they act. Their choices tend to be deliberate.

In your life, holding the thread is close to literal. You keep a household’s commitments in view — a young family, elders who live with you, care for parents on both sides of the family, and family milestones ahead, the nearest within a year or two — while still building for the long term. Your choices in the assessment show the confidence. Your answers about your family show the care.

Your strengths

CALM UNDER UNCERTAINTY

Your choices show you can weigh a possible loss against a possible gain without letting fear decide. That helps you make steady decisions when markets are noisy.

PLANNING FOR OTHERS

You plan ahead for the people who depend on you. Money for the coming family milestones is already set aside rather than left to chance.

TESTED EXPERIENCE

You have stayed invested through a sharp market fall rather than exiting. Experience like that is earned, not read.

Where attention pays off

You are comfortable weighing risk, and you also carry real responsibilities. Some of your money is already spoken for — by family milestones, the needs of your young children, your EMI and the care of parents on both sides — and money that is spoken for has less room to ride out a fall.

The useful question for you is not “how much risk can I stomach?” It is “which part of my money can take risk, and when?”

THE FOUR STYLES

क्षेत्रपाल

The Guardian

Protects the financial foundation with care and caution.

मीमांसक

The Inquirer

Combines deep understanding with careful risk management.

विक्रमी

The Bold Strider

Open to opportunity while building financial knowledge.

सूत्रधार

The Orchestrator

Pursues growth with informed confidence. **Your style.**

Each style has its own strengths; none is better than another. These styles are provisional and will be refined as more Indian investors take the assessment.

PART 1 OF 4 · RISK APPETITE

How you weigh gains and losses

लाभ और हानि को तौलने का आपका तरीका

WHAT WE LOOKED AT

- How much a possible loss weighs on you, compared with a gain of the same size. **LOSS AVERSION**
- How very small and very large chances feel to you. **LONG SHOTS AND CERTAINTIES**
- How you would describe your own approach to risk. **SELF-DESCRIPTION**

HOW WE ASKED

Instead of asking you to rate yourself on a scale, we gave you a few choices between two rupee scenarios, sized to the income band you gave when you signed up. There was no right answer. Before the choices, we showed you, as plain information, what a bank fixed deposit offers — the yardstick many Indian families use for “safe” money — so that each choice could be read against something familiar. The scenarios were hypothetical: no money changed hands.

WHAT YOUR CHOICES SHOWED

When a scenario offered a possible gain alongside a possible loss, you were willing to accept the loss side once the gain was large enough — and the gain did not need to be very much larger before you said yes. A loss still mattered to you. It simply did not rule out a sensible trade.

That is your **willingness** to take risk: one half of the picture. The other half is your **ability** to absorb a loss — how much a fall would actually disturb your household and your plans. Ability depends on your cash flow and your responsibilities, which come next. Willingness and ability do not always agree, which is why your profile looks at both.

YOUR STRENGTH

Your choices suggest you can look at a possible fall without letting it decide for you. That can help you stay consistent when markets move.

WORTH A CONVERSATION

Comfort with risk can make a fall feel more bearable in theory than it would be in practice, if the money involved is money your family is counting on.

Ask your adviser: “Is my appetite for risk backed by my actual ability to absorb a loss?”

Two of the questions in this part looked at very small and very large chances, and one asked how you would describe yourself. Those answers go to your adviser as background for your conversation. Because the scenarios were hypothetical, they show how you think about risk; they do not predict what you will always do. A recent loss or a hard year can make anyone more cautious for a while; if that applies to you, it is worth telling your adviser.

PART 2 OF 4 · CASH FLOW

Your cash-flow foundation

आपकी आय और बचत की लय

WHAT WE LOOKED AT

- **How steady your income is**, and the kind of work it comes from. **INCOME STABILITY**
- **The cushion you could live on** if income paused — savings, FDs and liquid funds — and the family gold that many Indian households also treat as a reserve. **BUFFER STOCK**
- **How much of each month is already committed** to EMIs. **HEADROOM**
- **How you would raise money in a hurry**, and from whom. **FINANCIAL FRAGILITY**
- **How you treat money by where it sits** — this month's pay, savings, or income still to come. **BEHAVIORAL LIFE-CYCLE**
- **What you do with unexpected money**, such as a festival bonus. **MENTAL ACCOUNTING**
- **When you expect to need** the money you invest. **TIME HORIZON**

We separate what sets your base — the kind of income you earn, how steady it is, your cushion — from context such as how your household shares money. Your income band came from your sign-up, so we did not ask about it again.

WHAT YOUR ANSWERS SHOWED

- Your salary arrives reliably each month, with a bonus on top; your EMIs take a moderate share of it. Your household shares some money and keeps some separate.
- Your formal savings could carry the household for a few months, and you have health and life cover for your immediate family. Part of your savings is already set aside for family milestones.
- Your household's gold is a significant reserve. Many families see gold as both a safety net and an heirloom, which can make it slower to use in an emergency.
- If an unexpected expense came up, you could meet it from your own savings, with family as a backup and a gold loan only as a last resort.
- When extra money arrives — a festival bonus, say — your instinct is to put most of it toward an upcoming family expense.
- Most of the money you invest today, you do not expect to need for many years.

WHAT IT MEANS

Your foundation is steady. The thing to watch is not your income but how much of your savings is already promised: on paper you have room; in practice, part of it is set aside for family milestones, the nearest of them within a year or two. You tend to give money a purpose and plan ahead.

YOUR STRENGTH

A reliable salary, a real cushion, and a tendency to give money a purpose before it is spent.

WORTH A CONVERSATION

Because so much of your savings has a purpose, the money that is truly free may be smaller than it looks.

Ask your adviser: "Is my surplus steady enough to plan around, once the money already promised to family plans is set aside?"

PART 3 OF 4 · RESPONSIBILITIES

The responsibilities you carry

आपकी आर्थिक ज़िम्मेदारियाँ

In many Indian families, a good part of the money is spoken for before any investing decision is made. This part looks at those commitments, and at which of them could bend.

WHAT WE LOOKED AT

Loans and EMIs	Home, vehicle, education and personal loans, gold loans and informal borrowing.
People who depend on you	Children, parents, a spouse who is not earning, siblings, anyone you support day to day.
Family milestones	Weddings, higher education, a home — the large expenses a family plans for years in advance.
Care for parents and elders	Living costs, medical expenses and health cover for the older generation.
Giving	What you give to your community or your faith, on festivals or as a regular habit.

For each, we also asked whether it could bend if money got tight for a few months. Some responsibilities can wait; some cannot. **PRE-COMMITTED MONEY**

HOW WE ASKED

Questions about family money can feel personal. We used ranges instead of exact amounts, and wording such as “many families...”, so that no answer feels like a confession. Where people are tempted to give the answer they think is expected, we asked indirectly and checked answers against each other. The questions draw on research into Indian household finance and family life. We never ask about dowry, and we never ask about caste, or which faith or community you belong to.

WHAT YOUR ANSWERS SHOWED

- Your household has one or two EMIs running, and together they take a modest share of its income.
- Several people depend on you: young children, and parents on both sides of the family.
- More than one family milestone lies ahead: a family wedding, your child’s higher education, and a home purchase or upgrade. The nearest is expected within the next year or two, and you have already set aside part of your savings for these milestones.
- The elders you support live with you, and your household covers most of their costs. Their health cover comes only through an employer or a government scheme.
- You give on festivals and special occasions.

PART 3 OF 4 · RESPONSIBILITIES, CONTINUED

Which responsibilities can bend, and which cannot

We asked you to imagine money getting tight for six months, and to say which commitments you could reduce or postpone. Your answers matter more than any general rule, because every family is different.

RESPONSIBILITY	IN YOUR LIFE	IF MONEY GOT TIGHT FOR SIX MONTHS
EMIs	One or two; a modest share of your household's income	CANNOT BEND
Children	Young children, under ten	CANNOT BEND
Parents on both sides	Elders living with you; care on both sides of the family	CANNOT BEND
Family milestones	A family wedding, your child's higher education, a home; the nearest within a year or two; savings already set aside	PART COULD BEND part of your share of the family wedding
Giving	Festivals and special occasions	COULD BEND

WHAT IT MEANS

Most of what you carry is the kind that does not bend, and one large milestone is close. If money got tight for six months, your festival giving and part of your share of the family wedding could bend. Your EMIs, your young children's needs and the care of parents on both sides could not. That is not a weakness in your finances; it is the shape of a full family life. It does mean that a smaller share of your money is truly free than your income alone would suggest, and that the money set aside for family milestones has a date attached to it.

YOUR STRENGTH

You take care of the people who matter to you, and you plan for what is coming instead of hoping it works out.

A TENDENCY WORTH KNOWING

When family commitments feel this present, your own long-term goals can end up with less room than you intend. Your commitments are real and important; your own goals matter too.

Ask your adviser: "How do I plan for family support without leaving my own goals behind?"

Responsibilities are not something we count against you. They are part of what your money is for. This part of your profile exists so that your adviser sees them before suggesting anything, not after.

PART 4 OF 4 · DECISION CONTEXT

Your investing story so far

आपकी निवेश यात्रा अब तक

This part is about the context you bring to every decision: your stage of life, what you have learned, how long you have been investing and through what kind of markets, and how you like to receive information. It describes your own journey. It never compares you with anyone.

Your stage of life	You are in the middle of your working life, and you recently moved to a new employer.
Your journey	You have invested in equity through mutual funds for many years, alongside FDs, a PPF account, insurance with an investment component, and real estate.
Through the cycles	You have stayed invested through at least one sharp market fall rather than exiting. Living through a fall, and not only through good years, shapes how you judge risk.
What you have learned	You learn by doing and keep learning: you follow at least one regular source of finance content, and you understand how money grows over time and how inflation eats into it.
How you like information	You use UPI every day and look at your investments on an app from time to time. You prefer financial content in a mix of Hindi and English.
How decisions are made	Significant money decisions in your home are made jointly.
Your financial structure	Your story rests on a particular shape: a steady salary, a household that pools part of its money, one or two EMIs, and family commitments that come first.

WHAT IT MEANS

Your story gives you a steady hand. You have seen a market fall from the inside and stayed the course, and you have built your finances in many forms rather than one. Experience is worth checking from time to time against what has changed, in your life and in markets.

YOUR STRENGTH

Tested experience and a broad base. You do not need markets explained from the beginning, which lets your adviser spend your time on what matters.

WORTH A CONVERSATION

Confidence earned in past markets is valuable, and worth checking against today's circumstances.

Ask your adviser: "Where might my experience be leading me to overestimate what I know?"

THE WHOLE PICTURE चारों पहलू एक साथ

How the four parts fit together



THE CONVERSATION THAT MATTERS

Which money can take risk, and when?

Put together, your profile tells a clear story. Your choices show comfort with uncertainty, and you have stayed calm through a market fall. Your income is steady. And you carry many responsibilities, most of them fixed, with one large family milestone close at hand.

For someone with your style, the conversation that matters most is about timing and purpose. Money your family is counting on soon behaves differently from money you will not touch for years. Your adviser now has both sides of that picture.

MONEY WITH A DATE ATTACHED

Savings set aside for the nearest family milestone, your EMIs, your young children's needs, the monthly care of parents. This money is spoken for, and soon.

MONEY FOR THE LONG RUN

What you invest for your own future and for your child's higher education years from now — the money you do not expect to need for many years.

Working with your adviser

Your adviser now has three things to work with:

- that your choices show comfort with weighing risk;
- that your capacity is shaped by your family's commitments as much as by your income;
- that part of your savings is already set aside for family milestones.

That helps your adviser have the right conversation with you — one about your whole financial life, not a risk label. Your adviser reviews this profile and the detailed record behind it, and remains responsible for any advice you receive.

YOUR NEXT STEP अपने सलाहकार से पूछने के लिए प्रश्न

Questions to ask your adviser

START HERE

“Given my responsibilities, which part of my money can take risk, and when?”

“मेरी ज़िम्मेदारियों को देखते हुए, मेरे पैसों का कौन-सा हिस्सा जोखिम उठा सकता है, और कब?”

1 “Which of my savings are already spoken for, and which are truly long-term?”

Because part of your savings is set aside for family milestones.

2 “How do I plan for family support without leaving my own goals behind?”

Because your commitments to family are many and mostly fixed.

3 “Is my appetite for risk backed by my actual ability to absorb a loss?”

Because willingness and ability are two different things, and both matter.

4 “If my main assumption is wrong, what does my plan look like?”

Because a second pair of eyes helps test any plan.

5 “Where might my experience be leading me to overestimate what I know?”

Because experience is valuable, and worth checking against today's circumstances.

YOUR ADVISER MAY ALSO ASK YOU ABOUT

- which family milestone is nearest, and when you expect each one;
- what each responsibility costs in a typical month;
- anything that has changed since you took the assessment.

KEEPING IT CURRENT जब ज़िंदगी बदले

If life changes

Your profile is a snapshot of today. If something in your life changes — a new job, a marriage, a birth, an illness in the family, a move, or the loss of someone close — tell your adviser.

You do not need to explain more than you want to. “Things have changed” is enough to start, and you can take the assessment again.

You told us about one change in the last two years: a new job. We have shared it with your adviser as context. It does not change your results.

What this profile is — and is not

- **It describes your tendencies.** It is not a test, a grade or a credit score, and it does not compare you with anyone.
- **It is not investment advice.** It does not suggest any product, investment mix or action. Decisions about your investments are made with your SEBI-registered investment adviser, who remains responsible for the advice you receive.
- **It does not predict what you will do.** It shows how you think today. Tendencies can change.

How this profile was made

- About 22 minutes of questions in four parts, in the language you chose. You could pause at any point.
- Your income band came from your sign-up and was used throughout, so you were not asked about it again.
- Your results were worked out by fixed, reviewed rules: the same answers always produce the same profile. No language model calculates anything about you.
- Some paragraphs were worded with the help of a language model. It was given only coded findings — never your name, your answers or any amounts. The facts about your life in this profile were filled in on our own systems.
- Your adviser has this profile and the detailed record behind it, and reviews both with you.

Your consent and your data

You made separate choices to take the assessment, to share the results with your adviser, and to receive this profile. Whether your anonymized answers may be used to improve the assessment is optional, and you can change that choice at any time. Your adviser keeps the record of this assessment for as long as the regulations require.

SUMMARY IN HINDI सारांश

आपकी प्रोफ़ाइल का सारांश

नमस्ते मीरा जी, यह पृष्ठ आपकी प्रोफ़ाइल के मुख्य बिंदु हिंदी में बताता है। पूरी प्रोफ़ाइल पिछले पृष्ठों पर अंग्रेज़ी में है।

आपकी शैली: सूत्रधार (The Orchestrator).

जानकारी और आत्मविश्वास के साथ वृद्धि की राह चुनना इस शैली की पहचान है।

लाभ और हानि

जब संभावित लाभ पर्याप्त हो, तो संभावित हानि को शांत मन से स्वीकार करना अक्सर आपको सहज लगता है। हानि आपके लिए मायने रखती है, पर वह आपको समझदारी भरे निर्णय लेने से नहीं रोकती।

आय और बचत

आपकी आय नियमित और स्थिर है। आपके पास कुछ महीनों की बचत है, जिसका एक हिस्सा परिवार की आने वाली योजनाओं के लिए पहले से अलग रखा गया है।

आर्थिक ज़िम्मेदारियाँ

परिवार की कई ज़िम्मेदारियाँ निभाना आपके जीवन का हिस्सा है — छोटे बच्चों की परवरिश, दोनों तरफ़ के माता-पिता की देखभाल, और शादी जैसे आने वाले बड़े पारिवारिक खर्च। इनमें से ज़्यादातर ज़िम्मेदारियाँ टल नहीं सकतीं।

निवेश यात्रा

आपकी निवेश यात्रा कई वर्षों की है, और बाज़ार की एक बड़ी गिरावट में भी आपका निवेश बना रहा।

आपके लिए मुख्य प्रश्न यह नहीं है कि आपकी जोखिम सहने की क्षमता कितनी है, बल्कि यह है कि आपके पैसे का कौन-सा हिस्सा जोखिम उठा सकता है, और कब।

अपने सलाहकार से पूछें

- मेरी ज़िम्मेदारियों को देखते हुए, मेरे पैसे का कौन-सा हिस्सा जोखिम उठा सकता है, और कब?
- मेरी बचत का कौन-सा हिस्सा पहले से तय कामों के लिए है, और कौन-सा सच में लंबी अवधि के लिए?
- मैं परिवार की मदद की योजना कैसे बनाऊँ, ताकि मेरे अपने लक्ष्य पीछे न छूटें?

अगर आपकी ज़िंदगी में कुछ बदले — नई नौकरी, विवाह, संतान का जन्म, परिवार में बीमारी, घर बदलना, या किसी अपने का जाना — तो अपने सलाहकार को बताएँ। जितना बताना चाहें, उतना ही काफ़ी है। ज़रूरत हो तो यह आकलन दोबारा किया जा सकता है।

यह प्रोफ़ाइल निवेश सलाह नहीं है। यह किसी उत्पाद, निवेश के मिश्रण या कदम का सुझाव नहीं देती। निवेश से जुड़े निर्णय आपके SEBI-पंजीकृत निवेश सलाहकार के साथ मिलकर लिए जाते हैं।



ARTHSANKALP • INVESTORDNA

BEHAVIORAL INTELLIGENCE INFRASTRUCTURE • ARTHSANKALP.FINANCE

This illustrative sample shows the investor edition of an InvestorDNA profile — one half of a dual output. The adviser receives a separate, detailed record built from the same assessment. Meera Joshi and Anjali Rao are fictional; any resemblance to real persons is coincidental.

InvestorDNA measures and documents; it does not give investment advice. Decisions rest with the investor and their SEBI-registered investment adviser.

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