ARTHSANKALP
BEHAVIORAL INTELLIGENCE INFRASTRUCTURE

SAMPLE PROFILE DEMONSTRATION

InvestorDNA

निवेशक का चरित्र

One complete investor profile — all four axes, both documents. The SEBI Reg 16–17 audit-grade compliance output the adviser files, and the personal behavioral profile the investor keeps. Exactly as your clients would receive it.

RISK APPETITE · CASH FLOW · OBLIGATIONS · DECISION CONTEXT

SAMPLE · FULLY ANONYMIZED

ARTHSANKALP RESEARCH TEAM

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Four axes. Four archetypes. Two documents from one assessment.

Most risk profiling reduces an investor to a single number. InvestorDNA produces four — one for revealed risk appetite, one for cash-flow capacity, one for cultural obligation burden, one for decision context. The intersection yields one of four archetypes, each grounded in Sanskrit lineage and behavioural-finance theory. The same data drives two outputs: a SEBI Reg 16–17 audit-grade compliance document for the adviser, and a personal behavioural profile for the investor.

THE FOUR AXES

AXIS	MEASURES	HOW IT IS MEASURED
Axis 1 · Risk Appetite	How the investor truly weighs losses against gains — revealed, not claimed	The investor makes a sequence of real trade-off decisions with actual rupee amounts, calibrated to their income. The pattern of choices — not self-ratings on a 1-to-5 scale — reveals their behaviour under uncertainty. Available in English, Hindi, and Hinglish.
Axis 2 · Cash Flow	Capacity to invest — the ability to bear loss	Income stability, reserve depth, and investable headroom are assessed separately, then combined into one capacity score — with hard safety checks on debt burden and thin reserves that override everything else when they fire.
Axis 3 · Obligations	India's real household commitments	Family, milestone, elder-care, giving, and debt commitments assessed through indirect, dignity-preserving questions — the obligation structure of Indian financial life that no Western instrument measures.
Axis 4 · Decision Context	How this investor decides — and how advice should reach them	Financial sophistication, digital comfort, and investing experience combined into a communication and suitability context: what the investor understands, which channels they trust, and what their profile means for how their adviser should engage.

THE FOUR ARCHETYPES

Dr. Ananya Iyer, 52 · Practising Cardiologist, ₹85+ LPA · Chennai (Tier 1)

Self-manages direct equity. Three adviser relationships — none with the full picture. Inherited wealth + professional income. The fragmentation case.

A · PROFILE CONTEXT

Demographics. 52, female, practising cardiologist (private practice + hospital affiliation, ₹85+ LPA). Chennai. Married to a physician. Two adult children (one in residency, one in college). English primary, Tamil native.

Financial snapshot. Self-managed direct equity ₹2.5 Cr. MF portfolio ₹1.8 Cr across two distributors (overlapping holdings, unconsolidated). LIC ULIPs ₹40L (acknowledges suboptimal, has not exited). PPF maxed 20+ years. Real estate ₹3 Cr. Net worth ~₹8 Cr. No EMIs.

Behavioural signals. Reads financial press daily. Comfortable with sector rotation, ELSS, international ETFs. Three financial professionals: a distributor (family legacy), an RIA (tax planning), a wealth adviser (real estate). None has the aggregated view. ULIP retention is loyalty-driven.

Cultural context. Children\'s weddings as social events, not financial constraints. Philanthropic giving structured (₹2L/year, planned). Financial decisions are independent — informed, not consulted.

B · INVESTORDNA FOUR-AXIS PROFILE VECTOR

AXIS 1 · RISK APPETITE	AXIS 2 · CASH FLOW	AXIS 3 · OBLIGATIONS	AXIS 4 · DECISION CONTEXT
65	85	22	87
CI 55–75 · λ = 1.5	CI 79–91	CI 17–27	CI 83–91

The Orchestrator — सूत्रधार · Sutradhar

"You pursue growth with informed confidence."

> **Archetype assignment: unmodified.** All four axes align at the growth-capacity intersection — high revealed risk appetite, robust cash flow, low obligation burden, very high decision context. A textbook Sutradhar. The compliance document below shows the full audit trail behind that one word.

Axis 1 — Risk Appetite

FIELD	VALUE	CONFIDENCE
Composite	65 / 99 · Low loss aversion (sophisticated)	CI 55–75
Revealed λ	1.5	CI 1.3–1.7
α / β / γ	0.95 / 0.85 / 0.58	—
Suitability classification	Aggressive growth allocation justified. Direct equity, sector rotation, international diversification appropriate. May challenge adviser recommendations — respond with evidence-based framing.	—

Axis 2 — Cash Flow

FIELD	VALUE	FLAG
Composite	85 / 99 · Robust	CI 79–91
Stability sub-score	78 · Dual-income medical professional household; private practice with hospital-affiliation buffer	—
Reserves sub-score	92 · Multi-asset reserve depth across liquid, formal, and real-estate holdings	MAXIMUM BAND
Headroom sub-score	85 · No EMIs; structured philanthropy; investable surplus is a large fraction of income	—
Hard flag — debt service > 40%	FALSE	CLEAR
Hard flag — reserves < 1 month	FALSE	CLEAR
Suitability flag	Suitable for full asset-class spectrum including alternatives, structured products, international exposure.	—

Axis 3 — Obligations

FIELD	VALUE	NOTES
Composite	22 / 99 · Low burden	CI 17–27
Cat 1 · Formal debt	15 · Minimal debt; mortgage paid	—
Cat 2 · Dependents	30 · Adult children, financially supported but transitioning	—
Cat 3 · Wedding / milestones	25 · Children\'s weddings as social events, financially absorbed	—
Cat 4 · Elder care	15 · Parents financially independent	—
Cat 5 · Religious / giving	40 · Structured philanthropic giving ₹2L/yr	Planned, not pressured

Axis 4 — Decision Context

FIELD	VALUE	TAG / NOTE
Composite	87 / 99 · Very high	CI 83–91
Sophistication sub-score	90 · Full financial-literacy battery correct; direct/regular MF distinction understood; Account Aggregator framework awareness	—
Digital comfort sub-score	80 · Daily financial press; weekly platform activity; comfortable across investing platforms	—
Experience sub-score	90 · 20+ years; 6+ product types including international ETFs, sector rotation, ULIPs, real estate	—
City tier / Employment	Tier 1 · Chennai / Self-employed practice + salaried affiliation	Multiple sources
Language preference	English (primary) · Tamil (native)	—
Decision autonomy	Independent	—
First-time-investor cohort flag	OFF	—

Cross-Axis Interaction Flags

FLAG	STATE	REASONING
Risk–Capacity mismatch (1×3)	CLEAR	High risk appetite paired with low obligations — capacity matches appetite.
Risk–Reserves mismatch (1×2)	CLEAR	Reserves at 92 — maximum band.
Headroom-bound (2×3)	CLEAR	No binding constraint present.
Sophistication–Risk mismatch (1×4)	CLEAR	Both elevated — informed risk-taking.
Direct-migration signal	FLAGGED · HIGH	Sophistication 90, digital comfort 80, active across platforms. Already self-manages ₹2.5 Cr direct equity. MF portfolio fragmentation is the next migration vector — and the RIA opportunity to consolidate at the advisory tier.

Bias Pattern Detections

PATTERN	CONFIDENCE	SURFACING	EVIDENCE
Status quo on portfolio	0.66	Adviser-side, tentative	ULIP retention without exit despite acknowledged suboptimality. Loyalty-driven.
Overconfidence	—	Captured, not surfaced	Self-management of ₹2.5 Cr direct equity. Surfacing deferred pending calibration dataset; the self-vs-objective knowledge gap is a tracked signal.
Cultural-timing anchoring	—	Narrative only	Captured in adviser brief.

> Only patterns crossing the **0.70 confidence floor** surface to the investor. Everything below stays adviser-side, tagged tentative — the instrument never tells an investor something it cannot defend.

The value-add is not recommendation. It is consolidation.

ELEMENT	ASSESSMENT
Suitability	Full asset-class spectrum justified. The profile supports the allocation — and documents why, for the audit file.
The structural finding	Three professionals; none with the aggregated view. Overlapping MF holdings across two distributors. ULIP exit conversation overdue. The constraint is fragmentation, not capacity.
The adviser opportunity	Be the first adviser to see the complete picture and surface the consolidation opportunity: "I am the first person to see your complete financial picture. Let me show you what consolidation could unlock."
Drift watch	Practice-income variability, retirement-transition timing, philanthropic structuring at the 5-year horizon. Annual reassessment reminders built in.

> Why this page matters: a single-number risk profiler labels this client "aggressive" and stops. The four-axis document hands the adviser a compliance record and a consolidation pitch in the same file.

Hello Dr. Iyer, here is your personal financial profile.

SECTION 2 · YOUR ARCHETYPE

You are The Orchestrator — सूत्रधार

"You pursue growth with informed confidence."

SECTION 3 · YOUR FINANCIAL INSTINCTS

You approach investing with both knowledge and confidence. You understand markets, you are comfortable with calculated risk, and you have a clear sense of what you are building toward. This combination gives you an edge that few investors have.

SECTION 4 · YOUR STRENGTHS

You make deliberate, informed financial decisions. Your sophistication allows you to capture opportunities others miss. You read markets across cycles and across instruments — that is rare.

SECTION 5 · YOUR GROWTH EDGE

Confidence and knowledge can sometimes create blind spots — areas where you are so sure of your analysis that you don\'t seek outside perspective. Even the best investors benefit from a trusted second opinion. Loyalty to legacy products can quietly compound into avoidable cost over decades.

SECTION 6 · YOUR CASH FLOW FOUNDATION

Your foundation is one of the strongest profiles we measure. Your income is stable, your reserves are deep, and your runway is multi-decade. The questions worth asking now are not can I invest, but where is each rupee currently working, and is that the highest-conviction allocation?

SECTION 7 · YOUR FINANCIAL WORLD

Your obligations are structured rather than pressured. Your children are launching, your parents are independent, your giving is intentional. You have the rarest financial position: full optionality. The work now is curation, not accumulation.

SECTION 8 · WORKING WITH YOUR ADVISOR

Your advisor now sees something none of your previous professionals have seen — the complete picture across direct equity, mutual funds, legacy ULIPs, and real estate. The conversation that follows can finally be about consolidation rather than addition.

SECTION 9 · YOUR NEXT STEP

Share your current portfolio strategy with your advisor and ask them to identify one thing you might be overlooking. Begin with the ULIP retention question. End with the MF portfolio overlap audit.

SECTION 10 · PROFILE FOOTER

Profile version v0.1 · Your financial personality can evolve. Revisit your profile periodically with your advisor. Available in English, Hindi, and Hinglish as distinct instruments.

> Notice what this document never does: it never shows the investor a number, never names a deficit, never references a score. Strengths first, blind spots framed with dignity. This is the document a client shows their spouse — no KYC form has ever been shown to a spouse.

E · CROSS-AXIS UNION INSIGHT

What four axes see that one number cannot.

All axes aligned — the constraint is fragmentation, not capacity. This is the rare "all-green" profile: high risk appetite (65), maximum-band reserves (92), low obligations (22), very high sophistication (87). A single-axis instrument labels her "aggressive" and stops. The four-axis instrument surfaces what no single number can: the structural inefficiency of three advisers, none with the aggregated view. The direct-migration signal is flagged — but it is also the opportunity: **the first adviser to consolidate becomes the relationship of last resort.** The RIA value proposition for the Sutradhar archetype is not more product. It is fewer products, better organised.

THE FOUNDING COHORT

Five RIAs. ₹999 a month, locked for two years.

Unlimited client assessments within tier. Full trilingual instrument. SEBI Audit Pack export. Permanent founding-member designation. Standard tier pricing (₹999 / ₹2,999 / ₹5,999 by client count; corporate custom) applies after the cohort closes.

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20-minute walkthrough — write to us or reply to the note that brought you here.