



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 ₹ 3,000



SINCE 1827

Chandukaka Saraf™

Trusted Legacy of Baramati™

🌐 www.chandukakasaraf.in | ☎️ 1800 267 8555

Exclusively available in following stores

Baramati: Mahavir Path | Kacheri Road | **Baramati M.I.D.C.:** Pencil Chowk | **Akluj:** Opp. Government Rest House
Pune: Chandannagar: Dwarka Chambers | Hadapsar: Opposite Magarpattacity Main Gate | **Sangamner:** Vyapari Sankul, Near S.T. Stand
Ahilyanagar: Near Newaskar Petrol Pump, Sattha Colony, Station Road | **Nashik:** Next to Sai Sports, Canada Corner
Pandharpur: Sargam Chowk, Near HDFC Bank | **Solapur:** Saat Rasta, Station Road, Opp Yatiraj Hotel.
Phaltan: Punyashlok Ahilyadevi Holkar Chowk, Shingnapur Road | **Indapur:** Pune Solapur Highway, Opp. PDCC Bank

TERMS & CONDITIONS

1. The customer has to pay monthly installment of ₹3000 or more in multiples of ₹1000 for 10 consecutive months. The benefit of the said Investment Plan will be available in the 11th month after completion of 10 instalments.
2. While depositing installment every month, 22 carat pure gold of the installment amount will be booked as per prevailing rate of gold.
3. In the Golden shine plus plan the customer can only purchase 22 carat pure gold jewellery.
4. On online payments for Golden Shine Plus plan, customer will get payment receipt online.
5. On the maturity of the Investment 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 enrolment the following documents are to be submitted by the customer: Aadhar Card, PAN card, government identity card, address proof and his/her bank passbook.
8. This Investment 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/Online.
9. The prevailing gold price on the day of deposit in 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 Investment plan benefit may differ for missed days.
11. It will be mandatory to deposit the installment amount every month. In case of nonpayment of instalments 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 Investment plan is closed after 6 consecutive months of instalments and the instalments are deposited on time without any delay, 20% discount on the making will be available.
13. There will be no additional benefit if the Investment plan is closed before 6 months.
14. 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. The installment paid by the customers cannot be transferred in the name of another person for any reason
16. At maturity of the Investment plan the purchase invoice will be in the same name in which the customer has enrolled in the Investment plan.
17. For the customer who enroll for the investment plan online physical passbook and receipt is not required at the time of redemption.
18. On maturity of the plan, the customer will have to purchase the jewellery from he/her nearest Chandukaka saraf store.
19. The customer will be required to make a purchase equal to or more than the sum of the total deposited value under the Investment plan.
20. If the customer does not make the purchase after the maturity of the Investment plan, the account will be closed on the 360th day from the day of activation and the amount will be credited to the customer's bank without any benefit.
21. All the terms & conditions under this Investment plan will be applicable to the customer. At the time of purchase on the Investment plan's maturity, if any additional government tax is applicable, the said tax amount will have to be paid by the customer.
22. Chandukaka Saraf & Sons Pvt. Ltd. reserves all rights to discontinue the Investment plan and modify the above rules without prior notice.
23. All grievances are under Baramati Court Jurisdiction only.



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