



SRIVATSHAVA
CHITS PVT. LTD.

SRIVATSHAVA CHITS · SINCE 1995

Our chit *schemes*

Published schedules

October 2026

Scheme	Monthly subscription	Members · months	Net monthly from*	Net total paid*	Final month payout*
₹5 Lakh · 25 Months	₹20,000	25 · 25	₹15,000	₹4,50,600	₹4,75,000
₹5 Lakh · 40 Months	₹12,500	40 · 40	₹8,750	₹4,31,405	₹4,75,000
₹10 Lakh · 25 Months	₹40,000	25 · 25	₹30,000	₹8,85,620	₹9,50,000
₹10 Lakh · 40 Months	₹25,000	40 · 40	₹17,500	₹8,56,295	₹9,50,000
₹25 Lakh · 25 Months	₹1,00,000	25 · 25	₹75,000	₹22,28,220	₹23,75,000
₹25 Lakh · 40 Months	₹62,500	40 · 40	₹43,750	₹21,01,665	₹23,75,000

Disclaimer: * Indicative figures from our published schedules; actual amounts depend on each month's auction. Final month payout is the chit value less the 5% company commission; GST at 18% applies on the commission. Each scheme's full month-by-month schedule is available on our website and as its own PDF.

1 · Join a scheme

Every member pays the same monthly subscription for the term.

2 · Monthly auction

The member who offers the highest discount takes the prize amount that month.

3 · Dividend

The discount, after our 5% commission, is shared by all members, so everyone pays less that month.

4 · Everyone is served

By the end of the term, every member has taken the prize amount once.

Important notes

- 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.
- 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.
- 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.
- 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.
- 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.

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

+91 4023064933 / 7008
+91 99630 15269

contactus@srivatshava.com
www.srivatshava.com



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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.
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?

WhatsApp +91 99630 15269 · Office +91 40 2306 4933 / 2306 7008 · contactus@srivatshava.com

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 all our schemes online, with every month explained: www.srivatshava.com/schemes/

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