



SMART

INVESTMENT PLAN

By Sai Shares



Sai Shares

WeGrowTogether 



ABOUT SIP

A SIP (**Smart Investment plan**) is a type of investment vehicle that pools money from multiple investors to purchase a diversified portfolio of stocks, bonds, or other securities. The goal is to achieve a return on investment (ROI) by investing in a variety of assets that may increase in value over time.

KEY BENEFITS OF INVESTING IN SIP

Flexibility: You can adjust the investment amount as per your convenience.

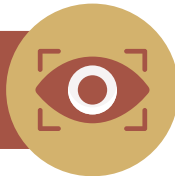
Pocket Friendly: You can start an SIP for as low as 1000.

Power of Compounding: An SIP not only fosters financial discipline, but it also helps you achieve better returns, as the interest on the invested amount compounds each time.

Stability in Investment: When the market is down, you get more units. And when the market is up, you receive greater value from all the units assigned to you.



Vision



Our vision is to simplify financial services, providing innovative solutions that are efficient, secure, and aligned with the unique goals of our clients, whether they are individuals, families, or businesses.

Mission



To become a global leader in financial services by providing unparalleled value through cutting-edge technology, exceptional customer service, and commitment to social responsibility.



SCHEME DETAILS

Minimum Investment Amount: ₹1,000

Investors can begin with a minimum of ₹1,000 under this scheme.

Tenure Options: 3, 5, 7 Years

The scheme offers flexible tenure choices based on investor preferences and financial goals.

Returns Credit:

Returns on the invested amount will be credited annually.

Lock-in Period:

The selected tenure will serve as the lock-in period. No partial withdrawals are permitted during this time.

Nomination Facility:

Investors may nominate a beneficiary at the time of investment or anytime during the tenure.

Way of Payment:

Investments can be made through Net banking, UPI. Interest will be credited directly to the investor's registered bank account.

Types of Investment and Returns



3 Year Plan

Initial Amount (₹)	Investment Amount (₹)	Return Amount (₹)
₹1,000	₹36,000	₹11,207
₹2,000	₹72,000	₹22,415
₹3,000	₹1,08,000	₹33,624
₹4,000	₹1,44,000	₹44,831
₹5,000	₹1,80,000	₹56,041
₹6,000	₹2,16,000	₹67,249
₹7,000	₹2,52,000	₹78,457
₹8,000	₹2,88,000	₹89,666
₹9,000	₹3,24,000	₹1,00,874
₹10,000	₹3,60,000	₹1,12,081
₹11,000	₹3,96,000	₹1,23,291
₹12,000	₹4,32,000	₹1,34,497
₹13,000	₹4,68,000	₹1,45,707
₹14,000	₹5,04,000	₹1,56,915
₹15,000	₹5,40,000	₹1,68,124
₹16,000	₹5,76,000	₹1,79,332
₹17,000	₹6,12,000	₹1,90,540
₹18,000	₹6,48,000	₹2,01,748
₹19,000	₹6,84,000	₹2,12,956
₹20,000	₹7,20,000	₹2,24,164

Types of Investment and Returns



5 Year Plan

Initial Amount (₹)	Investment Amount (₹)	Return Amount (₹)
₹1,000	₹60,000	₹30,800
₹2,000	₹1,20,000	₹61,602
₹3,000	₹1,80,000	₹92,405
₹4,000	₹2,40,000	₹1,23,205
₹5,000	₹3,00,000	₹1,54,010
₹6,000	₹3,60,000	₹1,84,811
₹7,000	₹4,20,000	₹2,15,613
₹8,000	₹4,80,000	₹2,46,416
₹9,000	₹5,40,000	₹2,77,218
₹10,000	₹6,00,000	₹3,08,018
₹11,000	₹6,60,000	₹3,38,823
₹12,000	₹7,20,000	₹3,69,622
₹13,000	₹7,80,000	₹4,00,426
₹14,000	₹8,40,000	₹4,31,228
₹15,000	₹9,00,000	₹4,62,031
₹16,000	₹9,60,000	₹4,92,832
₹17,000	₹10,20,000	₹5,23,634
₹18,000	₹10,80,000	₹5,54,437
₹19,000	₹11,40,000	₹5,85,239
₹20,000	₹12,00,000	₹6,16,039

Types of Investment and Returns



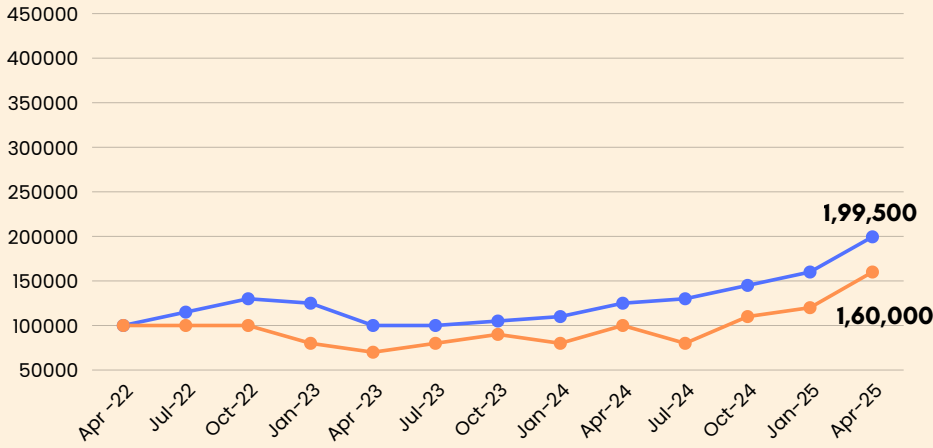
7 Year Plan

Initial Amount (₹)	Investment Amount (₹)	Return Amount (₹)
₹1,000	₹84,000	₹60,090
₹2,000	₹1,68,000	₹1,20,185
₹3,000	₹2,52,000	₹1,80,278
₹4,000	₹3,36,000	₹2,40,370
₹5,000	₹4,20,000	₹3,00,466
₹6,000	₹5,04,000	₹3,60,557
₹7,000	₹5,88,000	₹4,20,651
₹8,000	₹6,72,000	₹4,80,746
₹9,000	₹7,56,000	₹5,40,839
₹10,000	₹8,40,000	₹6,00,930
₹11,000	₹9,24,000	₹6,61,027
₹12,000	₹10,08,000	₹7,21,118
₹13,000	₹10,92,000	₹7,81,212
₹14,000	₹11,76,000	₹8,41,305
₹15,000	₹12,60,000	₹9,01,400
₹16,000	₹13,44,000	₹9,61,491
₹17,000	₹14,28,000	₹10,21,585
₹18,000	₹15,12,000	₹10,81,679
₹19,000	₹15,96,000	₹11,41,772
₹20,000	₹16,80,000	₹12,01,863

Portfolio Results (Last 4 years)

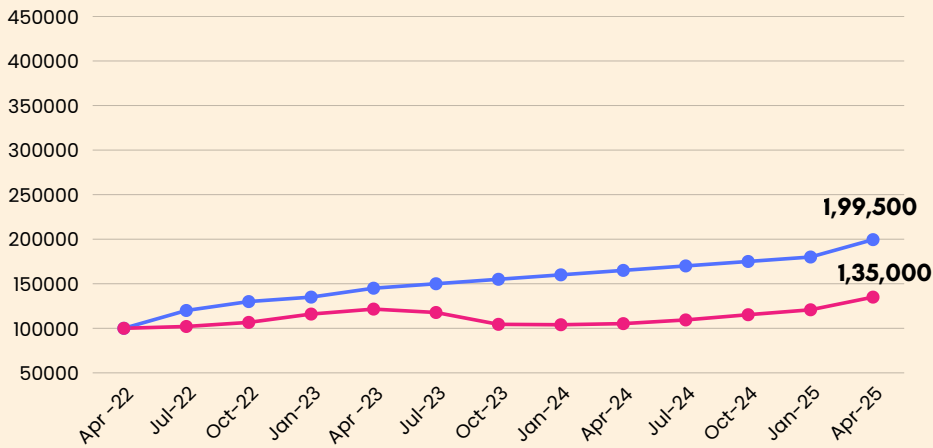


SAI SHARES 19.9% portfolio CAGR since inception
NIFTY50 12% CAGR during the similar time



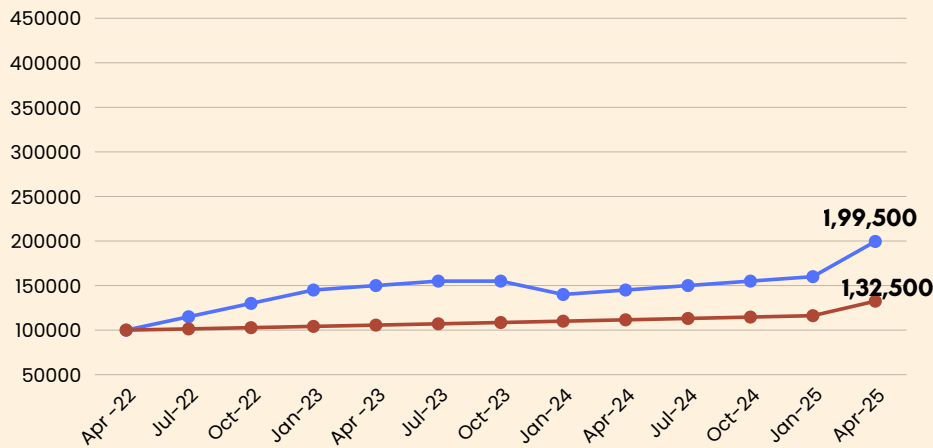
SAI SHARES
VS
NIFTY50

SAI SHARES 19.9% portfolio CAGR since inception
RD 7% CAGR during the similar time



SAI SHARES
VS
RD

SAI SHARES 19.9% portfolio CAGR since inception
FIXED DEPOSIT 6.5% CAGR during the similar time



SAI SHARES
VS
FD

The area of the graphs represents a range of projected outcomes, weighted average representation of Investment Advisory client portfolios, updated on Feb 2025.



MYTHS

FACTS

Myths

- SIP is only for big investor
- SIPs are only for equity mutual funds.
- SIPs should be avoided during bull phase
- SIP is the same as a recurring deposit.
- Short-term SIPs are enough.
- You can't invest lump sum if you're doing SIP.

Facts

- You can start a SIP with as low as Rs.1000
- SIP can be done in any mutual fund, debt, equity, hybrid, gold, etc.
- Bull or bear, invest without fear. You need not time the market with SIPs because we're giving a fixed return on annual basis.
- SIP is market-linked and can grow faster. Recurring deposits are fixed-income instruments with lower returns.
- SIPs work best over the long term (5+ years) due to power of compounding.
- You can do both SIP and lump sum investments in the same fund.



Terms & Conditions

● Return of Investment

The return amount of **19.9%** will be credited to your account annually.

Once the agreement is closed within 30 to 60 days, the capital amount will be credited to your account.

● KYC Compliance

It is mandatory for all investors to be KYC (Know Your Customer) compliant as per guidelines. Non-KYC compliant investors will not be permitted to initiate SIP transactions.

● SIP Registration & Processing

▶ SIPs can be registered for schemes where the SIP facility is available.

▶ Registration will be considered complete only upon receipt and verification of:

Valid SIP registration form or online application.

Completion of KYC and other due diligence requirements.

The first SIP Installment may be processed with the application or as per the date selected.

● Minimum Investment Criteria

■ Minimum amount per SIP installment: ₹1000 (or as per scheme-specific minimum)

■ You can join this Smart Investment Plan at any time.

● Nomination

Investors are encouraged to register a nominee to their SIP folio. Nomination or explicit opt-out is mandatory for individual investors as per circulars.

● Consequences of Delayed Payments

In the event that the client fails to make payments correctly, an amount equivalent to two months will be deducted from the total invested amount.

The remaining balance corresponding to the unused months will be refunded to the client.

No Returns will be calculated or paid on the refunded amount, regardless of the duration of the investment.

● SIP Payment Due Date

The SIP amount due date (1-10th) of every month.

● Right to Modify Terms

Sai Shares reserves the right to modify the above terms and conditions related to delayed SIP payments at any time with prior notice to the investor.

Contact Us



Get In Touch

Phone

+91 9710220107

Address


No 21, Mudhaliyandan thottam,
Teynampet, Chennai - 600018.

Email

saishares11@gmail.com

Social Media

 @saishares

 @saishares2021