

OUR STORES

▪ MG ROAD

#87, 1st floor, MG Road, Ashok nagar, Bengaluru - 560001.

Tel: 080 - 25584346 / 25586376.

▪ JAYANAGAR

#6, 33rd cross, 4th Block, Jayanagar, Bengaluru - 560011.

Tel: 080 - 49425550 / 49425500.

▪ RAJAJINAGAR

#120, 12th cross, West of Chord Road, 2nd Stage, Rajajinagar,

Bengaluru - 560086.

Tel: 080 - 23019400 / 23019405.

▪ CT STREET

#75, MRK Square, C.T. Street, Diwan Khan Ln, Bengaluru - 560002.

Tel: 080-41253209.

▪ YELAHANKA

#1082, Doddaballapur main road, Suggappa layout, Ward No. 4,
Next to Police station, Yelahanka Old Town, Bengaluru. - 560064.

Tel: 080 - 44607169.

▪ KR PURAM

Unit 13, Ground Floor, Monarch Aqua, 421 Battarahalli Grama,
Krishnarajapuram, Bengaluru - 560036.

▪ KANAKAPURA ROAD

#5, NSB Arcade, Ground & 1st Floor, Raghuvanahalli,
Kanakapura Main Road, Bengaluru - 560109.

For Queries regarding jewellery purchase plans:



+91 90354 54686



savingscheme@navrathan.com

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



NAVRATHAN JEWELLERS



TERMS & CONDITIONS

- Members should enroll in the plan after carefully reading, understanding, and agreeing to its terms and conditions and submitting the fully filled and signed enrollment application.
 - The 1st installment shall be paid along with a completely filled application form. Customers shall provide a copy of valid photo identity proof such as Driving Licence, Passport, Ration Card, Election Card, or PAN Card for authentication at the time of enrollment and redemption.
 - If the applicant is a minor (below 18 years), furnishing guardian/parent details becomes mandatory. Upon maturity, only the guardian/parent 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.
 - Members must make a purchase that is equivalent to or greater than their accumulated weight/amount. If a member buys jewellery that exceeds this amount or weight, any applicable value addition (VA) or making charges for the excess will be borne by the member.
 - Monthly advances shall be paid on their enrollment day every month; failing which, it will be credited for the subsequent month.
 - Customers should carry their enrollment form/passbook to the showroom every time they pay their advance and get the same updated. Customers should also request the receipt for the same.
 - 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 exceeds ₹2 Lakhs.
 - Members will receive a monthly installment reminder via SMS or WhatsApp on the enrollment day, along with a final reminder at the end of the month. If a payment is missed, the maturity date will be automatically extended based on the overdue days.
 - 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.
 - In case of any changes in existing laws, rules, acts, etc., by any regulatory authority, necessary requirements as per the same must be complied with by the customers.
 - Subsequent instalments can be paid in CASH / CROSSED CHEQUES / DEBIT/NET BANKING in favour of Navrathan Jewellers Pvt Ltd.
 - Post-dated cheques shall be accepted. Outstation 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), an additional charge of 2.5% will be applicable.
 - Rate/Value addition/Wastage/Making charges and tax surcharges will be levied as applicable at the time of sale.
 - The company will charge 100% on all stone charges for any jewellery purchased under any plan.
 - GST & any other government levies at the time of purchase for all sales transactions will be borne by the customer.
 - Members can redeem their plan and purchase jewellery after the maturity date. However, if no purchase is made within 13 months (one month after the maturity date), their advance amount will be refunded to the provided bank account, with deductions for payment gateway charges, GST, and offers redeemed during enrollment, Navrathan All Rights Reserved.
 - Redemption for the chosen plan is limited to a single specified product, and any exchange claims must be for products within the same category.
 - On the purchase of jewellery, the discount will be in accordance with the terms and conditions of the plan. No extra, regular, or festival offer discounts will be provided. Customers must choose either the regular discount or the plan discount; both cannot be applied under any circumstances.
 - The customer signature or OTP from the registered mobile number will be verified at the time of redemption.
 - If 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 enroll in the plan and later wish to discontinue it can request that the amount be applied toward a new purchase. In case of a refund, the company will deduct the value of any redeemed offers, GST, and payment gateway charges.
 - No discounts will be allowed on pre-closure of the plan by the members, and they will be allowed to purchase products only for the amount they have paid.
 - The maturity date will be 30 days from the date of payment (in our account) of the last advance payment. Customers are advised to redeem the plan amount within 15 days of the maturity date.
 - Navrathan Jewellers reserves the right to issue a duplicate passbook in the event of the loss of the original passbook. Duplicate passbooks shall be issued only if the customer provides an indemnity letter/identity proof along with all the receipts issued to him/her.
 - If a customer fails to pay the monthly installment for any plan for more than 3 months, Navrathan reserves the right to close the plan (membership) without prior notice. Any amount paid against the plan will be adjusted only against product purchases, with no refunds under any circumstances.
 - Navrathan Jewellers only uses the official WhatsApp number +919035454686 and email savingscheme@navrathan.com for direct contact regarding jewellery purchase plans, such as new enrollment, reminders, monthly due follow-ups, etc. The company is not responsible for any scams or fraud cases from other contacts.
 - 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.
 - Any conditions not specifically covered will be at the sole discretion of the Company at the time of the transaction. The decision of the Company in this regard would be deemed 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.
- All disputes, if any shall be subject to Bengaluru Court's Jurisdiction.



JEWELLERS SINCE 1954

NAVRATHAN

Everything you treasure

LET'S GET STARTED WITH 4 SIMPLE STEPS

- Easy Signup**
Create with KYC
- Choose your plan**
Select your scheme
- Pay a monthly installment**
Plan starts from ₹1,000
- Own your jewellery with discount**
After completing 11 installments

**"Invest now to turn your savings into
Beautiful Jewellery of your choice"**

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

TOTAL ACCUMULATED WEIGHT = 8.419 Grams
8.419(accumulated gold) × prevailing gold rate × 12% i.e., (50% of 24%).

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
₹ 2,500 x 11 = ₹ 27,500	₹ 5,000	₹ 32,500
₹ 5,000 x 11 = ₹ 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
₹ 2,500 x 11 = ₹ 27,500	₹ 2,500	₹ 30,000
₹ 5,000 x 11 = ₹ 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
₹ 2,500 x 11 = ₹ 27,500	₹ 1,250	₹ 28,750
₹ 5,000 x 11 = ₹ 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.

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
₹ 25,000 x 11 = ₹ 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%
₹ 50,000 x 11 = ₹ 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%

Ex: (1) - 50,000/month, VA/MK 28%

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

Aira choice

11-Month Shine Plan

11-month fixed jewellery purchase plan with a minimum payment of ₹1,000 (Rupees One Thousand) or above, in multiples of ₹500, over a duration of 11 months. Upon successful completion of the 11 installments, members can redeem the plan and purchase Aira exclusive Silver Jewellery, availing a benefit equivalent to one month's payment.

Monthly Installment amount	Discount / Benefit	Total
₹ 1,000 x 11 = 11,000	₹ 1,000	₹ 12,000
₹ 1,500 x 11 = 16,500	₹ 1,500	₹ 18,000
₹ 2,000 x 11 = 22,000	₹ 2,000	₹ 24,000
₹ 2,500 x 11 = 27,500	₹ 2,500	₹ 30,000

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

In this above given examples, the 12th-month discount will be ₹1000, ₹1500, ₹2000, and so on, depending on the customer's monthly payment.



M5 E-CITY MALL

2nd Floor, Veerasandra Industrial area, Electronic city, Bengaluru - 560100.

(Aira Jewellery counters also available at all Navrathan stores)