Chandukaka Saraf™
SINCE 1827

200 YEARS OF TRUST

Jewellers Loved Across Generations

suvarna aarambh

★ Jewellery Purchase Plan ★

A unique blend of beauty and investment

A special priceless investment plan

Details	Diamond Jewellery	Gold Jewellery	Vedhani / Coin
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

*T&C Apply

(Investment) (Month's) (Benefits)
₹10,000 x 10 = ~~₹1,00,000~~ ₹ 1,15,000*

Exclusively available in following stores

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

TERMS & CONDITIONS

1. The customer has to pay monthly installment of ₹1,000 or more in multiples of ₹500 for 10 consecutive months, the receipt will be provide to the customer.
2. KYC – at the time of enrollment the following documents are to be submitted by the customer: PAN card, government identity card, address proof.
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/Cash. You can also deposit the installment through the QR Code printed on the receipt.
4. Monthly installment payments can be conveniently made using the QR Code provided on your receipt or by visiting our website at www.chandukakasaraf.in.
5. 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)
6. If the plan is closed within 10 months, the purchase can be made only with the accumulated amount.
7. No additional benefit will be given for additional days after the expiry of the plan.
8. 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.
9. 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.
10. At maturity of the plan, the purchase invoice will be in the same name in which the customer has enrolled for the plan.
11. At the time of purchase at maturity, customer has to present his/her identity card, and it will be mandatory to submit the Suvarna Aarambh passbook and all the monthly receipts. The installment paid by the customers cannot be transferred in the name of another person for any reason.
12. In case of the loss of Suvarana Aarambh passbook a new passbook has to be taken by the customer by paying ₹100. The amount paid under the Suvarana Aarambh will not be refunded under any circumstances.
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) from 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 for purchase of jewellery only, it cannot be used for payment of 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. Apart from the benefits provided under this scheme, no other offer, discount, or promotional benefit available at the time of billing shall be applicable.
20. All grievances are under Baramati Court Jurisdiction only.

*T&C Apply