

Lathana Chit Funds Pvt Ltd

Anna Nagar, Chennai

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About us

We are empowering financial for individuals to achieve dreams and goals. We are highly trusted chit fund company in India.

We welcome all subscribers for their confidence and promises for commitment for heights with us.

- Priority For Customers
- Financial Discipline
- Disburse of money on time
- Professional Ethics and Implementation

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Our Chit Funds

Why Lathana Chit Funds:

Unique Financial Chit Schemes and financial concepts provides high advantages. Scheme Range of chit to suit different income groups. Monthly subscription ranging from Rs. 3333/- To Rs. 2,00,000/-, to enjoy benefits of the Lathana chits.

- Easy scheme
- Freedom to withdraw a large amount at any time interval
- Dividends earnings for all schemes
- Availing Chit amount against sufficient security
- Safety of money assured

Lathana deposits the entire chit value of a chit group in a Fixed Deposit and the receipt is deposited with the Registrar of Chits.

Financial aid

1. Emergency Needs
2. Retirement Savings
3. Benefit Credit

Savings makes Earnings

- Before emergency or planning your expenditure we realize the financial crisis and all will be avoided by joining us.
- Just a simple plan and implementinf in Lathana chit schemes makes your financial planning Bright and Futeristic. Women or Men, Salaried employees, self employed, Businessmen or anybody who has beautiful dreams can be attained here.

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Savings Plan Chits vs Other Investment Options

- SIP, Mutual Funds, Stocks, Land, Gold, etc all doesnot withstand with the Benefits and flexibility of the Lathana Chits. In a shot duration you can help yourself on your needs.
- With the less investment you can borrow more a lump sum amount whenever you need it even before the chit period gets over. Just Bid the chit amount and with the decent security you can enjoy all Benefits.
- Don't Compromise yourself for any dream and life style for your peaceful life. Lathana makes you as necessarily pay your subscriptions properly so that your saving will not stop at any moment for your Bright Future.

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Wedding Expenses

- Financial Commitments begin by any age. But remember early you save the more money you generate and utilise it. Lathana Chits today is ready to bring your dreams easy to you and live happily.
- Lathana Chits has predetermined value and duration. Each Scheme admits a particular number of members (equal to the duration of the scheme), who contribute a pre-determined monthly amount, which is auctioned every month. The highest bidder wins the amount of that month.
- The bid amount is also called as discount and the prozed subscriber wins the sum of money equal to the chit value less the discount.
- From the discount money, the company charges 7% of the chit value as commission. The Balance amount is then distributed as dividends equally among all the members in the group. The subscribers pay the instalment for the subsequent month less the dividend amount that is credited to their account, which is the interest earned on their investment.

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Working Capital

Irrespective of scale thrives on readily available source of funds on every enterprises For Capital infusion, Business expansion or other expenditures. Lathana Chits safe and financial insurance in the hour of need with quick turnaround time for disbursal of prize money, loans with interest rates as low as 3% and minimum documentation thus helping business flourish uninterrupted.

Chit scheme work:

- Chit value: Rs. 5,00,000/-
- Duration 50 months
- Monthly subscription: Rs. 10,000
- Members: 50
- Maximum Bid limit: 40%, which is called bid discount.

- The initial contribution in this case would be Rs. 10,000/- per month per member. In the first month, the collection would therefore be Rs. 10,000 multiplied by the number of members i.e., Rs. 5,00,000. This amount is auctioned out during the month.
- The maximum bid limit is 40% out of which 7% of the chit scheme is the company's commission and the balance 35% is distributed as dividends equally among all the members. In the above chit group, you would get a dividend of Rs. 3,500 and you have to pay only Rs. 6,500 as the next instalment.
- As long as the bid goes for maximum, you would continue to get Rs. 3,500 as dividends, which is the interest earned. Subsequently, when there are no bidders for maximum, the group comes to an open auction where the discount reduces as the instalments increase gradually. This process gets repeated for all the months till the end of the Lathana chits.

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Others Vs Lathana Chits

- Gold: Price Fluctuates constantly, therefore unreliable returns
- Private institutions: Offer low interest, and is subject to prevailing rates. Risk of losing saved money, interest earned is subject to tax.
- Mutual Funds: Subject to market risks. Entry and Exit fee charged.
- Stock Markets: Subject to high market risks. Involves a lot effort in learning and keeping track of stocks.
- Credit Cards: Exorbitant interest charges when balance is revolved
- Private Lenders: Lend money at very high interest rates
- Real Estate: Affected by market trends, price fluctuations. Prone to artificial cost appreciation. Investment gets locked, which makes liquidating very difficult.

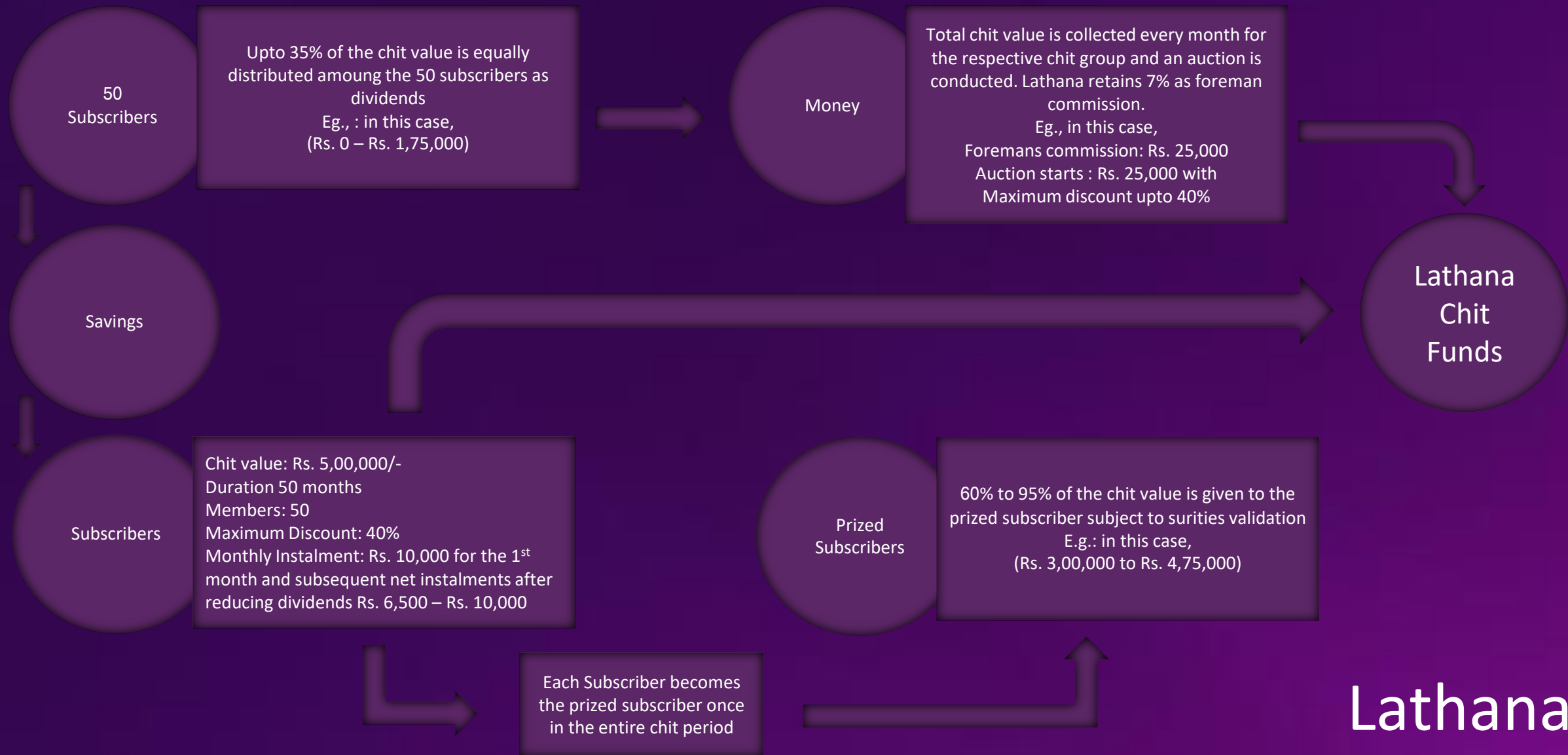
Lathana Chit Funds Benefits:

- Enable savings and borrowing
 - Good yield of dividend
- Allows subscribers to withdraw lump sum amount even from first month onwards to meet
 - Recurring needs and emergencies
 - Not affected by market conditions
 - Simple, once in a month effort
 - Simple, once-in-a-month effort
- Inculcates the good habit of savings

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Lifecycle in Lathana Chit Fund occurs in 5 simple steps leading to prosperity



Group Of Companies



❖ SSV Transport Pvt Ltd



❖ Sri Sai Chenthur Films



❖ VD Productions



❖ Saidhana Charitale Trust



❖ SSV Enterprises

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Chit Groups

S.NO	Chit Group	Divended	Total Members	Total Months	Monthly Payable	Daily	Entrance Fees
1	1,00,00,000	40%	50	50	2,00,000	6,700	12,000
2	50,00,000	40%	50	50	1,00,000	3,400	6,000
3	25,00,000	40%	50	50	50,000	1,700	3,000
4	5,00,000	35%	30	30	16,666	555	900
5	5,00,000	35%	25	25	20,000	666	900
6	3,00,000	40%	30	30	10,000	333	550
7	3,00,000	35%	20	20	15,000	500	550
8	2,50,000	35%	25	25	10,000	333	450
9	2,00,000	35%	20	20	10,000	333	400
10	1,50,000	35%	25	25	6,000	200	350
11	1,00,000	40%	33	33	3,333	100	300
12	1,00,000	35%	20	20	5,000	166	300

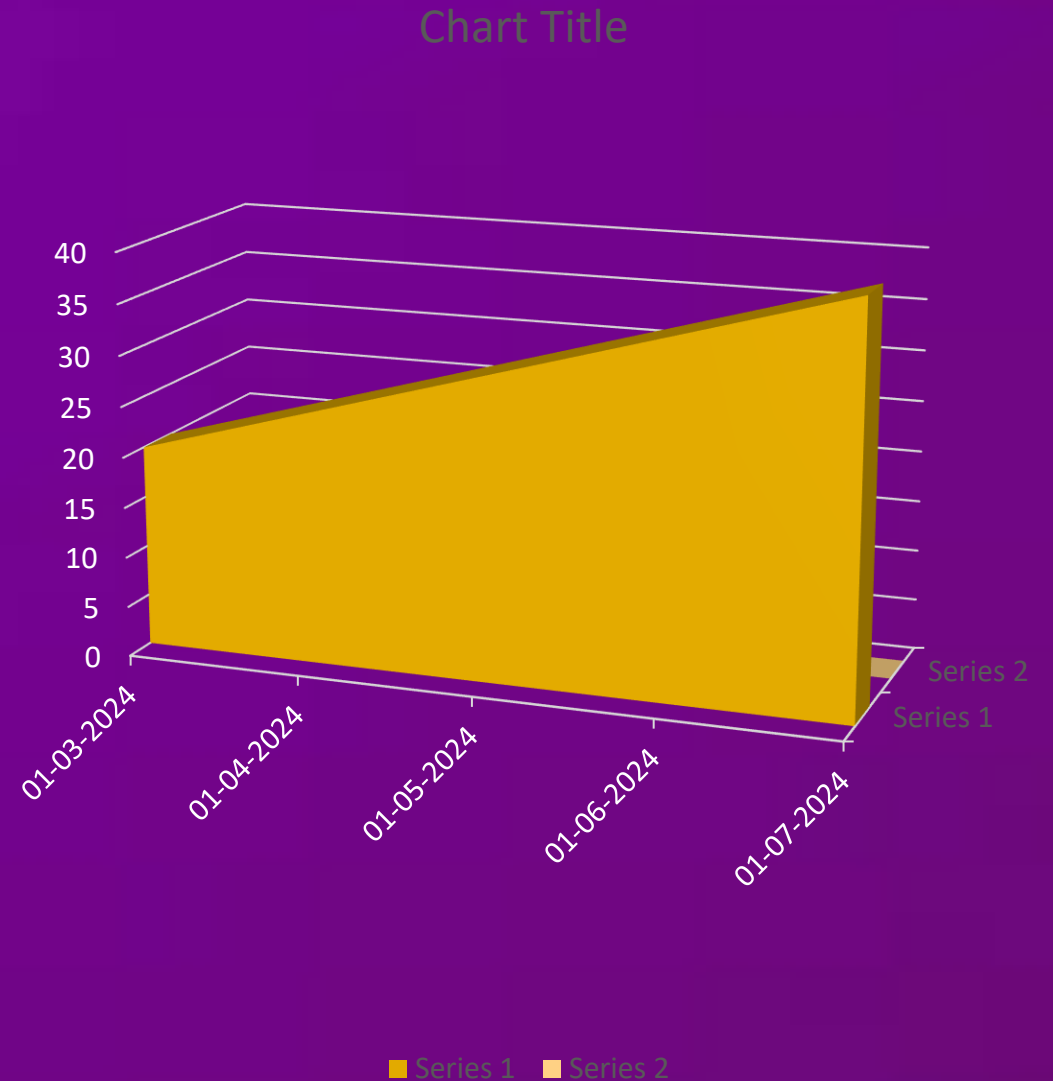
Foreman Commission: 7%

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Customers Importance

- Priority For Customers
- Financial Discipline
- Disburse of money on time
- Professional Ethics and Implementation
- Freedom to withdraw a large amount at any time interval
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Digitalized Usage

Customer App

Each subscriber will receive an app and login details. This app will contain all their transaction info, auction dates, payment details, chit details, and more.

Instant Message

The company will send messages to the customer for every transaction, including bid rates and auction dates.

Digitalize receipt

Following the bill payment, customers will receive a digitalized receipt for their records

NACH Collection

For ensuring a seamless experience for our customers, we've introduced NACH Collections (ECS), a system that automatically deducts the subscription amount from their bank account on the designated payment date. This payment method is mandatory for priced subscribers.

Payment Gateway in customer app

We've integrated the payment options directly into our customer app, enabling customers to make payments conveniently within the company app itself

E-Passbook

Within the customer app, you'll find an E-passbook feature that holds all the details of their transactions.

Auction via video conference

Customers will receive a Zoom App link to join the auctions. By logging in through the Zoom app, they can actively take part in the auctions, with the highest bidder earning the prized subscriber status.

UPI Collection

Another payment alternative is UPI Collection. With this option, subscribers interested in making payments via UPI will receive a payment link. They can conveniently use UPI payment apps like PhonePe, Google Pay, BHIM, and more to complete their transactions.

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Our Employees

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Employees Of All Around Tamil Nadu

We have well experienced Experience and customer friendly Employees. Our Employees are deemed to serve you best in class for all Financial Transactions and For any help need from our chit Funds to you.

Numerous Agents

We have enormous agents so that Customers No need to expect explanations or visit office for any clarifications or joining procedures. Our Agents and Employees will serve you Door Steps.

Doorstep Collection Executives

Customers No need to travel to our branches for payments anymore. Our collection agents will come to your doorstep with due respect collect the payment.

Security and Safety in our Chit Funds

- We are Licenced and registered Chit Company from Government. So that the customers need not be wooried about the safety.
- For security Purposes we pay Security Deposits for every Chit, So that your amount are safely deposited and ensured

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Heartly

Thank You