

Thirty years of helping  
people realise their dreams...



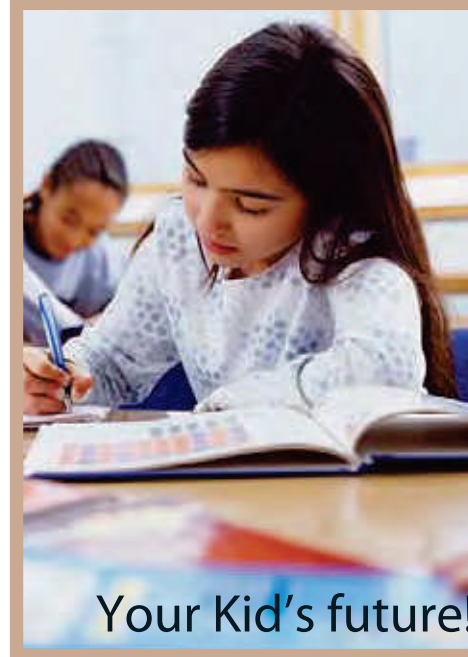
**Panchajanya** CHITS



Your Business!



Your Home!



Your Kid's future!



Your Holiday!



*We owe our origin and sustenance to the benign blessings of*

*Acharya Sri Sri Sri Bharathi Theertha Maha Swamigal  
Sri Sharada Peetham, Sringeri*

Thirty years of helping  
people realise their dreams...

**Panchajanya** CHITS



Your Business!



Your Home!



Your additional  
New Plant!



Trust is the foundation of any long lasting relationship. And it is not built overnight. It requires time.

It is the same with us.

At Panchajanya, we have built our reputation built on trust. We began operations in 1984. Today, the company is the leader among chit companies.

## A professionally run company

Panchajanya Chits Pvt. Ltd. was the first registered chit funds company in the state of Karnataka, registered under "The Companies Act, 1982". It commenced its business operations from 1984. It was the "First Licensed Chit Operator" coming under the purview of "the Chit Fund Act, 1982", the Reserve Bank of India (RBI) and the Registrar of Companies. It is also registered with the Government of Karnataka.

The Company has a professional team on board helped by an able staff at all levels. Its marketing, development, collections & administration departments have been working tirelessly to put the company ahead. Today, **Panchajanya** enjoys a solid reputation as the leading chit company in the State. It has made profits consistently. Its mega chits have been instrumental in generating revenue. Plans are on to open offices in other parts of the states shortly. The company has computerized all its operations and now an ISO Certified Company.



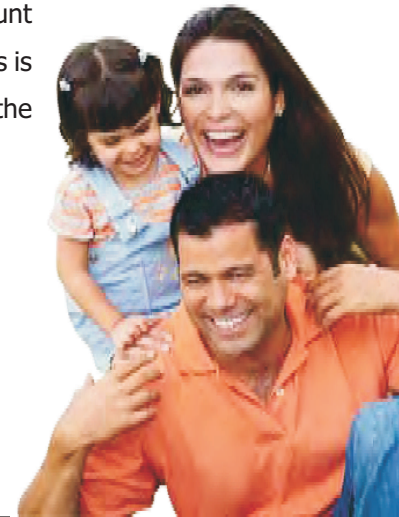
## Customers - big or small

At **Panchajanya** we have a range of clients. From individuals to school teachers to families to MNCs. Clients from various districts in Karnataka like small and medium scale Industries, small, medium and giant Trading houses, professionals from medicine, engineering, architecture, chartered accounts, educational, government servants, factory workers, officials, advocates, jurists, legislators, bureaucrats, realtors, builders, jewelers, housewives, teachers, priests are just a few examples of our clientele.

We have served more than 15,000 satisfied customers till now. Our growing list of clients is proof that we have served our clients with sincerity & that they, in return have full faith in us.

## A growing market

Over the last few years, we have disbursed an amount approximately more than Rs. 1500 crore to our customers. This is testimony to the fact that the market is healthy & growing. In the next few years, we plan to increase business by 10 times.





# The people behind **Panchajanya**

## **D. Ramachandra**

Mr. D. Ramachandra is one of the promoters. In 1984 he promoted Panchajanya Chits (P) Ltd. As its founder Chairman and Managing Director, he made a humble beginning in the Chit Industry. He became the President of Karnataka Chitsters Association, (KCA) and in the year 1999 he was elected as the President of All India Association of Chit Funds, (AIACF) New Delhi. He has participated in a number of meetings, seminars and workshops on Banking, Finance and the chit industry & has served as the Chairman of Banking and Finance Committee of Federation of Karnataka Chamber of Commerce & Industry (FKCCI). He is connected with various educational, religious and social organizations and has been an active member of many institutions, clubs including the Rotary International.

### **His background:**

He started an Industrial Management Consultancy services in the year 1976. He had exhaustive knowledge of Industry. He has prepared project reports, undertaken market surveys and has excellent contact with banks and financial institutions and during his stint as consultant, he prepared around 300 project reports and represented industrialists before financial institutions. This proved to be a learning ground for his business.

## **Prashanth R. Dhondale**

Mr. Prashanth R. Dhondale, son of Mr. D. Ramachandra, is the Managing Director of the company & heads its corporate office. He leads a highly efficient and result oriented team of professional executives, who are instrumental in the promotion and operation of chit groups. He is also a good classical singer and connected with many organizations, institutes and clubs.

He studied Commerce & graduated from the University of Bangalore. He has been associated with the chit industry from his teens. His interest in this industry resulted in his choosing it as a career. Under his illustrious father's guidance, he has become an expert in solving all problems concerning chits. His hunger for growth and excellence has led the company to an astounding growth rate and he is instrumental in establishing alliances with the captains of Industry, Trade and Commerce.



## A range of schemes

Growing financial needs have to be met. Which is why we have a range of schemes to suit everybody's needs. Since 1984, the Company has promoted and operated innumerable chit groups from amounts of Rs. 10,000/- to Rs. 50,00,000/- .It has also promoted mega chit groups of Rs. 10, 20, 25, 50 lakh, 1 Crore & 2.5 Core. All Chits have been received well.

The rate of interest is comparatively cheaper in chit schemes than the rate of interest charged by a bank. Chit payments are disbursed within a period of 30 days from the date of draw/auction, after obtaining proper securities.

Chits are a unique way of borrowing & earning dividends.. We customize the chit scheme to suit our clients' needs.

Chit Value	Number of Members	Number of Months	Monthly Subscription
Rs. 1.0 lakh	40	40	Rs.0,02,500/-
Rs. 1.0 lakh	25	25	Rs.0,04,000/-
Rs. 1.5 lakhs	30	30	Rs.0,05,000/-
Rs. 2.0 lakhs	25	25	Rs.0,08,000/-
Rs. 3.0 lakhs	30	30	Rs.0,10,000/-
Rs. 5.0 lakhs	50	50	Rs.0,10,000/-
Rs. 5.0 lakhs	25	25	Rs.0,20,000/-
Rs. 10.lakhs	25	25	Rs.0,40,000/-
Rs. 20.lakhs	40	40	Rs.0,50,000/-
Rs. 25.lakhs	25	25	Rs.1,00,000/-
Rs. 50.lakhs	25	25	Rs.2,00,000/-
Rs. 75.lakhs	25	25	Rs.3,00,000/-
Rs. 1.0 Crore	25	25	Rs.4,00,000/-
Rs. 2.5 Crore	25	25	Rs.10,00,000/-

# FAQs

- **Is my investment in a Panchajanya Chits (PCPL) Scheme safe?**

Yes, Panchajanya Chits Pvt. Ltd. has been the first licensed chit fund company in the State of Karnataka, registered under The Chit Funds Act, 1982, under the purview of the Reserve Bank of India and the Registrar of Companies. Therefore, your investment in Panchajanya Chits is safe, legal and secure.

- **Does the company ensure prompt disbursement of payments?**

Whether the chit scheme is one lakh rupees or fifty lakh rupees, Panchajanya has always ensured prompt payments to all its subscribers, month after month and year after year. No wonder that our satisfied customers come bank to us with repeat investments in our various chit schemes. In the 30 years of the Company's existence, Panchajanya has disbursed payments to the tune of over Rs. 1500 crores and more.

- **Is the chit company trust worthy?**

Yes. It has handled a wide range of chit groups. Panchajanya's ever growing list of clients is a testimony to the trustworthiness of the Company. Today, for this reason alone it is the undisputed leader among Chit companies.

- **Does the company have a professional management team?**

Yes, The Management team comprises a Board of Directors, known for its business acumen. The Board plans the company's strategies and policies. The profession has good experts and advisors of all levels of working in a computerized environment to take care of the day-to-day business in a smooth and efficient manner.

- **Can I plan for my working capital, business expansion, house construction, marriage, purchase of vehicle or any consumer durables through chits?**

Yes, Financial planning for capital goods purchase may be tailored through chits in a manner that is flexible and convenient. Chits are more a product of advance planning and financial discipline.

- **Will it be more expensive than other financing alternatives?**

- No. Chits work out to be less costly than various other means of financing.

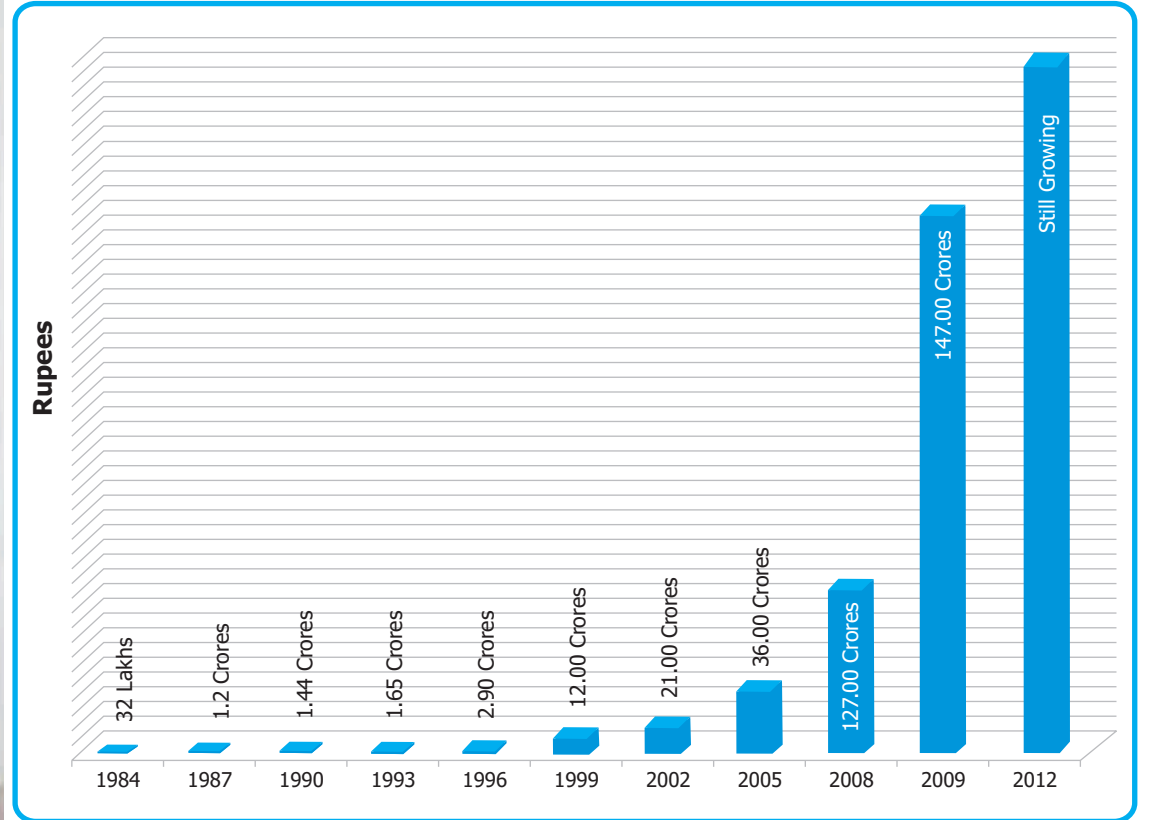
- **Can a non-working housewife take up membership?**

- Yes, If a lady is non-working and has a regular source of income like interest or rent, she may subscribe to a chit. Sometimes ladies take tuitions, design dresses for boutiques, make sketches or paintings of commercial value. This income can be channelised properly.





## Track Record





## The **Panchajanya** edge

- It has an excellent track record since 1984.
- The Company has disbursed payments to subscribers amounting more than Rs. 1500 crores.
- It offers a wide range of chit schemes.
- It ensures prompt disbursement of payments within a period of 30 days from the date of draw/auction after obtaining proper Documentation.
- It enjoys an unmatched reputation and trust.
- It has huge subscriber base of 15,000 happy customers.
- It has a professional management team with a team of domain experts.
- The rate of interest is comparatively cheaper in chit schemes than the rate of interest charged by any Financial Institution.

For complete details, please logon to our website:

[www.panchajanya.com](http://www.panchajanya.com)



## From Tabloids





Our new office  
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