

GOLDEN ELEVEN SMART FLEXI

A simple and convenient 11-month Jewellery Scheme that allows members to accumulate value and purchase Gold/Silver Jewellery or Gift Articles at the end of the term with benefits.

BENEFIT:

At the end of the 12th month, members can purchase Gold/Silver Jewellery or Gift Articles equal to the value accumulated. Value Addition (VA) is applicable as per product category.

SCHEME DETAILS :

Features	Details
Eligible Monthly Installments	₹300 – ₹10,000 options
Installment Duration	11 continuous months
Purchase Eligibility	12th month (after completing all 11 installments)
Eligible Items	Gold Jewellery, Silver Jewellery, Gift Articles
VA / Value Addition	Applicable as per product category
Mode of Benefit	Purchase only (No cash payout)
Default Cases	Eligible for benefit only after paying all 11 installments
Discontinuation	Can buy items for the amount paid only and no incentive
Passbook	Issued at joining and must be presented at maturity
GST	Applicable



RAJA JEWELLERS
SINCE 1980

91.6 KDM GOLD & SILVER



9177691703 / 9849711421



6-104/3, Uppal Main Road, Opp.
Devilal Complex, Hyderabad – 500039

OFFICIAL TERMS & CONDITIONS

- Members who wish to join the scheme have to subscribe Rs. 300/-, 500/-, 1000/-, 1500/-, 2000/-, 2500/-, 3000/-, 3500/-, Rs. 4000/-, 4500/-, 5000/-, 6000/-, 8000/-, 10000/- (as installment) every month, according to the group chosen continuously for 11 (Eleven) Months. On the End of the 12th (Twelfth) Month, members will be permitted to buy Gold/Silver Jewellery or Silver / Gift Articles of their choice with applicable VA (Value addition) for the value as stated in this card.
- It should be noted that those who join the scheme and become members will be allowed to buy/get only Gold/Silver Jewellery or Silver/Gift Articles of the Value (with applicable VA) for the respective group. No cash payment will be made under any circumstances.
- Payments of Monthly Installments: Monthly installment should be paid not later than the 10th of each month. Only one installment will be accepted per month.
- Defaults: According to the scheme, members will become eligible to the terminal benefit (i.e., for the value of Jewellery/Articles stated above), only when they pay the monthly installments for 11 months continuously without default. Members who default would become eligible for the benefit (Incentive) only after they pay all the 11 installments. In other words their eligibility period would get postponed by the number of months they have defaulted.
- Discontinuance: In respect of members who discontinue the scheme midway or defaulting (Consecutive 3 months) will be allowed to buy / get Jewellery/Articles only for the amount they paid. No incentive will be eligible for them.
- Passbook: At the time of joining the Scheme, each member will be issued with a Pass Book. Members should ensure that the payments are correctly entered in the Pass Book. Any discrepancy in the entries should immediately be brought to the notice of our chit section and get rectified. Members should come in person with the Pass Book at the time of Maturity/Buying of Gold Jewellery/Silver/Gift Articles.
- The Management has the right to alter/amend/change/add or delete any of the Terms & Conditions of this scheme at any time without prior notice.
- GST will be applicable.



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