

GROW YOUR SAVINGS IN RIGHT DIRECTION



Swarna Kalasham



www.kalashajewels.com

HYDERABAD | VIJAYAWADA | BENGALURU

Scheme Features

Swarna Kalasham is a monthly savings plan for purchase of jewellery only. A customer can begin with a minimum monthly investment of Rs. 5000 /-.

You Pay Us	Duration Months	Total Amount	We Pay	Redeem Jewellery Worth
5,000	10	50,000	5,000	55,000
10,000	10	1,00,000	1,00,00	1,10,000
15,000	10	1,50,000	1,50,00	1,65,000

SPECIAL PRIVILEGES

Customers in this plan are eligible for complementary services like :



**AUGMENTED
REALITY**



**CUSTOMISED
DESIGNING**



**ORNAMENT
CLEANING**

Why Us?



Cash



UPI



Card



Bank Transfer

MULTIPLE PAYMENT OPTIONS

Payment can be made through
Swarna Kalasham App, Any Wallets, Net Banking.



TRANSPARENCY

Transparency is maintained in every step
throughout the scheme process.



HOME SERVICE

Our customer representatives shall
pick up scheme amount &
choose your jewellery at home.



GOLD RATE PROTECTION

Gold rate shall be fixed on the day of scheme installment receipt
same will be applicable while redemption of jewellery &
avail protection against gold rate hike.

SPECIAL BENEFITS FOR SCHEME CUSTOMERS :

- a. No Making Charges on Gold Jewellery.
- b. No Making and VA on Jadau Jewellery.
- c. No VA & 50% Off on Making Charges on Diamond Jewellery. (Not valid on close setting)
- d. No VA on Silver Articles.

TERMS AND CONDITIONS:

1. On purchase of jewellery all government norms towards jewellery would be applicable and under no instance, refund of cash would be made.
2. It is advisable not to make any deviations or changes in monthly instalment during the period of Saving Scheme. If aforesaid need arises, a new enrolment can be initiated.
3. You will have to pay your monthly instalment before the due date at your nearest CapsGold office or you may also call our customer representative and request for a free pick up.
4. You can pay your instalments through cheque/post-dated cheque in favour of CapsGold Private Limited, cash can also be paid at our flagship store Kalasha Fine Jewels or any of our designated sales offices.
5. The monthly instalment will have to be paid on or before 5th of every month from the date of enrolment and a maximum of five days grace period would be given to make payments.
6. If the scheme is discontinued by a customer for whatsoever reason then the customer can purchase jewellery only to the extent of amount paid and will also have to pay the first month's discounted amount. No bonus shall be applicable.
7. You will need to submit the passbook in original along with a valid ID proof to purchase your jewellery.
8. CapsGold Private Limited reserves the right to forfeit any amount of the customer, in case of purchase is not made within the stipulated time.
9. Non payment of three instalments will lead to termination of the Saving Scheme for the particular customer.
10. Any terms, which may not have been covered in this leaflet or the application form, would be at the discretion of the company and would be deemed as irrevocable and final.
11. No ongoing offer will be applicable while purchasing jewellery with the Saving Scheme.
12. The scheme amount is only valid for redeeming jewellery & silver articles. Not valid on gold coins & silver coins.
13. The Spcl. Benefits are valid only for the amount invested in the Scheme. (Not for the extra purchase made)



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KALASHA FINE JEWELS

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