

SIRISAMRUDDHI GOLDEN DREAMS



TERMS AND CONDITIONS

1. This is purely an advance for Jewellery purchase plan. NO REFUND of money is allowed under any circumstances.
2. Members can start the subscription of Amount starting from Rs 3000 to Rs 50000/-.
3. Members will be eligible for benefits only after completing all 11-month instalment payments i.e. 330 days from the date of joining.
Benefits for the scheme
 - ▶ **Gold** – 100% No Making/ Wastage Charges on the Weight derived for the Amount paid on the prevailing rate on purchase date.
 - ▶ **Silver** – 100% Bonus on 1 Month's Installment Amount
 - ▶ **Diamond Jewellery** – 150% Bonus on 1 Month's Installment Amount
4. The Jewellery Purchase Plan is unique and will not be linked to any other existing or future plans / offers
5. This Jewellery Purchase Plan is for a period of 12 months and is not transferable under any circumstances
6. The monthly subscription amount agreed to by the members must be paid continuously for 11 months without fail to ensure above mentioned benefit as per the Jewellery Purchase Plan. Every month the amount instalment has to be paid without fail (i.e. 1st to 20th) The instalment can neither be paid in advance nor can be carried over. The money paid as advance for purchase of jewellery under this shall not bear any interest.
7. Under this jewellery Purchase Plan, MINOR CANNOT BECOME AN APPLICANT/MEMBER.
8. At the time of joining the jewellery Purchase Plan, the member may appoint a NOMINEE by furnishing KYC of both self and nominee
9. Payment of instalments beyond the stipulated period, or non payment of more than one instalment, will not be entertained. If member fails to pay instalment continuously, scheme will be discontinued without intimation
10. PDCs if any issued shall be deposited on or before 15th of every month.
11. Payment of monthly instalments can be made through Cash, Credit / Debit Card/UPI and in respect of local cheques it shall be drawn in favor of "SIRISAMRUDDHI GOLD PALACE PVT LTD". In case of dishonor of cheques, actual bank charges (Rs.200 to Rs.500 as the case maybe) shall be borne by the member. Member should ensure to collect receipt while making payments directly at the respective branch.
12. On completion of 11 months (335 days), member can purchase gold jewellery for the total weight accumulated. However, the time period shall not exceed 365 days from the date of enrolment.
13. In case the member wishes to purchase over and above the accumulated weight, full V.A. is chargeable on the weight.
14. Members have the option to purchase gold coins (22 KT) also under the Jewellery Purchase Plan.
15. In case of balance in grams, if any, left out in the jewellery Purchase Plan account after adjusting the purchase item, various items shall be made available such as gold coins and silver coins for the members to purchase. Balance money will not be refunded in cash.
16. Applicable Stone Charges will be collected from the members for all stone ornaments.

17. Member has to bring the membership card every month while making payments. The original membership card has to be surrendered at the time of taking delivery of jewellery. The person, with ID proof, who has signed the application form, should sign on the invoice and jewellery Purchase Plan card at the time of purchase /taking delivery of jewellery.
18. In case the member does not take delivery of the jewellery within 365 days from the enrolment date, sale invoice will be raised in the name of the member towards sale of jewellery, applicable GST on sale value will be paid to the Government and the ornaments' weight due to the member will be held as "stock in custody" by the company till the member takes delivery of the ornament. The member will be communicated/informed by the company in this regard by email / hard copy.
19. Discontinued scheme redemption less than 10 months will be calculated on the basis of amount (in rupees) only no benefits shall be applicable. Purchase can be made for paid-up amount only
20. Member Should pay the Installment every month, Failing to pay would result in maturity Postponement
21. In case of change in address, loss of membership card, the Company should be kept informed without any loss of time. The member has to apply in writing for issue of duplicate card enclosing KYC requirements.
22. The applicable GST has to be fully borne by the member. In case of increase in taxes or introduction of new levies / taxes, the same shall also be fully borne by the member.
23. The company reserves the right to alter, amend, add or delete part or whole of the privileges of the jewellery Purchase Plan without prior notice or suspend the same at any time. In such an event, money will not be refunded and the member shall purchase any item at the showroom equal to the accumulated gold weight in credit.
24. Online / Cheque payment can be accounted upon the actual day of payment receipts from member's account. SIRISAMRUDDHI GOLD PALACE PVT LTD will not be responsible for any technical delays on receiving payment through Online / Cheques.
25. Members can take delivery of the jewellery at any sirisamruddhi gold palace pvt ltd showroom within the state where they have enrolled for the scheme.
26. All disputes are subject to jurisdiction of the competent courts in Bangalore.



**No. 1271/A, Siri Edifice, 16th B Cross,
Yelahanka New Town Mn. Rd., Bengaluru - 560 064
Ph.: 080 4705 4099 / 4705 3525 Mob.: 90350 85751**

SIRISAMRUDDHI GOLDEN FUTURE



TERMS AND CONDITIONS

1. This is purely an advance for Jewellery purchase plan. NO REFUND of money is allowed under any circumstances.
2. Members can start the subscription of Amount starting from Rs 3000 to Rs 50000/-.
3. Members will be eligible for 100% NO MAKING CHARGES AND NO WASTAGE AFTER COMPLETING of all 11-month instalment payments i.e. 330 days from the date of joining.
4. The Jewellery Purchase Plan is unique and will not be linked to any other existing or future plans / offers.
5. This Jewellery Purchase Plan is for a period of 12 months and is not transferable under any circumstances.
6. The monthly subscription amount agreed to by the members must be paid continuously for 11 months without fail to ensure 100% NO MAKING CHARGES AND NO WASTAGE benefit as per the Jewellery Purchase Plan. Every month, one instalment has to be paid without fail (i.e. 1st to 20th) The instalment can neither be paid in advance nor can be carried over. The money paid as advance for purchase of jewellery under this shall not bear any interest.
7. Under this jewellery Purchase Plan, MINOR CANNOT BECOME AN APPLICANT/MEMBER.
8. At the time of joining the jewellery Purchase Plan, the member may appoint a NOMINEE by furnishing KYC of both self and nominee.
9. Payment of instalments beyond the stipulated period, or payment of more than one instalment, will not be entertained. If member fails to pay instalment continuously, scheme will be discontinued without intimation.
10. PDCs if any issued shall be deposited on or before 15th of every month.
11. Payment of monthly instalments can be made through Cash, Credit / Debit Card/UPI and in respect of local cheques it shall be drawn in favor of "SIRISAMRUDDHI GOLD PALACE PVT LTD". In case of dishonor of cheques, actual bank charges (Rs.200 to Rs.500 as the case maybe) shall be borne by the member. Member should ensure to collect receipt while making payments directly at the respective branch.
12. On completion of 11 months (335 days), member can purchase gold jewellery for the total weight accumulated. However, the time period shall not exceed 365 days from the date of enrolment.
13. In case the member wishes to purchase over and above the accumulated weight, full V.A. is chargeable on the weight.
14. Members have the option to purchase gold coins (22 KT) also under the Jewellery Purchase Plan.
15. In case of balance in grams, if any, left out in the jewellery Purchase Plan account after adjusting the purchase item, various items shall be made available such as gold coins and silver coins for the members to purchase. Balance money will not be refunded in cash.
16. Applicable Stone Charges will be collected from the members for all stone ornaments.

17. This scheme is not applicable for Diamond jewellery & Silverware.
18. Member has to bring the membership card every month while making payments. The original membership card has to be surrendered at the time of taking delivery of jewellery. The person, with ID proof, who has signed the application form, should sign on the invoice and jewellery Purchase Plan card at the time of purchase /taking delivery of jewellery.
19. In case the member does not take delivery of the jewellery within 365 days from the enrolment date, sale invoice will be raised in the name of the member towards sale of jewellery, applicable GST on sale value will be paid to the Government and the ornaments' weight due to the member will be held as "stock in custody" by the company till the member takes delivery of the ornament. The member will be communicated/informed by the company in this regard by email / hard copy.
20. Discontinued scheme redemption less than 10 months will be calculated on the basis of amount (in rupees) only, not as grams
21. Member Should pay the Installment every month, Failing to pay would result in maturity Postponement
22. In case of change in address, loss of membership card, the Company should be kept informed without any loss of time. The member has to apply in writing for issue of duplicate card enclosing KYC requirements.
23. The applicable GST has to be fully borne by the member. In case of increase in taxes or introduction of new levies / taxes, the same shall also be fully borne by the member.
24. The company reserves the right to alter, amend, add or delete part or whole of the privileges of the jewellery Purchase Plan without prior notice or suspend the same at any time. In such an event, money will not be refunded and the member shall purchase any item at the showroom equal to the accumulated gold weight in credit.
25. Online / Cheque payment can be accounted upon the actual day of payment receipts from member's account. SIRISAMRUDDHI GOLD PALACE PVT LTD will not be responsible for any technical delays on receiving payment through Online / Cheques.
26. MEMBERS CAN TAKE DELIVERY OF THE JEWELLERY AT ANY SIRISAMRUDDHI GOLD PALACE PVT LTD SHOWROOM WITHIN THE STATE WHERE THEY HAVE ENROLLED FOR THE SCHEME.
27. All disputes are subject to jurisdiction of the competent courts in Bangalore.



SIRISAMRUDDHI GOLDEN NIDHI



TERMS AND CONDITIONS

1. This is a Jewellery BOOKING plan. NO REFUND of money is allowed under any circumstances under the plan.
2. Member will be entitled to purchase after 10 Months/310 Days from the date of commencement.
3. If In any case Member needs to Pre-Close the Bond will Not be entitled for any benefits, Making Charges to be borne by Member only for selected Jewellery.
4. The plan is unique and will not be linked to any other existing or future plans / offers and is not transferable under any circumstance.
5. The money paid as advance under this plan shall not bear any interest.
6. Minimum booking amount is Rs.25,000/-. There is no CEILING for the maximum amount and a copy of PAN is to be furnished for amount exceeding Rs.2,00,000/- and TDS will be applicable.
7. In this plan, minor cannot become an applicant/member.
8. At the time of joining the plan, the member may appoint a NOMINEE by furnishing KYC of both self and nominee.
9. Payments can be made through Cash, Credit/Debit Card, UPI and in respect of local cheques it shall be drawn in favor of "SIRISAMRUDDHI GOLD PALACE PVT LTD". In case of dishonor of cheques, actual bank charges (Rs.200 to Rs.500 as the case maybe) shall be borne by the member. Member should ensure to collect receipt voucher / original membership bond while making payment directly at the respective branch.
10. The amount you pay is credited in 22 karat grams of gold as per the gold rate prevailing on the date of payment.
11. The time period for taking delivery of Jewellery/purchase shall not exceed 365 days from the commencement date of the plan.
12. Members have the option to purchase gold coins also.
13. In case of balance money if any, left out in the plan account after adjusting the purchase price, various items shall be made available such as gold coins, silver coins, gift items and likewise for the members to purchase. Balance money will not be refunded.
14. Applicable Stone Charges will be collected from the members for ornaments with ruby, emerald, zircon, diamond, special stones, etc.
15. The original membership bond has to be surrendered at the time of taking delivery of the Jewellery. The person who has signed the original membership bond should sign on the invoice at the time of purchase/taking delivery of the Jewellery.
16. In case the member does not take delivery of the Jewellery within 365 days from the enrolment date, sale invoice will be raised in the name of the member towards sale of Jewellery, applicable GST on sale value will be paid to the Government and the ornaments weight due to the member will be held as "stock in custody" by the company till the member takes delivery of the ornament. The members will be communicated/informed by the company in this regard by email/hard copy.
17. In case of change in address, loss of membership bond, the Company should be kept informed without any loss of time.
18. The applicable GST has to be fully borne by the member. In case of increase in taxes or introduction of new levies/taxes, the same shall also be fully borne by the member.
19. The company reserves the right to alter, amend, add or delete part or whole of the privileges of the plan without prior notice or suspend the plan at any time. In such an event, money will not be refunded and the member shall purchase any item at the showroom equal to the value of money/weight in grams.
20. All disputes are subject to jurisdiction of the competent courts in Bangalore Only.



SIRISAMRUDDHI GOLD PALACE Pvt. Ltd.

916 GOLD | 92.5 SILVER | DIAMONDS | SAREES



ಯೋಜನೆಗಳ ಮಾಹಿತಿ ಕೈಪಿಡಿ

**GOLD IS A
WISE INVESTMENT
CHOICE**

ಈಗ ಅಭರಣ ಖರೀದಿ

ಉಳಿತಾಯವೂ

ಹೌದು !!!

ಲಾಭದಾಯಕವೂ

ಹೌದು !!!

FOLLOW US NOW

