

Investor risk profile and suitable Mutual Fund Schemes

Investor's objective	Investor's risk tolerance	Investor's investment horizon	Riskometer grade	Majority Mutual Fund Schemes categorised within the grade
Capital preservation	Least risks with very low returns	Short-term	Low	Overnight Fund, Arbitrage Fund
Steady growth with limited risk	Low risks with low returns	Medium-term	Low to moderate	Liquid Fund, Money Market Fund, Floating Rate Debt Fund
Balanced or moderate return potential	Moderate risks for relatively higher return potential	Medium-term	Moderate	Dynamic Bond Fund, Corporate Bond Fund, Gilt Fund
Enhanced growth with managed risk	High risk for an opportunity for higher returns	Long-term	Moderately high	Equity Savings Fund
Aggressive growth	Higher risk for higher return potential	Long-term	High	Gold ETF
Maximum return potential	Maximum returns over long-term with highest risk bearing capacity	Long-term	Very high	Hybrid fund options such as Balanced Advantage Fund, Multi-Asset Fund or Equity fund options such as Multi-Cap Fund, ELSS, Large Cap Fund and almost all types of Equity Funds

* This table is for representation only. Schemes within the same category can have varying riskometer grades. Therefore, investors should research and review scheme documents before investing [Investors should consult their financial advisers if in doubt about whether the product is suitable for them.](#)

The riskometer's assessment of the different risk grades from low to high does not guarantee specific returns. Investment outcomes are subject to market fluctuations, and past performance is not indicative of future results.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.