Shah
&Shah

62+ Years of Smiling Customers

Vision Statement

To provide peace of mind by bringing significance in our Customer Service.

About Us

Mission Statement

Our company's purpose is to provide Mutual Fund Distribution Services to our customers within an ethical framework, rendering life changing customer experiences to win their trust in us. This will act as a catalyst for them to act as our brand ambassadors resulting in a satisfied, secure and prosperous investor community.

Our Values



Integrity & Ethics



Passion



Societal Responsibility



Visionary Leadership



Service Excellence



Valuing Our Workforce

Importance of Investing

Investing can help you achieve financial freedom.

1990



Petrol

@9.84/- litre

2022



Petrol

@109.98/- litre

Inflation of 7.84%

1990



Milk

@6/-litre

2022



Milk

@55/-litre

Inflation of 7.17%

1993



Atta

@5.11/-kg

2022



Atta

@59/-kg

Inflation of 8.8%

Inflation erodes the value of Money over time.

Choose investment that can beat inflation or at least keep pace with it.

3 Stages Of Life



0-25 YEARS

Dreaming & Acquiring



25-60 YEARS

Daring, Caring & Sharing



60-90+ YEARS

Dependent Or Independent?

"The question isn't at what age I want to retire, it's at what income."
--George Foreman

Why Mutual Funds?



Diversification

Mutual Fund offers over 2500 schemes with built in diversification, across various stocks and bonds, thereby **reducing risk**.



Professional Management

Mutual funds are managed by professional fund managers, who have the **expertise** to make investment decisions.



Tax Friendly

In Mutual Fund, tax is only upon **redemption** and not on accrued gains. Further, prevailing tax rates are much lower as compared to other instruments. ELS Schemes qualify for 80C deductions.



Transparency

All mutual funds are **regulated by SEBI** and are required to follow transparent process. E.g. Disclosure of monthly portfolio.



Regulatory Comfort

SEBI has mandated strict checks and balances in the structure of Mutual Funds and their activities to protect the **investors' interest**.

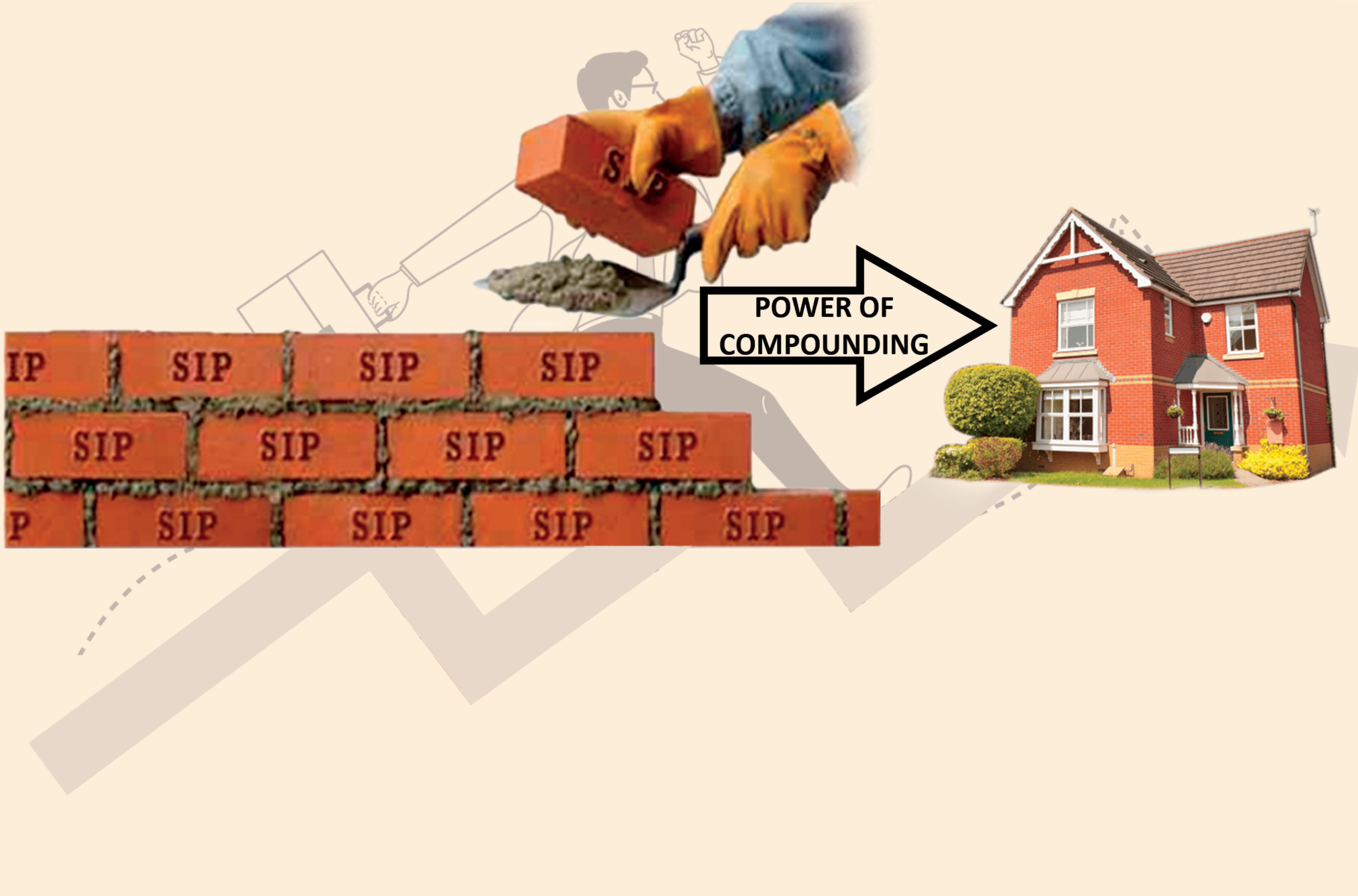


Proven Track Record

In the Mutual Fund History of over 3 decades, Equity schemes have **beaten inflation & outperformed** other Financial Instruments with better liquidity.

Systematic Investment Plan (SIP)

SIP (also means Sabse Important Plan) is an investment plan offered by Mutual Funds to investors, allowing them to invest a fixed amount periodically. SIP is a simple method of investing, used across the world as a means of WEALTH CREATION.



How to maximise your returns?

By Staying Invested

If You Invest, ₹15,000 Per Month @ 15% Per Annum,

15 Years



1 Crore

30 Years



10 Crore

This shows that Time in the market is more important than Timing the market.

By Starting Early

	Mr. X	Mr. Y
Investment Started Age	25 Years	35 Years
Monthly Investment	₹10,000	₹10,000
Investment done for years	10 Years	25 Years
Investment held till age	60 Years	60 Years
Total Amount Invested	12 Lakhs	30 Lakhs
Corpus at age 60	3.95 CR	1.90 CR

Mr. X's corpus at age 60 is more than double of Mr. Y despite the investment made by Mr. X being less than half of Mr. Y. The key reason for this is the power of compounding coupled with starting investing early by Mr. X and staying invested for 10 additional years.
(Illustration prepared by assuming a rate of return of 12% p.a)

*For illustration purpose

Ideal Investor



- Is the one who is **DISCIPLINED & DEMONSTRATES PATIENCE**. As said by Warren Buffett, "The stock market is a device to transfer money from the impatient to the patient."

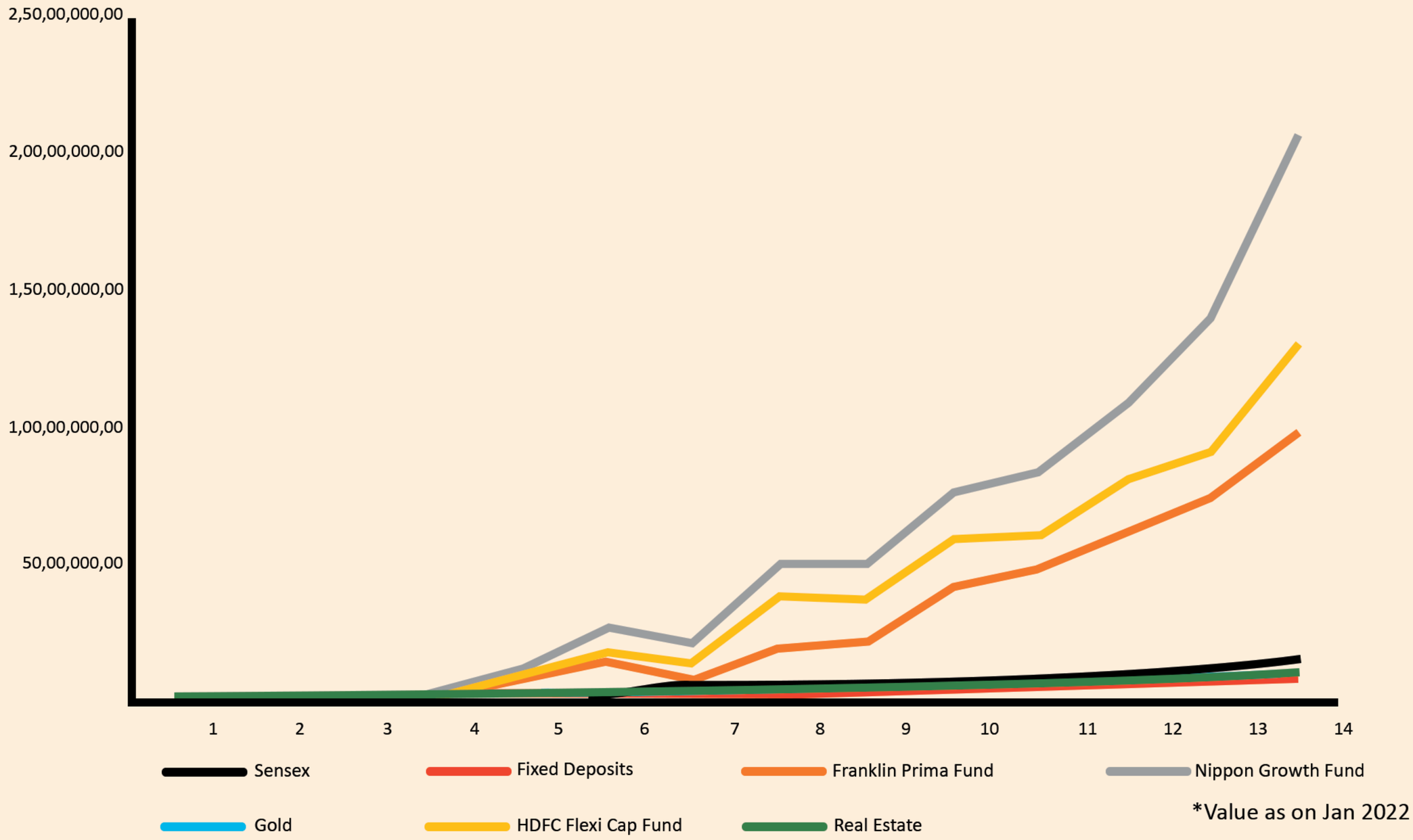
- Is the one who **IGNORES THE NOISE** that often comes from various sources.

- Is the one who **DOESN'T TRY TO TIME THE MARKET** but invests consistently & stays invested ignoring market volatility.

- Is the one who **ALLOCATES** their investments as per their horizon. e.g. debt funds are suitable for short term horizon whereas, equity funds are suited for a long term horizon.

Historical Returns of Different Assets

Asset Class	Date	Investment Value	Current Value (₹)*	CAGR (%)
Fixed Deposits	01 Jan 1995	1 Lakh	7.93 Lakhs	7.97
Gold			10.6 Lakhs	9.14
Real Estate			11 Lakhs	9.29
Sensex			14.9 Lakhs	10.95
Franklin Prima Fund			96.86 Lakhs	18.45
HDFC Flexi Cap Fund			1.29 Crores	20.19
Nippon Growth Fund			2.05 Crores	21.79



*Value as on Jan 2022

Disclaimer

- ⚠ It is assumed that in 1995, Rs. 1 Lakh was invested in each of the products mentioned and there was no withdrawal or changes made to this throughout the period.

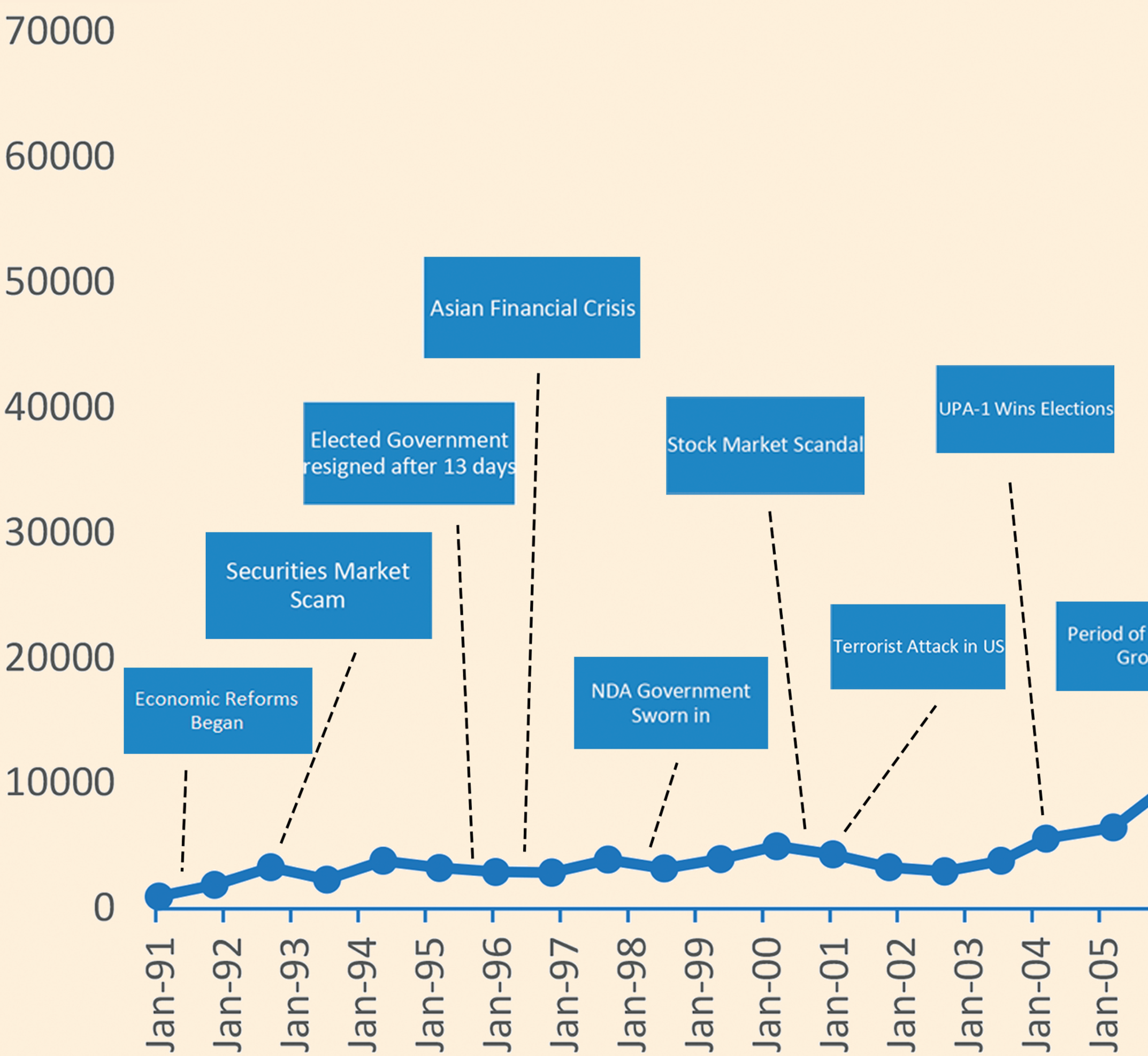
- ⚠ FD rates considered are 1 year rates, as it would provide similar liquidity compared to other products. At the end of each year, the maturity value is reinvested in 1 year FD.

- ⚠ Gold Prices are for 24 Karat, 10 Gram. Assuming we purchased Gold in 1995 for 1,00,000 and held it until 2022.

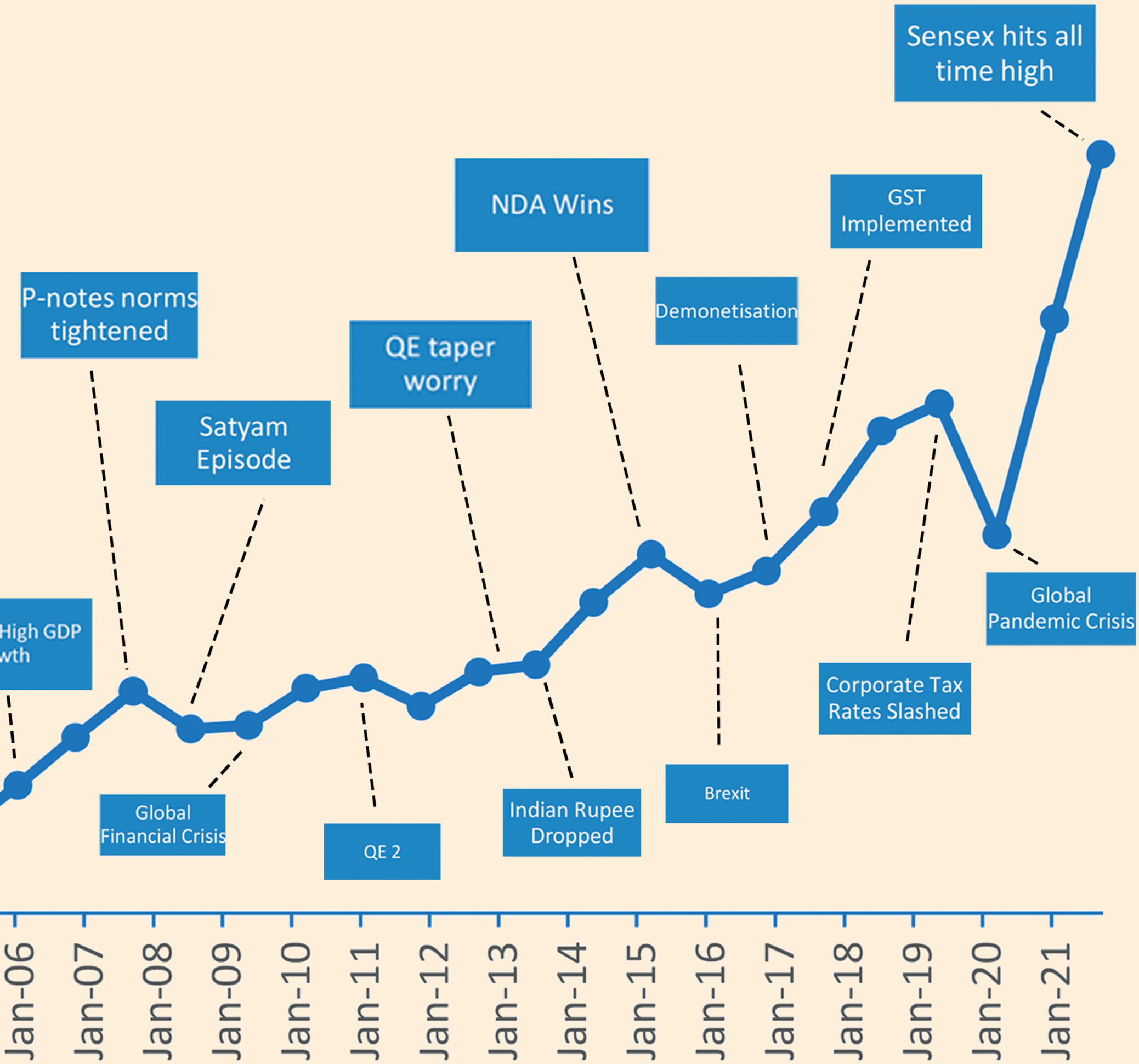
- ⚠ Real Estate prices from 1995 are not readily available, therefore, we have used 5 yearly prices from 1995 based on real time purchases made by investors.

- ⚠ Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past Performance may or may not sustain in Future. The actual returns may vary in future. Historical performance, when presented, is purely for reference purposes and is not a guarantee of future results.

Sensex Graph



NSEX


Sensex hits all time high
NDA Wins
GST Implemented
P-notes norms tightened
Demonetisation
QE taper worry
Satyam Episode
Global Pandemic Crisis
High GDP wth
Corporate Tax Rates Slashed
Global Financial Crisis
Brexit
QE 2
Indian Rupee Dropped
Jan-06
Jan-07
Jan-08
Jan-09
Jan-10
Jan-11
Jan-12
Jan-13
Jan-14
Jan-15
Jan-16
Jan-17
Jan-18
Jan-19
Jan-20
Jan-21

Testimonials

We have been dealing with Shah & Shah for more than a decade for our investments and they really stand out as a company, whose prime focus is Customer Service. Through the years, they have won our confidence and have given us a life changing experience in our investment journey.

Nagendra Anantraj Acharya

Shah & Shah Group is by far the best, for all the Financial investments, an investor may need. Services provided right from the top management along with their very helpful team, are extremely satisfying & comforting. Kudos to the entire Shah & Shah family, keep up the great work.

Ashwin Chugh

I have been working with Shah & Shah & Company since April 2021, who are Authorised Mutual Funds Distributor. My experience to date in working with them has been excellent. Noteworthy attributes of their staff with whom I have dealt with, are customer centric, highly professional and with undoubted integrity.
They exhibit sound knowledge of investment products coupled with their ability to provide comprehensive information on demand, bodes well for the company.
My partnership with them has been highly successful.

Julian Pinto

Testimonials

Shah & Shah Group's professional approach in handling my initial apprehensions when I enrolled in SIP's, has cemented my relationship of over 10 years with them. Their accessibility to address all my queries and concerns particularly during the most testing times of Covid-19 was commendable. The dedication of their team will certainly help the Shah & Shah Group to achieve higher laurels. I would definitely recommend them to all my acquaintances without any hesitation.

Sanjay Krishnamurthy

Shah & Shah team has been our mutual fund distributors for over 10 years. We feel confident entrusting our investments/portfolio/savings. We have travelled this path together and they have constantly helped us review our investments as per our needs. It's more than investing, more than money & returns. The clarity and reliable information that the team provides instils trust, reflects integrity & brings professionalism to our relationship. The Shah & Shah team has gone above & beyond our expectations to serve our needs.

Rajesh Adhikary

Shah & Shah, better known as SNS - was recommended by my friend and since then till date I am recommending them to all my acquaintances/friends for all the services offered. This is a simple word of appreciation from my side. With best wishes to the SNS team.

Shirish Patwardhan

Sharing A Common Mission



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