



SILVER LEAF PURCHASE PLAN

100% BONUS

ON ONE MONTH'S INSTALLMENT



Sri
**SWARNA
KANCHI**
Jewellery & Textiles

T&C APPLY

KOTHAPET | PEERZADIGUDA | DILSUKHNAGAR | NALGONDA

TERMS AND CONDITIONS

1. The Silver Leaf Purchase Plan facilitates Customers to purchase Silver Articles, Silver Jewellery and Branded Artwork by making payments for the same over an eleven month period and the Customers will be entitled to avail certain discounts subject to these Terms and Conditions.
2. Under this Plan, the Customer has to pay 11 (Eleven) fixed monthly instalments of a minimum of Rs. 1,000/- (Rupees One Thousand) or above. During the course of the 11 (Eleven) months, the Customer has to pay one instalment every month. More than one instalment in a single month will not be accepted.
3. The Customer is required to provide a copy of his/her photo identity and address proof documents like Driving License/Voter ID/ Passport /Ration Card/PAN Card/any other document issued by the Government, bank account details, etc. at the time of enrolment.
4. At the time of joining the plan, the member may appoint a nominee by furnishing KYC of both, self and nominee.
5. At the time of enrolment, the Customer should ensure that, the Silver Leaf Enrolment Form is signed in the space provided, physically or electronically, as the case may be, accepting these terms and conditions.
6. Payments can be made through cash, credit/debit card and online portal.
7. The Company will not be responsible or liable to send reminders for payments.
8. A copy of PAN Card is to be furnished for amount exceeding Rs.2,00,000. Any amount exceeding Rs. 2,00,000 shall be paid in the form of cheque/account transfer only. Amount exceeding Rs. 2,00,000 in cash will not be accepted from a single customer throughout the year.
9. This is a unique program and will not be clubbed with any other existing or future programs/offers
10. The Customer will have to purchase silver ornaments, silver jewellery or branded artwork for the total instalment amount paid and partial purchase is not allowed.
11. OTP and payment receipts are mandatory at the time of purchasing/taking delivery of the jewellery.
12. In case the Customer does not redeem within 345 days, the company will either refund the aggregate instalment amount paid by the Customer until the date without any benefits or a sale invoice will be raised in the name of the member towards sale of ornament/artwork/jewellery. Applicable GST on sale value will be paid to the government and it shall be borne by the customer. Amount due to the member will be held as 'stock in custody' by the company till the member takes delivery of the ornament/artwork/jewellery.
13. Refunds under the Plan, if any, will be made by way of cheque in the name of the account holder as specified in the Enrolment Form or by online transfer to the bank account as specified in the Enrolment Form, and no cash refund shall be permissible.
14. The program is not transferable and the money paid as advance under this program shall not bear any interest.
15. GST is to be borne by the customer. Incase of increase in taxes or introduction of new levies/taxes, the same shall be borne by the member.
16. The accounts opened under this Plan are transferable between different locations of Swarna Kanchi Stores only. The transfer of account can be made only in the name of the original account holder as mentioned in the Enrolment Form and valid photo identity proof of such account holder should be produced at the transferee store. The Company reserves the right to satisfy the identity of the Customer in any manner it deems fit.
17. If a member fails to pay two consecutive instalments, his/her membership will be deactivated. They will be eligible for benefits according to the last instalment paid, in accordance with the pre-closure clause. The deactivation date will be the last day of the month in which the last instalment is paid. For example, if a member joined on 20/01/24 and paid the final instalment on 15/07/24, the deactivation date would be 31/07/24.
18. In case of any change in existing laws, rules, Acts, etc. by any regulatory authority, the Company reserves the right to make such modifications/change/suspend/discontinue the Plan suitable to the change of law and necessary requirements as per the same have to be complied with by the account holder.
19. The Company is the operator of this Plan and reserves the right to suspend the Plan at any time. In any such event, the account holder may purchase any item at store equal to the value of the instalments accumulated in his/her Silver Leaf account along with discounts accumulated, as on that day.
20. Gold ornaments, diamond jewellery and 18kt gold ornaments do not attract any discounts under this plan.
21. Any conditions that are not explicitly covered above would be the discretion of the Company at the time of transaction/redemption. The decision of the Company in this regard would be deemed as irrevocable and final.
22. Disputes if any will be subject to the Courts in Hyderabad jurisdiction only, to the exclusion of any other court's jurisdiction.

No. Of Payments	No. Of Days	Benefit
1	0-30	No Benefit
2	31-60	
3	61-90	
4	91-120	
5	121-150	
6	151-180	50% of 1st instalment as bonus
7	181-210	60% of 1st instalment as bonus
8	211-240	70% of 1st instalment as bonus
9	241-270	80% of 1st instalment as bonus
10	271-300	90% of 1st instalment as bonus
11	301-345	100% of 1st instalment as bonus