



JEWELLERS SINCE 1954

NAVRATHAN

*Everything you treasure*

“Invest now to turn your savings into  
Beautiful Jewellery of your choice”



11 months fixed, jewellery purchase plan with a minimum payment of ₹10,000 (Ten Thousand) or above in multiples of ₹1,000, over a duration of 11 months.

Upon successful and consecutive timely payment of all 11 monthly installments as per the plan T&C and within the stipulated plan duration, the member may redeem the plan and choose to purchase BIS Hallmarked 22/18 Karat Antique, Gold or Diamond Jewellery, Gold or Silver Articles, and shall be entitled to a bonus equal to one and a half (1.5) month's installment amount.

Antique, Gold or Diamond Jewellery / Gold or Silver Articles Purchase

Installment Advance Amount	Discount/Benefit	Total
₹ 10,000 x 11 = ₹ 1,10,000 <small>Ex: (A) - 10,000/month.</small>	₹ 15,000	₹ 1,25,000
₹ 11,000 x 11 = ₹ 1,21,000 <small>Ex: (B) - 11,000/month.</small>	₹ 16,500	₹ 1,37,500

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





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 and consecutive timely payment of all 11 monthly installments as per the plan T&C and within the stipulated plan duration, 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 22/18 Karat Antique, Gold or Diamond Jewellery, Gold Articles with the benefit of zero charges on Value addition/making charge up to 24%.

### Antique/Gold/Diamond jewellery / Articles 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 <small>Ex: (A)</small>	₹ 14,850	₹ 2,75,000/ ₹ 14,850 = 18.518 grams	Making charge/VA 24% weight 18.518 grams	18.518 grams VA nil 18.518 grams VA 24%
₹ 25,000 x 11 = ₹ 2,75,000 <small>Ex: (B)</small>	₹ 14,850	₹ 2,75,000/ ₹ 14,850 = 18.518 grams	Making charge/VA 28% weight 36 grams	18.518 grams VA 4% 17.482 grams VA 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 and consecutive timely payment of all 11 monthly installments as per the plan T&C and within the stipulated plan duration, the member may redeem the plan and choose to purchase Aira exclusive Silver Jewellery, availing a benefit equivalent to one month's installment payment.

### Silver Jewellery Purchase

Monthly Installment amount	Discount / Benefit	Total
₹ 1,000 x 11 = 11,000 Ex: (A)	₹ 1,000	₹ 12,000
₹ 1,500 x 11 = 16,500 Ex: (B)	₹ 1,500	₹ 18,000

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



### Exclusive Aira Stores:

- M5 Ecity Mall
- Hennur
- Jayanagar
- Yelahanka
- Mysuru

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# TERMS & CONDITIONS

1. Members must enroll in the plan only after carefully reading, understanding, and agreeing to all the terms and conditions by submitting a duly filled and signed enrollment form. Once the membership is generated, the registered mobile number and member name cannot be changed under any circumstances.
2. The first installment must be paid along with the completed application form. Customers must provide a valid photo identity proof (Driving Licence, Passport, Ration Card, Election Card, or PAN Card) for authentication at the time of enrollment and redemption.
3. If the applicant is a minor (below 18 years), guardian/parent details are mandatory. Upon maturity, only the guardian/parent will be authorized to redeem the plan.
4. Once enrolled, the first installment amount will remain fixed throughout the 11-month plan period and cannot be changed under any circumstances.
5. Members can avail full plan benefits only after successfully completing all 11 installments as per the plan terms and conditions.
6. No cash refund will be made under any circumstances.
7. No coin or bullion redemption is allowed under any plan.
8. Members must purchase jewellery equal to or greater than their accumulated amount/weight. If the purchase value exceeds the accumulated amount, applicable value addition (VA), making charges, and other charges for the excess amount will be borne by the member. In case the customer purchases jewellery below the accumulated weight/amount, the plan benefit will be applied only on the actual purchase weight/amount and not on the accumulated weight/amount.
9. Monthly installments must be paid on the enrollment date every month. If not paid on time, the installment shall be postponed accordingly, and the maturity date will automatically be extended in proportion to the delay period.
10. Customers must bring their enrollment form/receipt/passbook while paying installments at the showroom and ensure it is updated. Customers should also collect the payment receipt.
11. If the aggregate monthly advance amount equals or exceeds ₹2,00,000, submission of a PAN Card copy is mandatory. Cash payments will not be accepted if the aggregate exceeds ₹2,00,000.
12. Members will receive monthly installment reminders via SMS or WhatsApp on their enrollment date and a final reminder at month-end. If payment is delayed, the maturity date will be extended proportionately based on the overdue days.
13. Customers can view and pay their monthly installments through the Navrathan Jewellers mobile app or website using their registered mobile number and password. For online payments (IMPS, NEFT, RTGS, mobile app, or website), members must quote their Membership ID and share payment reference details via email or WhatsApp.
14. Customers must comply with any changes in laws, rules, or regulations as mandated by governing authorities.
15. Subsequent installments can be paid via Cash / Crossed Cheque / Debit Card / Net Banking in favor of Navrathan Jewellers Pvt. Ltd.
16. Post-dated cheques will be accepted. Outstation cheques will not be accepted. Applicable service charges will be levied for dishonoured cheques.
17. 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.
18. Gold rate, value addition, wastage, making charges, taxes, and surcharges will be applicable as per the prevailing rates at the time of billing/redemption.
19. 100% all stone charges will be applicable for any jewellery purchased under the scheme.
20. GST and other applicable government levies at the time of billing/redemption must be borne by the customer.
21. Members can redeem their plan after maturity. If no purchase is made within 13 months (two months after maturity), the paid advance amount will be refunded to the provided bank account after deducting 3% from the total paid amount, along with the value of any offers availed during enrollment.
22. Redemption under the chosen plan is limited to a single specified category/product. Exchanges, if any, must be within the same category.
23. Discounts/benefits will be provided strictly as per the scheme terms and conditions. No additional regular or festival offers can be combined. Customers must choose either the regular offer or the scheme benefit.
24. Customer signature and OTP verification from the registered mobile number is mandatory at the time of redemption.



25. If a customer switches plans, the new plan will commence from the switch date. The previous join date will not be considered under any circumstances.
26. No discounts will be allowed on pre-closure of the plan. Members will be permitted to purchase products only up to the amount they have paid. In case the member requests a refund upon pre-closure, a deduction of 5% from the total amount paid as pre-closure charges.
27. Customers are advised to redeem the plan amount after 15 days from the maturity date, subject to full compliance with the plan terms.
28. In case of loss of the passbook, a duplicate may be issued upon submission of an indemnity letter, valid identity proof, and all original receipts.
29. If a member fails to pay installments for more than 3 consecutive months, Navrathan Jewellers reserves the right to close the membership without prior notice. Any amount paid will be adjusted only against product purchases. No refunds will be made.
30. Navrathan Jewellers will contact customers only through the official WhatsApp number +91 9035454686, support number +91 6364054001, and email [savingscheme@navrathan.com](mailto:savingscheme@navrathan.com) regarding scheme-related communication. The company is not responsible for any scams or fraud from other contacts.
31. Any condition not specifically covered herein shall be at the sole discretion of the Company. The Company's decision shall be final and binding.
32. Navrathan Jewellers reserves the right to alter, amend, modify, or discontinue the scheme without prior notice.

ALL DISPUTES, IF ANY, SHALL BE SUBJECT TO THE JURISDICTION OF THE BENGALURU COURTS.



LET’S GET STARTED WITH 4 SIMPLE STEPS



1 **Easy Signup**  
Create with KYC

2 **Choose your plan**  
Select your scheme

3 **Pay a monthly installment**  
Plan starts from ₹ 1,000

4 **Own your jewellery with discount**  
After completing 11 installments

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



NAVRATHAN JEWELLERS





# OUR STORES

## ▪ MG ROAD

#87, 1<sup>st</sup> floor, MG Road, Ashok nagar, Bengaluru - 560001.

Tel: 080 - 25584346 / 25586376.

## ▪ JAYANAGAR

#6, 33<sup>rd</sup> cross, 4<sup>th</sup> Block, Jayanagar, Bengaluru - 560011.

Tel: 080 - 49425550 / 49425500.

## ▪ RAJAJINAGAR

#120, 12<sup>th</sup> cross, West of Chord Road, 2<sup>nd</sup> 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.

Scan for location



For Queries regarding jewellery purchase plans:



+91 90354 54686



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