



SRIVATSHAVA
CHITS PVT. LTD.

CHIT SCHEME · INDICATIVE SCHEDULE

₹10 Lakh · 40 Months

Published schedule

October 2026

Chit value

₹10,00,000

Monthly subscription

₹25,000

Members and months

40 members · 40 months

Net monthly payable from*

₹17,500

Net total paid over the term*

₹8,56,295

Final month payout*

₹9,50,000

Month	Subscription	Dividend*	You pay*	Prize amount*
1 No auction	₹25,000	₹0	₹25,000	—
2	₹25,000	₹7,500	₹17,500	₹6,50,000
3	₹25,000	₹7,500	₹17,500	₹6,50,000
4	₹25,000	₹7,500	₹17,500	₹6,50,000
5 Company month	₹25,000	₹0	₹25,000	—
6	₹25,000	₹7,500	₹17,500	₹6,50,000
7	₹25,000	₹7,500	₹17,500	₹6,50,000
8	₹25,000	₹7,200	₹17,800	₹6,62,000
9	₹25,000	₹6,925	₹18,075	₹6,73,000
10	₹25,000	₹6,650	₹18,350	₹6,84,000
11	₹25,000	₹6,350	₹18,650	₹6,96,000
12	₹25,000	₹6,150	₹18,850	₹7,04,000
13	₹25,000	₹5,875	₹19,125	₹7,15,000
14	₹25,000	₹5,575	₹19,425	₹7,27,000
15	₹25,000	₹5,275	₹19,725	₹7,39,000
16	₹25,000	₹5,050	₹19,950	₹7,48,000
17	₹25,000	₹4,825	₹20,175	₹7,57,000
18	₹25,000	₹4,600	₹20,400	₹7,66,000
19	₹25,000	₹4,375	₹20,625	₹7,75,000
20	₹25,000	₹4,025	₹20,975	₹7,89,000
21	₹25,000	₹3,700	₹21,300	₹8,02,000
22	₹25,000	₹3,430	₹21,570	₹8,12,800
23	₹25,000	₹3,225	₹21,775	₹8,21,000

Registered Office:

H. no. 2-22-273, Plot no 15, Flat no 502,
B S Saroja Nilayam, Bhagyanagar Colony,
Kukatpally, Hyderabad, Telangana-500072

Regd. No: 01-22108/95-96
GSTIN : 36AADCS2163C1ZQ
CIN NO: U65992TG1995PTC022108

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+91 99630 15269

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www.srivatshava.com



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Month	Subscription	Dividend*	You pay*	Prize amount*
24	₹25,000	₹3,000	₹22,000	₹8,30,000
25	₹25,000	₹2,875	₹22,125	₹8,35,000
26	₹25,000	₹2,650	₹22,350	₹8,44,000
27	₹25,000	₹2,350	₹22,650	₹8,56,000
28	₹25,000	₹2,125	₹22,875	₹8,65,000
29	₹25,000	₹1,975	₹23,025	₹8,71,000
30	₹25,000	₹1,675	₹23,325	₹8,83,000
31	₹25,000	₹1,400	₹23,600	₹8,94,000
32	₹25,000	₹1,250	₹23,750	₹9,00,000
33	₹25,000	₹1,090	₹23,910	₹9,06,400
34	₹25,000	₹875	₹24,125	₹9,15,000
35	₹25,000	₹675	₹24,325	₹9,23,000
36	₹25,000	₹485	₹24,515	₹9,30,600
37	₹25,000	₹315	₹24,685	₹9,37,400
38	₹25,000	₹185	₹24,815	₹9,42,600
39	₹25,000	₹50	₹24,950	₹9,48,000
40 Final month	₹25,000	₹0	₹25,000	₹9,50,000
Total	₹10,00,000	₹1,43,705	₹8,56,295	

Disclaimer: * Indicative figures; actual amounts depend on each month's auction. "You pay" = subscription less that month's dividend. "Prize amount" is what the member who takes the chit that month receives. Company commission: 5% of the chit value (₹50,000) each auction, plus GST at 18% on the commission. Maximum bid: 35% of the chit value.

Important notes

1. Srivatshava Chits conducts chits under the Chit Funds Act, 1982, registered with the Registrar of Chits, Medchal-Malkajgiri, Telangana. Actual dividends depend on each month's auction and on regular payment of subscriptions.
2. For every scheme, as Section 20 of the Act requires, we keep the full chit value as a fixed deposit in the Registrar's name. It is released only after the scheme ends and all members are paid. This security is not deposit insurance.
3. Month 1 has no auction and no dividend: as Section 21 of the Chit Funds Act allows, the company, as foreman, takes the first chit in full, without discount. Members pay the full instalment.
4. Month 5 is the company's month: the chit goes to the company's own ticket, there is no auction, and members pay the full instalment.
5. The company commission is 5% of the chit value, as per our bye-laws (the law allows up to 7%). It is taken from each month's auction discount before the dividend is shared. GST at 18% on the commission is payable by members, as set out in the chit agreement.
6. Our auctions are held every month on the third and fourth Sundays. Each scheme's auction falls on one of these two Sundays, fixed when the scheme starts. If that Sunday is a holiday declared by the office, the auction moves to the next working day.
7. The member who offers the highest discount in a month's auction takes the prize amount that month. Bidding does not guarantee you will win a particular month.
8. Before the prize amount is paid, the Act requires sufficient security for your remaining subscriptions. With us, this means sureties for every scheme and, depending on your future liability and relationship with the company, supporting documents such as property documents.
9. Late or irregular payments may attract charges under the chit agreement and can lead to loss of dividend and of eligibility to bid.

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10. To join you need a copy of your Aadhaar with the first eight digits masked, a photograph and bank details. If you are registered for GST, as a business or as an individual, also give a copy of your GST registration certificate, so that we can issue GST invoices for input tax credit.
11. Our office and our staff will never ask for your OTP, PIN, password or card details, by phone, SMS, WhatsApp or email. If anyone does, do not share it, and call our office on +91 40 2306 4933 to check.
12. NRIs may subscribe only on a non-repatriation basis, through normal banking channels (an NRO or NRE account in India, or bank remittance), as permitted under FEMA. Prize amounts are paid only into your bank account in India, normally your NRO account.

Disclaimer

Figures are indicative, taken from our published schedules, and are not a promise of future dividends or prize amounts; actual amounts depend on each month's auction. A chit is a savings arrangement among members, not a bank deposit, and is not covered by deposit insurance. Registration under the Chit Funds Act, 1982 does not mean the Government or the Registrar guarantees any chit, dividend or prize amount. Illustrations and examples are for explanation only. The chit agreement you sign is the binding document and prevails over this sheet; please read it carefully before joining.



Questions, or ready to join?

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Visit us: H.No. 2-22-273, Plot 15, Flat 502, B.S. Saroja Nilayam, Bhagyanagar Colony, Kukatpally, Hyderabad, Telangana – 500072 (Near KPHB Metro)

Scan to see this scheme online, with every month explained: www.srivatshava.com/schemes/10-lakh-40-months/

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