



Plus  
**Golden Shine**  
JEWELLERY PURCHASE PLAN

## Rising Gold price? The benefit is always yours!

— Pay for 10 months and enjoy double benefits —

You Benefit On The Gold Rate\*  
+  
**50%\*Off**  
on Gold Jewellery making charges

### Advantages of Golden Shine

50% off on making charges on total accumulated value / gold

Your gold is secured even if price rises

You can reap benefits from 6 months of the payment

A plan that prioritizes customer first

Monthly installment starts from ₹ 2,000

**CS** Chandukaka Saraf™  
SINCE 1827

Trusted Legacy of Baramati™

🌐 [www.chandukakasaraf.in](http://www.chandukakasaraf.in) | ☎ 1800 267 8555

Exclusively available in following stores

**Baramati:** Mahavir Path | Kacheri Road | Pencil Chowk, M.I.D.C. | **Akluj:** Opp. Government Rest House

**Pune :** Chandan Nagar | Hadapsar | **Sangamner:** Vyapari Sankul, S.T. Stand

**Ahmednagar:** Near Newaskar Petrol Pump, Sathha Colony, Station Road

**Nashik:** Next to Sai Sports, Canada Corner | **Pandharpur :** Sargam Chowk, Near HDFC Bank

**Solapur:** Saat Rasta, Station Road, Yatiraj Hotel. | **Phaltan:** Punyashlok Ahilyadevi Holkar Chowk, Shingnapur Road

## TERMS & CONDITIONS

1. The customer has to pay monthly installment of ₹ 2,000 or more in multiples of ₹ 1,000 for 10 consecutive months. The benefit of the said scheme will be available in the 11<sup>th</sup> month after completion of 10 installments.
2. While depositing installment every month, 22 carat pure gold of the instalment amount will be booked as per prevailing rate of gold.
3. In this plan buy 22 carat pure gold.
4. Customer will get the Golden Shine Plus passbook and the receipt of the monthly installment payments, this receipt will include the weight of gold which is booked against the installment value.
5. On the maturity of the plan, 50% discount will be given on the making charges, only on the accumulated gold booked by the customer over 10 months.
6. At the time of purchase on maturity, GST and the making charges for the accumulated gold and the additional gold purchased will be calculated as per the prevailing market rates.
7. KYC – at the time of enrollment the following documents are to be submitted by the customer: PAN card, government identity card, address proof and his/her bank passbook.
8. This plan is available only at selected Chandukaka Saraf & Sons Pvt. Ltd. Stores. No additional charges on the installment payments done through Debit Card/Credit Card/UPI/Cash. You can also deposit the installment through the QR Code printed on the receipt.
9. The prevailing gold price on the day of depositing the said installment or on the next working day will be considered.
10. The monthly installment must be paid for 10 consecutive months on or before the defined payment date. If any installment is not paid on time, the overall plan benefit may differ for missed days.
11. It will be mandatory to deposit the installment amount every month. In case of non-payment of installments within the specified period or there is a delay, the amount of benefit will be reduced by 5% for every 30 days of delay.
12. If the plan is closed after 6 consecutive months of installments and the installments are deposited on time without any delay, 20% discount on the making will be available.
13. There will be no additional benefit if the plan closed before 6 months.
14. In case of the loss the Golden Shine Plus passbook a new passbook has to be taken by the customer by paying ₹100. The amount paid under the Golden Shine Plus will not be refunded under any circumstances.
15. At the time of purchase at maturity, customer has to present his/her identity card, and it will be mandatory to submit the Golden Shine Plus passbook and all the monthly receipts. The installment paid by the customers cannot be transferred in the name of another person for any reason.
16. At maturity of the plan the purchase invoice will be in the same name in which the customer has enrolled in the plan.
17. The customer will be required to make a purchase equal to or more than the sum of the total deposited value under the plan.
18. If the customer does not make the purchase after the maturity of the plan, the account will be closed on the 360<sup>th</sup> day from the day of activation and the amount will be credited to the customer's bank without any benefit.
19. All the terms & conditions under this plan will be applicable to the customer. At the time of purchase on the plan's maturity, if any additional government tax is applicable, the said tax amount will have to be paid by the customer.
20. Chandukaka Saraf & Sons Pvt. Ltd. reserves all rights to discontinue the plan and modify the above rules without prior notice.
21. All grievances are under Baramati Court Jurisdiction only.



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