

S Chandukaka Saraf™

SINCE 1827

Jewellers Loved Across Generations



YEARS OF TRUST

GOLDEN PROMISE SCHEME

A Golden Advantage Awaits!

Get



Making Charges on Jewellery*

*T&C Apply

Scheme Benefits

Monthly Amount	Total Amount	Maximum Benefit on Gold Jewellery Purchase	Maximum Benefit on Diamond Jewellery Purchase
₹10,000	₹10,000 X 12 = ₹1,20,000	₹18,000*	₹42,000*

TERMS & CONDITIONS

- Under this Scheme, a customer may enroll by selecting a fixed monthly installment ranging from **₹5,000/- to ₹25,000/-**, in multiples of **₹1,000/-**. The selected installment amount shall remain fixed and must be paid regularly for **12 (Twelve) consecutive months**.
- Submission of a valid **PAN Card** and **Government-approved Address Proof** is mandatory at the time of enrollment.
- The monthly installment shall be paid on the **same calendar date** of each month as the enrollment date for **12 (Twelve) consecutive months**. Failure to make timely payments may result in reduction or forfeiture of Scheme benefits in accordance with these Terms & Conditions.
- In the event of delayed payment, the Scheme benefit shall be reduced by **10% for every completed 30-day period of delay**.
- Scheme Benefits:**
 - Gold Jewellery**
If the Making Charges applicable on the selected Gold Jewellery are **15% or below**, the customer shall be entitled to a **100% waiver of the applicable Making Charges**.
 - Diamond Jewellery**
If the Making Charges applicable on the selected Diamond Jewellery are **35% or below**, the customer shall be entitled to a **100% waiver of the applicable Making Charges**.
- Where the applicable Making Charges exceed **15% for Gold Jewellery** or **35% for Diamond Jewellery**, the customer shall be liable to pay the excess Making Charges, together with all other applicable charges, taxes, GST, and any other levies as per the Company's prevailing policies.
- Benefits under this Scheme are applicable exclusively for the purchase of **either Gold Jewellery or Diamond Jewellery**. Purchase of Coins, **Bullion, Silver Articles/Utensils**, or any other products shall not be eligible under this Scheme.
- The prevailing **Gold/Diamond Jewellery rates**, applicable **Making Charges**, GST, and other statutory charges in force on the date of billing shall apply at the time of purchase.
- Apart from the benefits provided under this scheme, no other offer, discount, or promotional benefit available at the time of billing shall be applicable.
- The customer shall utilize the **entire accumulated Scheme value** in a single purchase. The amount deposited under the Scheme is **non-refundable, non-transferable**, cannot be assigned to any third party, and cannot be adjusted against any other scheme or account.
- A customer shall be permitted to purchase **either Gold Jewellery or Diamond Jewellery** under a single Scheme account. Combined purchase of both categories under the same Scheme shall not be permitted. A **registered mobile number** is mandatory at the time of redemption.
- Upon successful completion of the Scheme tenure, the accumulated Scheme value shall be converted into a **Gift Voucher**. A **One-Time Password (OTP)** shall be sent to the customer's registered mobile number for voucher redemption. The OTP shall remain valid for **90 (Ninety) days** from the date of issuance.
- If the Gift Voucher is not redeemed within the prescribed **90-day validity period**, the customer shall cease to be eligible for the Scheme benefits. However, the deposited amount shall continue to remain available in the form of a **Gift Voucher**, subject to the Company's prevailing redemption policy.
- If the scheme is discontinued or closed before completion of the tenure for any reason, the customer shall not be entitled to any benefits under this scheme. Further, two or more schemes cannot be clubbed or combined under any circumstances.
- This Scheme shall be valid only at the branch where the customer has enrolled. However, the Company may, at its sole discretion, permit transactions at any other authorized branch.
- All applicable taxes, GST, statutory levies, duties, or other charges prevailing at the time of billing shall be borne by the customer. Enrollment in the Scheme shall constitute unconditional acceptance of these Terms & Conditions.
- The Company reserves the absolute right, at its sole discretion, to amend, modify, suspend, withdraw, or discontinue this Scheme or any of its Terms & Conditions, in whole or in part, at any time without prior notice. The Company's decision in all matters relating to the Scheme shall be final and binding.
- All disputes shall be subject to the jurisdiction of the Baramati Court only.

Maharashtra: Baramati | Baramati M.I.D.C. | Pune: Chandannagar & Hadapsar | Ahilyanagar: Sattha Colony & Savedi Phaltan | Indapur | Akulj | Pandharpur | Solapur | Sangamner | Nashik | Panvel | Beed | Natepute | Dhule | Jalna | Talegaon Chakan | **Karnataka:** Kalaburagi