

## TERMS & CONDITIONS FOR MY NAVRATHAN MY CHOICE

- Members can purchase Gold, Diamond, or Silver jewellery (Except gold coin, bar & article and silver coin & bar) within 12 months after completing the plan period, provided there are no delays in monthly payments.
- No discounts will be allowed on pre-closure of plan by the members and they will be allowed to purchase gold jewellery only for amount they have paid.
- Member should enrol plan after carefully reading, understanding, and agreeing to its terms and conditions and submitting the fully filled in and signed enrolment application.
- The 1st Installment shall be paid alongwith a completely filled application form Customers shall provide a copy of valid photo identity proof such as Driver's Licence, Passport, Ration Card, Election Card or PAN Card for authentication at the time of enrolment and redemption also.
- If the applicant is a Minor (below 18 years) then furnishing guardian / parents details becomes mandatory and upon maturity Guardian / parents only will be authorized to redeem.
- Once a member enrolls, the 1st enrollment amount will remain fixed for the duration of the 11-month plan and will not change under any circumstances.
- Members can avail the full benefits of their plan only upon the successful completion of 11 installments, in accordance with the plan's terms and conditions.
- No cash refund will be made under any circumstances.
- Subsequent Installments can be paid in CASH / CROSSED CHEQUES / DEBIT/NET BANKING in favour of Navrathan Jewellers PVT. Ltd.
- Post-dated cheques shall be accepted. Out-stations cheques will not be accepted. Service charges (as applicable) may be levied on all dishonoured cheques.
- If the customer wishes to pay using an international debit or credit card (AMEX or others) additional charge of 2.5% will be applicable.
- In case of default of payment by the customer, he/she will not be entitled for discount.
- The maturity date will be 30 days from the date of payments (in our account) of the last advance payments. Customers are advised to redeem the plan amount within 15 days of the date of maturity.
- Monthly advance shall be paid on their enrollment day every month, falling which it will be credited for subsequent month.
- Rate / Value addition / Wastage / Making charges / and tax surcharges Will be levied as applicable at the time of sale.
- Company will charge 100% on all stone charges for any jewellery purchased under any plan.
- Redemption for the choosen plan is limited to a single specified product, and any exchange Claims must be for products within the same category.
- In case the customer wishes to change or switch plans, the new plan will start from the switch date. The previous plan's join date will not be considered under any circumstances.
- Members who enrolled in the plan on any offer day and later wish to discontinue it, can request the amount to be apply toward a new purchase or refund. The company will deduct the value of the redeemed offer.
- Customer should carry their enrollment form/passbook to the showroom every time they pay their advance and get the same updated. Customer should also request the receipt for the same.
- Customers can easily view and make their monthly membership payments on the Navrathan Jewellers mobile app or website using their registered mobile number and password. Receipts for payments are available upon request at any of our showrooms. For online payments made through IMPS, NEFT, RTGS, NACH, or the Navrathan Jewellers app or website, please quote your membership ID and notify us via email or WhatsApp with your payment reference or screenshot.
- If the aggregate of the monthly advance amount is equivalent to ₹ 2 Lakhs or more, submission of PAN CARD copy will be mandatory. Cash cannot be accepted if the aggregate monthly advance is exceeding to ₹ 2 lakhs.
- NJPL reserves the right to issue a duplicate passbook in the event of loss of original passbook. Duplicate passbook shall be issued only if the customer provides an Indemnity letter / Identity proof along with all the receipts issued to him/her.
- The above plan is valid for 11 months and will be terminated at the end of the 12th month, irrespective of the number of installments paid by the customer. If the customer fails to complete the 11 months, they shall be entitled to a discount on the final sale bill, depending on the number of installments paid. For example, if a customer starts the plan on 1st January, the plan will terminate on 31st December. If the customer pays for only 8 months instead of 11 months, the discount amount will be calculated as follows: ₹5,000 × 8/11 or ₹2,500 × 8/11. The final calculation will be determined by the company.
- On the purchase of jewellery, the discount will be in accordance with the terms and conditions of the plan. No extra or regular or festival offers discounts will be provided. Customers must choose either the regular discount or the plan discount; both cannot be applied under any circumstances.

- Members can redeem thier plan and purchase Jewellery after 345 days. However, if they do not make a purchase within 365 days from the date of enrollment, their advance amount will be refunded.
  - Members must make a purchase that is equivalent to or greater than their accumulated weight/amount. If a member buys jewelry that exceeds this amount or weight, any applicable value addition (VA) or making charges for the excess will be borne by the member.
  - Members will receive a reminder message for their monthly installment on their registered mobile number via SMS or WhatsApp before the 10th of each month, with the final reminder sent on the 25th of every month.
  - The customer signature or otp from registered mobile number will be verified at the time of redemption.
  - GST & any others Government levies at the time of purchase for all sales transactions will be borne by the customer.
  - Any conditions which are especially not covered along, would be at the sole description of the Company at the time of transaction. The decision of the Company in this regard would be deemed as irrevocable and final.
  - In cases where a situation is not explicitly addressed in these Terms and Conditions, the company reserves the right to make a decision at its discretion.
  - Navrathan Jewellers has the sole discretion to alter, amend, and modify the terms and/or to discontinue the Scheme, without issuing any prior intimation.
  - In case of any changes in existing laws, rules, acts, etc, by any regulatory authority, necessary requirements as per the same have to be complied by the customers.
- All disputes, If any shall be subject to Bengaluru Court's Jurisdiction.



JEWELLERS SINCE 1954

# NAVRATHAN

*Everything you treasure*

GOLD • DIAMOND • SILVER • PLATINUM

## "Invest now!"

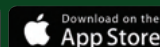
To turn your savings into Beautiful Jewellery of your choice—secure your future with elegance!"



Scan the QR code to create account/  
download the app.



You can also pay online through [www.navrathan.com](http://www.navrathan.com)  
Support: [savingscheme@navrathan.com](mailto:savingscheme@navrathan.com)



# Swarna



11-months fixed jewellery purchase plan with a minimum payment of ₹5,000 (Rupees Five Thousand) or above in multiples of ₹1,000, over a duration of 11 months.

Under this "SWARNA" plan, the weight of 22 Karat gold equivalent to the value of the installments will be credited to your "SWARNA" account based on the amount paid each month, at the prevailing rate on the day of payment received by Navrathan Jewellers. Upon successful completion of the 11 installments, members can redeem their plan and avail a flat 50% discount on value addition/making charges for their total accumulated gold.

### Example:

If a member selects a 22 Karat BIS Hallmarked jewellery (Necklace) weighing 76.243 grams with a 24% value addition/making charge, and after the successful completion of 11 installments at ₹5,000 per month, which accumulated to 8.419 Grams, then the selected product's value addition/making charge can be calculated as follows:

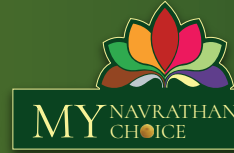
#### Exclusively for 22 Karat BIS Hallmarked Gold Jewellery Purchase

Installment Advance Amount	Month on Month	Prevailing Gold Rate on the day of payment	Gold weight Credit-22Karat BIS Hallmarked
₹ 5,000	1st month	₹ 5,810	0.861 grams
₹ 5,000	2nd month	₹ 5,780	0.865 grams
₹ 5,000	3rd month	₹ 6,035	0.829 grams
₹ 5,000	4th month	₹ 6,710	0.745 grams
₹ 5,000	5th month	₹ 6,715	0.744 grams
₹ 5,000	6th month	₹ 6,615	0.756 grams
₹ 5,000	7th month	₹ 6,495	0.770 grams
₹ 5,000	8th month	₹ 6,630	0.754 grams
₹ 5,000	9th month	₹ 6,690	0.718 grams
₹ 5,000	10th month	₹ 7,110	0.703 grams
₹ 5,000	11th month	₹ 7,425	0.673 grams
<b>TOTAL ACCUMULATED WEIGHT = 8.419 Grams</b>			

8.419(accumulated gold) x prevailing gold rate x 12% i.e. 100% of 24%

The above table is for illustrative purpose only. \*T&C apply.

# Shresth



11-months fixed, jewellery purchase plan with a minimum payment of ₹2,500 (Rupees two Thousand five hundred) or above in multiples of ₹500, over a duration of 11 months.

Upon successful completion of the 11 installments, the members can purchase "Diamond Jewellery" at the completion of the 11th month (30 days after the payment of the 11th month) and avail the benefit equivalent to two months of advance payment / discount. Or, the member can purchase 22 Karat BIS Hallmarked "Gold Jewellery" and avail the benefit of one month's advance payment / discount. Or member can also purchase "Silver Jewellery/Articles" and avail the benefit of 50% of one month's advance amount.

### Example:

#### Diamond Jewellery Purchase

Installment Advance Amount	Discount/Benefit	Total
₹ 2,500x11 = 27,500	₹ 5,000	₹ 32,500
₹ 5,000x11 = 55,000	₹ 10,000	₹ 65,000

The member can purchase certified Diamond Jewellery after the completion of 11 months with benefit of two months advance amount / contribution as discount.

#### Gold Jewellery Purchase

Installment Advance Amount	Discount/Benefit	Total
₹ 2,500x11 = 27,500	₹ 2,500	₹ 30,000
₹ 5,000x11 = 55,000	₹ 5,000	₹ 60,000

The member can purchase 22 Karat BIS Hallmarked Gold Jewellery after the completion of 11 months with benefit of one month's advance amount / contribution as discount.

#### Silver Jewellery / Articles Purchase

Installment Advance Amount	Discount/Benefit	Total
₹ 2,500x11 = 27,500	₹ 1,250	₹ 28,750
₹ 5,000x11 = 55,000	₹ 2,500	₹ 57,500

The member can purchase silver jewellery/articles and avail the benefit of 50% of one month's advance amount.

The above tables is for illustrative purpose only. \*T&C apply.

# Sampurna Plus



11-months fixed, jewellery purchase plan with a minimum payment of ₹25,000 (Rupees Twenty-Five Thousand) or above in multiples of ₹5,000, over a duration of 11 months.

Upon successful completion of the 11 installments, members can redeem their total monthly payment in the form of gold, based on the prevailing gold rate on the day of billing. Members can purchase BIS Hallmarked 22 Karat Gold jewellery with the benefit of zero charges on Value addition /making charge up to 24%.

### Example:

If a member selects a 22 Karat BIS Hallmarked jewellery (Necklace) weighing 76.243 grams with a 24% value addition/making charge, and after the successful completion of 11 installments at ₹25,000 per month, the total amount in the jewellery purchase plan is ₹2,75,000, then the selected product's value addition/making charge can be calculated as follows:

#### Exclusively for 22 Karat BIS Hallmarked Gold Jewellery Purchase

Installment Advance Amount	Prevailing Gold rate on the day of billing	Eligible weight	VA/Making charge/ weight selected jewellery	Total/Balance
₹ 25,000x11 = 2,75,000	₹ 7,110	₹ 2,75,000/₹ 7,110 = 38.677 grams	Making charge/VA 24% weight 76.234 grams	38.677 grams VA nil 37.557 grams VA 24%
₹ 50,000x11 = 5,50,000	₹ 7,110	₹ 5,50,000/₹ 7,110 = 77.355 grams	Making charge/VA 28% weight 100 grams	77.355 grams VA 4% 22.645 grams VA 28%

The above table is for illustrative purpose only. \*T&C apply.

