

Trust SIP Grih Laxmi

(A Women-Focused, Long-Term Investment Plan for Financial Independence)

1. Introduction

Trust SIP Grih Laxmi is a **special investment plan exclusively designed for women** who seek to build **long-term financial independence** with small, consistent investments. This **moderate-risk plan** offers an attractive **36% APR**, ensuring steady wealth growth while empowering women to achieve their financial goals.

Investors can choose between **monthly SIP contributions** or **lumpsum investments**, making it a flexible and accessible plan for women from all financial backgrounds. The plan includes **daily returns, monthly profit withdrawals, and a structured lock-in period** to ensure disciplined savings and wealth accumulation.

2. Investment Details

- ✓ **Annual Return:** 36% APR
- ✓ **Daily Return:** Interest accrues daily and is available for tracking in the investor's account.
- ✓ **Minimum Investment:** ₹500
- ✓ **Maximum Investment:** ₹10,000
- ✓ **Investment Cycle:** Monthly SIP or Lumpsum
- ✓ **Monthly Profit Withdrawal:** Investors can withdraw monthly profits directly to their registered bank account.

3. Lock-in & Withdrawal Terms

- **0-3 Months:** ▼ Early withdrawal incurs a **25% deduction on the invested capital**.
- **3-6 Months:** ▼ Early withdrawal incurs a **15% deduction on the invested capital**.
- **6+ Months:** ✓ Full capital withdrawal allowed with **no deduction**.

✦ **Profit Withdrawal Policy:**

- Investors can **withdraw their accumulated monthly profits** without affecting their principal investment.
- All **profit withdrawals will be processed within 2 banking days** directly into the **registered bank account**.

4. Terms & Conditions

4.1 Eligibility Criteria

- The investor must be a **woman aged 18 years or older**.
- A complete **KYC verification** (including **PAN, Aadhaar, and Bank Account Details**) is required.
- Only **Indian residents and NRIs** (as per RBI regulations) can participate.

4.2 Investment Contributions

- Investors can choose between **monthly SIPs** or a **lumpsum investment**.
- The **minimum investment amount is ₹500**, with an upper cap of **₹10,000**.
- Additional **top-ups** are allowed at any time to increase investment.

4.3 Profit & Return Payouts

- **Daily returns will accrue** and be reflected in the investor's account.
- Investors can **withdraw profits monthly**, which will be **credited to the registered bank account within 2 banking days**.
- If an investor chooses to **reinvest profits instead of withdrawing them**, they can increase their overall capital base.

4.4 Capital Withdrawal Rules

- Full capital withdrawal is only allowed **after 6 months** to encourage long-term wealth creation.
- Early withdrawals before **6 months** will incur **penalties as per the lock-in period policy**.
- Withdrawals will be processed within **2 banking days** after the request is made.

4.5 Taxation & Compliance

- All **returns are subject to applicable taxation laws (TDS, GST, etc.)** as per Indian financial regulations.
- Investors must **declare investment gains in their Income Tax Returns (ITR)**.

4.6 Death of the Investor (Beneficiary Policy)

- In the unfortunate event of the **death of the investor**, the **full tenure value along with profits** will be transferred to the **registered nominee**.
- The nominee must provide **valid identity proof and legal documentation** to claim the investment amount.
- The **settlement process** will be completed within **10 banking days** upon verification.

5. Investment Risk Disclaimer

5.1 Market & Economic Risks

- Trust SIP Grih Laxmi is structured as a **moderate-risk investment**, but returns may still be subject to **market fluctuations and economic changes**.

5.2 Capital Protection & Liquidity Risk

- Investments have **lock-in periods**, and early withdrawals may result in deductions.

- Trust SIP aims for **capital security** but cannot guarantee **100% capital protection in extreme market situations**.

5.3 Regulatory & Compliance Risks

- Changes in **government policies, taxation laws, RBI/SEBI regulations** may affect investment returns.

5.4 Investor Responsibility

- Investors should conduct **due diligence** and assess their **financial goals and risk appetite** before investing.
- Consulting a **financial advisor** before investing is highly recommended.

6. Agreement & Acknowledgment

By investing in **Trust SIP Grih Laxmi**, the investor acknowledges and agrees to the following:

- I have read and understood the **Terms & Conditions** and **Investment Risk Disclaimer**.
- I accept the **lock-in period rules, withdrawal conditions, and return structure**.
- I acknowledge that **returns are subject to market conditions** and are not **guaranteed**.
- I understand that in the event of my demise, **100% tenure value with profit will be given to my registered nominee**.
- I agree to comply with **all taxation and legal requirements** as applicable.

- ◆ **Investor Signature:** _____
- ◆ **Date:** //____
- ◆ **Authorized Representative (Trust SIP):** _____