

Jewellers Loved Across Generations



Plus
Golden Shine
JEWELLERY PURCHASE PLAN

Rising Gold price? The benefit is always yours!

Pay for 11 months and enjoy double benefits

**You Benefit On
The Gold Rate***

+

on Gold Jewellery
making charges

75%*
OFF

Advantages of Golden Shine

75% 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

*T&C Apply

Monthly installment starts from ₹ 2,000

TERMS & CONDITIONS

1. The customer has to pay a monthly installment of ₹2,000/- or more, in multiples of ₹1,000/-, for 11 consecutive months. The benefit of the said scheme will be available in the 12th month, after completion of 11 installments.
2. The Customer can participate in this Scheme by making monthly contributions from ₹2,000/- to ₹1,00,000/-, in multiples of ₹1,000/-. The Scheme cannot be opened in the name of a company or firm.
3. While depositing the installment every month, 22 carat pure gold equivalent to the installment amount will be booked as per the prevailing rate of gold.
4. Under this plan, 22 carat pure gold will be booked.
5. The customer will receive the Golden Shine Plus Passbook, and receipt for the monthly installment payments. This receipt will include the weight of gold booked against the installment value.
6. On maturity of the plan, a 75 % discount on making charges will be given only on the accumulated gold booked by the customer over 11 months.
7. Apart from the benefits available under this scheme, no other Additional offer or discount available at the time of purchase will be applicable. Also, two or more schemes cannot be combined in a single bill.
8. At the time of purchase on maturity, GST and making charges for the accumulated gold and the additional gold purchased will be calculated as per the prevailing market rates.
9. KYC: At the time of enrollment, the customer must submit the following documents: PAN Card, Government-issued Identity Card, Address Proof.
10. Monthly installment payments can conveniently be made using the QR Code provided on the receipt or by visiting our website at www.Chandukakasaraf.in.
11. The prevailing gold price on the day of depositing the said installment, or on the next working day, will be considered.
12. The monthly installment must be paid for 11 consecutive months, on or before the defined payment date. If any installment is not paid for on time, the plan benefit may differ due to the missed days.
13. It is mandatory to deposit the installment amount every month. In case of non-payment of installments within the specified period or in case of a delay, the benefit amount will be reduced by 5% for every 30 days of delay.
14. There will be no additional benefit if the plan is closed before 6 months.
15. In case of loss of the Golden Shine Plus Passbook, a new passbook will be issued to the customer upon payment of ₹100/-. The amount paid under the Golden Shine Plus plan will not be refunded under any circumstances.
16. At the time of purchase on maturity, the customer must present his/her Identity Card and submit the Golden Shine Plus Passbook along with all the monthly receipts. The installments paid for by the customer cannot be transferred to any other person for any reason.
17. At maturity of the plan, the purchase invoice will be issued with the same name as the customer has enrolled in the plan.
18. The customer will be required to make a purchase equal to or greater than the total amount deposited under the plan.
19. If the customer does not make a purchase after scheme maturity date, the account will be automatically closed on the 360th day from the date of enrollment. In such cases, the gold accumulated under the scheme will be held in the form of a Weight Voucher, without any additional benefits.
20. 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.
21. The company reserves the right to close the scheme or make changes to the above Terms & Conditions without prior notice.
22. All grievances are under Baramati Court jurisdiction only.

*T&C Apply