AUTONOMOUS CHIT FUNDS PVT LTD

EMPOWERING SMART FINANCIAL DECISIONS

Visit Our Website:
www.autonomouschitfunds.com

ABOUT THE FOUNDER

Mr. Ashok Gupta began his professional journey in 1982 as a Financial Broker, building upon a legacy of financial acumen that runs in the family—his father had been engaged in the finance business since 1974. It was under his father's guidance that Mr. Gupta learned the intricacies and fundamentals of financial services, gaining early exposure to the industry's nuances.

In 1988, Mr. Gupta expanded his entrepreneurial interests by diversifying into the plywood business. However, his primary focus and passion remained firmly rooted in the financial sector, where he continued to build a strong reputation for trust, transparency, and client-centric service.

He is supported by his wife, Mrs. Chetna Gupta, a socially active and community-driven individual. She holds the position of Environment Chairperson at the Akhil Bharatiya Marwadi Mahila Samiti and actively participates in numerous social initiatives alongside like-minded women from her group. Together, they are proud parents to their daughter, Mrs. Ekta Gupta, who is happily married to Mr. Avinash Agarwal. Mr. Gupta is also a proud grandfather to young Avyuth Modi.

Beyond his professional accomplishments, Mr. Ashok Gupta is deeply committed to philanthropy. He supports the livelihoods of several marginalized families and, along with a close group of friends, regularly participates in charitable activities such as feeding cows at Pinjrapole. Known for his warm personality and strong relationship-building skills, Mr. Gupta has earned the trust and respect of a wide network of clients over the years.

MR. ASHOK GUPTA
FOUNDER & MANAGING DIRECTOR
AUTONOMOUS CHIT FUNDS PVT LTD

ABOUT THE COMPANY

Established in 2015, Autonomous Chit Funds Pvt. Ltd. was founded by Mr. Ashok Gupta, along with co-directors Mrs. Chetna Gupta and Ms. Ekta Gupta, with a vision to redefine traditional chit fund practices. Headquartered in Chennai, the company is built on the core principle of offering transparent, stable, and entrepreneur-friendly financial solutions.

Autonomous Chit Funds was conceptualized to address the limitations of conventional auction chit funds, where fluctuating interest rates often created financial uncertainty for participants. By introducing the concept of Business Chit Funds, the company pioneered a model that offers fixed interest and predictable dividends. This innovation enables entrepreneurs and small business owners to plan their cash flows more effectively and grow their ventures with confidence.

With a strong foundation in ethics, transparency, and customer-first values, Autonomous Chit Funds has supported over **2,000 clients** across various industries. The company is committed to financial inclusion and continues to empower individuals and businesses by providing access to secure, reliable, and hassle-free capital.

Driven by decades of experience and a deep understanding of financial systems, Autonomous Chit Funds Pvt. Ltd. stands as a trusted partner for entrepreneurs seeking stable and sustainable financial growth.

AUTONOMOUS CHIT FUNDS PVT LTD

Redefining Financial Freedom – The Smarter Way to Save and Borrow

AUTONOMOUS CHIT FUNDS PVT LTD

MEET OUR TEAM

Ashok Gupta
Managing Director

Chetna Gupta
Director

Ekta Gupta
Director

Our Vision

To revolutionize traditional savings with a tech-driven, transparent, and trustworthy chit fund system.

Our Mission

To become India’s most reliable platform for community-based savings and borrowing.

AUTONOMOUS CHIT FUNDS PVT LTD

REGULATORY COMPLIANCE

- Registered under Chit Fund Act, 1982
- ROC-Compliant (Ministry of Corporate Affairs)
- PAN, TAN Registered
- Regular auditing & member disclosure
- Legal documentation provided for every transaction

CORE VALUES

AUTONOMOUS CHIT FUNDS PVT LTD

Trust
Transparency in operations

Innovation
Leveraging technology to enhance member experience

Growth
Mutual benefit for all members

Empowerment
Enabling entrepreneurs and individuals to thrive

Compliance
100% Legal & Regulated

AUTONOMOUS CHIT FUNDS PVT LTD

WHY CHIT FUNDS?

Dual benefit of Saving & Borrowing

Flexible financial support

Ideal for SME’s & Industrialists

Proven track record in Indian financial ecosystem

AUTONOMOUS CHIT FUNDS PVT LTD

WHAT MAKES US AUTONOMUS

Independent Financial Model

We operate as an independent and self-sustaining financial ecosystem, free from reliance on external lenders or complex banking systems. This autonomy allows us to offer simple, transparent, and consistent financial solutions to our members.

Client Empowerment

Our chit fund structure is designed to give control back to the members. With fixed interest plans, predictable returns, and clear terms, our clients are empowered to make financial decisions without the uncertainty of fluctuating market rates.

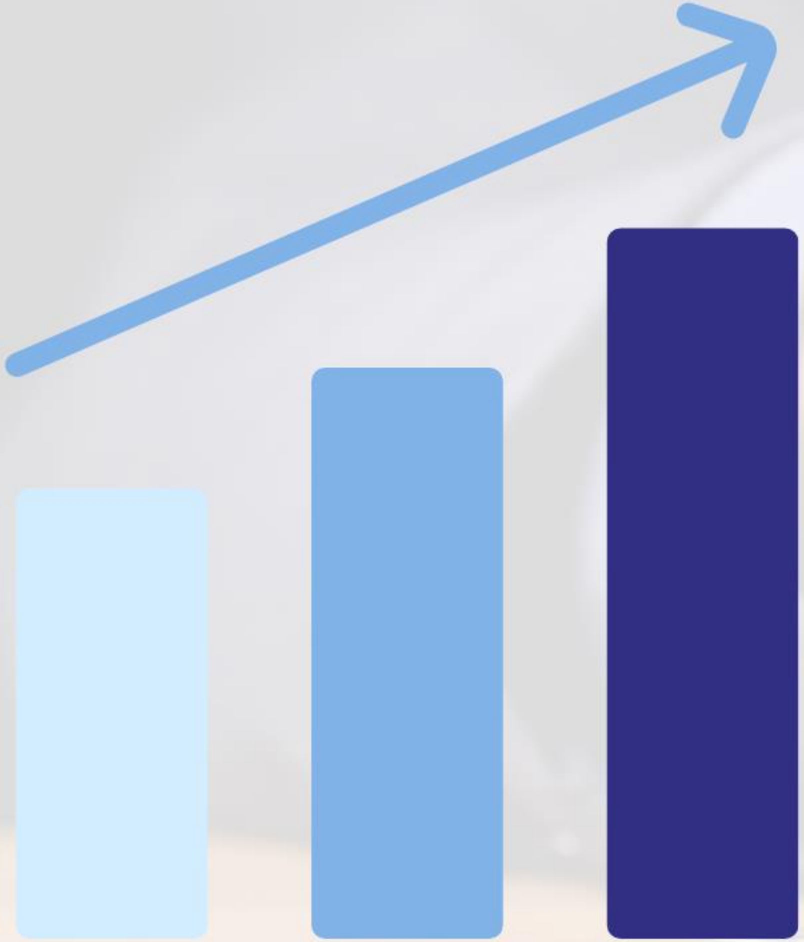
Decentralized Decision-Making

We believe in member-centric governance, where decisions are made in the interest of the group. This reduces dependency on a single authority and promotes shared responsibility and trust among all participants.

Financial Discipline and Stability

By being autonomous, we maintain complete control over fund management, ensuring financial discipline, compliance, and long-term stability for our members.

CHIT FUND PLANS STARTING FROM ₹50,000/MONTH



We offer flexible chit fund options tailored to your needs:

- ₹50,000/month for 30 months – Total Value: ₹15 Lakhs
- ₹1,00,000/month for 30 months – Total Value: ₹30 Lakhs
- ₹1,50,000/month for 30 months – Total Value: ₹45 Lakhs
- ₹2,00,000/month for 30 months – Total Value: ₹60 Lakhs

and more, based on your requirement and eligibility.

Empower your savings with plans designed to suit your financial goals.

AUTONOMOUS CHIT FUNDS PVT LTD

CLIENT JOURNEY

Join a Chit Group – Easy digital onboardig
Monthly Contributions – Auto-pay or manual
Participate in Auctions – Transparent & instant results
Get Your Payout – To fund business, weddings, or emergencies
Complete the Term – Build savings & credit score

AUTONOMOUS CHIT FUNDS PVT LTD

OUR REACH & IMPACT

Expanding Footprints, Empowering Customers

- Operating in Chennai
- Served over 2,000+ Customers
- Over ₹54 Crores circulated in active chits
- 100% transactions handled digitally

CONNECT US TO...

AUTONOMOUS CHIT FUNDS PVT LTD

Small and Medium Enterprises (SMEs)
Owners and partners of SMEs who need working capital for daily operations, inventory, or seasonal demand.
Often underserved by traditional banks or face lengthy loan approval processes.

Retailers and Wholesalers
Traders in markets or local business hubs who require quick access to funds to purchase stock in bulk.
Frequently need short-term capital rotation.

Self-Employed Professionals
Doctors, architects, consultants, and other service providers looking to fund business expansion, purchase equipment, or manage cash flow.

Startups and First-Generation Entrepreneurs
Early-stage businesses that may not qualify for traditional bank loans due to limited credit history.
Chit funds offer a disciplined way of saving while also providing access to funds when needed.

Franchise Owners
Franchisees of food, retail, or education chains who need funds for setup, expansion, or marketing initiatives.

Contractors and Real Estate Professionals
Civil contractors, builders, and developers often have fluctuating cash needs and benefit from reliable fund availability.

Manufacturers and Workshop Owners
Those operating small manufacturing units or workshops who require investment in machinery, raw materials, or manpower.

Women Entrepreneurs
Particularly those engaged in home-based businesses, boutiques, catering, etc., who seek structured saving and funding support.

Family Businesses
Businesses passed down through generations that require stable, community-based financing options.

AUTONOMOUS
CHIT FUNDS
PVT LTD

With Minumium Turnover of

2-3 Crores

ELIGIBILITY

AUTONOMOUS CHIT FUNDS PVT LTD

Business/Occupation Proof

Should be self-employed, a business owner, or a professional (if the chit fund is business-focused).

Acceptable proofs include:

- GST certificate
- Shop Act license
- Udyam registration
- Business registration documents
- Professional degree or license (for doctors, CA, etc.)

Financial Stability

Should have a regular source of income or sufficient cash flow to contribute to monthly installments.

May be required to submit bank statements or income tax returns for verification.

Guarantor or Security (if applicable)

Depending on the value of the chit, the company may request a personal guarantor, post-dated cheques, or security documents.

Creditworthiness

While chit funds are not credit-score dependent like banks, the company may conduct a basic background or reputation check to assess financial discipline and reliability.

Willingness to Comply with Terms

Must agree to abide by the rules and regulations set forth in the chit agreement, including timely payments, auction/bidding norms, and dispute resolution policies.

Not Blacklisted

Should not be blacklisted or involved in any fraudulent financial activities.

AUTONOMOUS
CHIT FUNDS
PVT LTD

Contact Us

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