



# VIRUTCHAM HOLDINGS PRIVATE LIMITED

Predictable Returns, Reliable Future



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

# SCHEMES

## THAT WE PROVIDE



We are committed to turning your savings into secure and rewarding wealth. Rooted in trust, transparency, and expertise, we offer investment opportunities designed to suit your financial goals.



We believe true wealth is built with patience and smart choices. That's why we focus on long-term growth and steady returns, creating a partnership where both our investors and we prosper together.



Let your money grow safely, while we manage intelligently—Because our investors are our biggest assets, and our success is measured only by their success.



### SCHEME A

- Interest Rate : 1% pm
- ROI : Every Month
- Lock-in : 3 Years



### SCHEME B

- Interest Rate : 1.25% pm
- ROI : Paid on Maturity
- Lock-in : 3 Years



### SCHEME C

- Interest Rate : 1.25% pm
- ROI : Every Year
- Lock-in : 5 Years



### SCHEME D

- Interest Rate : 1.50% pm
- ROI : Paid on Maturity
- Lock-in : 5 Years

# **WHY CHOOSE VIRUTCHAM**

We are professionally managed investment company dedicated to providing safe, reliable, and rewarding financial opportunities to the public. Guided by transparency and a strong ethical foundation, we focus on long-term growth that transforms simple savings into sustainable wealth. Our investment philosophy is built on discipline, research-driven strategies, and a deep understanding of market dynamics, enabling us to balance security with steady returns. By aligning every investment plan with the unique financial goals of our clients, we aim to create enduring value and foster lasting trust. At Virutcham Holdings, our mission goes beyond wealth management—we nurture prosperity, build financial confidence, and secure the future of every family we serve.



**Attractive Interest Rates**



**Transparent Operation Process**



**100% Free Insurance Cover**



**Flexible Investment Terms**



**Safe and Regulated Norms**



**Personalized Customer Support**



# **MORE THAN 20 YEARS OF INVESTMENT EXPERTISE**

We stand on the foundation of over 20 years of combined expertise in financial management and wealth creation. Our senior partners contribute deep knowledge, strategic foresight, and proven experience, while our younger generation brings fresh energy, innovation, and modern market insights. This balance between wisdom and innovation enables us to design investment solutions that are resilient, adaptive, and tailored to meet the evolving needs of today's investors.

We believe that investments are more than just numbers—they are the seeds of financial freedom and long-term security. Unlike traditional money management, our approach focuses on nurturing your savings with discipline, transparency, and care. By combining research-driven strategies with responsible risk management, we ensure that every rupee you invest works efficiently toward building sustainable growth, opportunity, and a stronger financial future for your family.

Our mission is to create a win-win ecosystem where investors benefit from steady, predictable returns while we grow together through intelligent portfolio management. We are committed to trust, clarity, and long-term partnerships. With us, your wealth is not only managed—it is nurtured, protected, and guided toward fulfilling your life goals with confidence.

# WHAT MAKES VIRUTCHAM SPECIAL



## DEPENDABLE RETURNS

- Market Fluctuation Protection
- Consistent Returns
- Guarded Investment Principal
- Long-Term Reliability



## EASY TO CONTACT

- We would love to hear from you
- Our team is always ready to assist
- Any queries you have will be answered promptly



## RISK MANAGEMENT

- Diversification across assets & sectors
- Strict internal risk controls
- Continuous monitoring & timely rebalancing
- Allocation of safe assets to secure fixed payouts



## OUR PROMISE

- Steady income
- Responsible investing
- Transparent communication
- Long-term growth

# TERMS & CONDITION

## **Investor Obligations:**

A applicant, also referred to as a investor, is an individual who joins a investment scheme and is obligated to make regular contributions at predetermined intervals to the pooled fund, as stipulated in the investment fund agreement, while adhering to the terms and conditions governing membership, rights, and obligations.

## **Deposit Limits:**

The minimum deposit amount is ₹ 10,000, while the maximum is unlimited.

## **Payment Methods:**

All deposits must be made only in the name of Virutcham Holdings Private Limited and solely via Cheque/DD/NEFT/IMPS/RTGS /UPI. The administration shall not be liable for any funds sent to an individual's account or given in cash.

## **Nominee Details:**

Applicants must designate a nominee. In the event of unforeseen circumstances (such as demise), the deposit amount will be transferred to the nominee's account upon maturity.

## **Deposit Receipt :**

The applicant should safeguard this deposit receipt.

## **Withdrawal Rules:**

Early withdrawal of funds during the investment period is permitted only upon fulfillment of all contractual terms.

## **Loan Facility:**

Applicant may be eligible to avail a collateral-free loan of up to 75% of their total contributions during the investment operational period, subject to the terms and conditions outlined in the agreement, including repayment schedules, applicable interest rates (if applicable) and compliance with regulatory guidelines governing such advances.

## **Surrender & Refund:**

In the event that you are unable to continue your investment, a surrender will be processed as per your request. The balance will be refunded to you within fifteen days from the date of your request, after deducting 25% of the amount you paid.

## **Insurance Cover:**

We will provide Personal Accident (PA) insurance coverage equivalent to your investment value, commencing the second day of your investment and valid through the investment's maturity date. This coverage applies only if the investment exceeds ₹ 5 lakh.

## **Amendments:**

Virutcham Holdings Private Limited reserves the right to modify or amend these terms and conditions at any time, without prior notice to applicant/subscribers, to align with regulatory changes, operational requirements, or business needs, with such revisions becoming effective immediately upon publications.

# START GROWING YOUR WEALTH TODAY

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"IF YOU DON'T  
FIND A WAY TO **MAKE  
MONEY WHILE YOU SLEEP,**  
YOU WILL WORK UNTIL YOU DIE."

”

“

"NEVER DEPEND ON A **SINGLE  
INCOME.** MAKE AN **INVESTMENT**  
TO CREATE A **SECOND SOURCE.**"

”

“

## WHY INVESTMENT?

"DON'T JUST LET YOUR MONEY  
SIT IDLE — PUT IT TO WORK!"

"EVERY RUPEE YOU INVEST  
IS A SOLDIER IN YOUR ARMY,  
FIGHTING TO GROW, EARN MORE  
AND BUILD LASTING WEALTH."

"INVESTING ISN'T SPENDING —  
IT'S PLANTING SEEDS FOR A FUTURE  
OF FREEDOM, SUCCESS, AND  
OPPORTUNITY!"

”



# GET IN TOUCH WITH US

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