



RAMA RUKMANI JEWELLERY

KUBERA LAKSHMI GOLD ORNAMENT SAVINGS SCHEME

Terms & Conditions (6-Month & 11-Month Plans)

1. SCHEME OVERVIEW

This is a gold jewellery savings scheme designed to enable customers to invest monthly and purchase gold ornaments at the conclusion of the scheme. This scheme is not a financial investment or deposit plan and does not provide interest.

2. SCHEME DURATION OPTIONS

Customers may select from the following durations:

- **6-Installment Plan**
- **11-Installment Plan**

The scheme is governed by the total number of installments (investments) successfully completed and is not strictly tied to calendar months.

3. MONTHLY INVESTMENT

- **Minimum Investment:** A fixed installment of ₹5,000.
- Customers may opt for higher investment amounts at their discretion.

4. FLEXIBLE INVESTMENT RULE

Customers are permitted to make investments at the prevailing market gold rate on any day of their choosing.

- A total of 6 or 11 installments must be completed based on the chosen plan.
- **Grace Period:** If a customer misses a monthly payment, they may resume the following month. The scheme duration will automatically be extended until all required installments are finalized.

Example: In a 6-installment plan, if a customer skips the 4th month and pays in the 5th month, the scheme tenure will extend by one month to ensure all 6 payments are recorded.

5. GOLD RATE APPLICABILITY

The monthly installment amount must remain consistent throughout the scheme duration, beginning from ₹5,000. At the end of the scheme, the total accumulated investment value will be utilized to purchase gold jewellery at the prevailing market rate on the date of redemption.

6. SCHEME OPTIONS & BENEFITS COMPARISON

Feature	Common Plan	Gold Plan	Premium Plan
Tenure	6 or 11 Installments	6 or 11 Installments	6 or 11 Installments
Incentive	1 Installment Bonus (Company Contribution)	Up to 50% discount on Wastage Charges	Up to 100% Wastage Charge Waiver
Gold Rate Locking	Market rate at the time of redemption	Locked at the time of each installment	Market rate at the time of redemption
Design Access	Standard Jewellery Designs	Applicable to All Jewellery Designs	Limited to Selected Designs/ Collections
Investment Req.	Min. ₹5,000/month	Min. ₹5,000/month	Min. ₹10,000/month or ₹1 Lac total purchase
Portfolio Method	Cash Accumulation	Gram Accumulation (e.g., ₹5,000 @ ₹12,000 = 0.416g)	Cash Accumulation

7. PAYMENT TIMELINE

There is no fixed deadline for individual installments. Customers may contribute at their preferred date or when market rates are favorable. To avail of the benefits, the full 6 or 11 installments must be completed regardless of the calendar timeframe.

8. REDEMPTION & MATURITY

- The scheme matures only upon the successful completion of the required 6 or 11 installments.
- The accumulated value must be used exclusively for gold jewellery purchases.
- **No Cash Refunds:** Cash refunds are strictly prohibited. In exceptional approved cases, a minimum service charge of 5% of the total investment will be deducted.

9. BONUS & OFFER ELIGIBILITY

All benefits, including bonuses and wastage discounts, are contingent upon the successful completion of all installments. Failure to complete payments may lead to a forfeiture of these benefits.

10. EARLY WITHDRAWAL & CANCELLATION

Early exits are discouraged. If permitted by management, no bonuses or promotional offers shall apply, and applicable service charges or deductions will be enforced.

11. PAYMENT METHODS

Contributions can be made via: PhonePe, Google Pay (GPay), Bank Transfer, or Cash.

12. RECORDS & COMMUNICATION

All transactions will be recorded and shared via WhatsApp or Email. Customers are encouraged to verify their records regularly.

13. PURITY, DELIVERY & AVAILABILITY

- All jewellery is provided in standard 22K gold purity.
- Stock availability may vary; customers may choose from available designs or provide their own.
- **Custom Orders:** Designs provided by the customer are subject to a minimum manufacturing period of 8–10 working days.

14. RISK DISCLOSURE

Gold prices are subject to market volatility. The company shall not be held responsible for fluctuations in the market price of gold.

15. NON-TRANSFERABILITY

The scheme is non-transferable unless prior written approval is obtained from the company. Valid ID proof is mandatory at the time of redemption.

16. COMPANY RIGHTS & JURISDICTION

The company reserves the right to modify terms, change offers, or discontinue the scheme with prior notice. All disputes are subject to local jurisdiction laws, and company decisions remain final within legal limits.

By enrolling in the Kubera Lakshmi Gold Ornament Savings Scheme, the customer acknowledges and accepts the aforementioned Terms & Conditions.