



Suvarna Aarambh

★ Jewellery Purchase Plan ★

Invest In Jewellery, Invest In Assurance

— ✦ Scheme Calculation (Example) ✦ —

Details	Diamond Jewellery	Gold Jewellery	Bullion
Installment Rate (₹)	10,000	10,000	10,000
Duration (Month)	10	10	10
Total Rate (₹)	1,00,000	1,00,000	1,00,000
Assured Benefit (₹)	15,000	10,000	4,000

(Investment) (Month)

₹10,000 x 10 = ~~₹1,00,000~~

(Assured Benefit)

₹ 1,10,000*

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



Chandukaka Saraf™

SINCE 1827

Trusted Legacy of Baramati™

🌐 www.chandukakasaraf.in | ☎ 1800 267 8555

TERMS & CONDITIONS

1. The customer has to pay monthly installment of ₹2,000 or more in multiples of ₹500 for 10 consecutive months, the receipt will be provided to the customer.
2. 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.
3. 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.
4. 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. (eg. if the customer has started the plan on 1st April then customer has to pay the second installment on 1st May)
5. If the plan is closed within 10 months, the purchase can be made only with the accumulated amount.
6. No additional benefit will be provided to the customer for the days beyond the Investment Plan maturity date.
7. At the time of purchase, the rate and making charges prevailing on the day of purchase and at the time of the billing will be considered.
8. The amount deposited under the plan will not be refunded for any reason, the customer will have to make a purchase of the accumulated value.
9. At maturity of the plan, the purchase invoice will be in the same name in which the customer has enrolled for the plan.
10. 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.
11. For the customer who enroll for the investment plan online physical passbook and receipt is not required at the time of redemption.
12. On maturity of the plan, the customer will have to purchase the jewellery from he/her nearest Chandukaka saraf store.
13. The customer will be required to make a purchase equal to or more than the sum of the total deposited value under the plan
14. If the customer does not make the purchase after the maturity of the plan, the account will be closed on the 360th day from the day of activation and the amount will be credited in the form of gift voucher. The gift voucher will be valid for 3 months (90 days) from the 360th day.
15. Gift vouchers has to be redeemed within 1 month (30 days) at our store, otherwise it will be sent to the customer's registered address after 30 days.
16. The amount of gift voucher will be utilized only for purchase of jewellery, it cannot be used for payment of installment or any other plan and the full amount of the voucher will have to be redeemed in the bill.
17. 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.
18. Chandukaka Saraf & Sons Pvt. Ltd. reserves all rights to discontinue the plan and modify the above rules without prior notice.
19. All grievances are under Baramati Court Jurisdiction only.

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