

Reliance Jewels

BE THE MOMENT



A GOLDEN STEP
TOWARDS A GOLDEN OPPORTUNITY.





RELiance JEWELS NOW OFFERS 'SWARNA VRIDDHI SCHEME IN GOLD'.

Swarna Vriddhi Scheme helps you plan your jewellery purchase for occasions like festivals, weddings, anniversaries and birthdays, well in advance.

EXPERIENCE THE GOLDEN GROWTH OF DIVERSITY.

Choose from a stunning display of thousands of designs in gold, diamond and bridal jewellery. Reliance Jewels offers exclusive designs from Kolkata Filigree to Rajkot Antique, from Junagarhi Polki to Rajasthani Kundan, from Amritsari Jadau to Timeless Nakashi and much more, now within easy reach with the Swarna Vriddhi Scheme in gold.

EXPERIENCE THE GOLDEN GROWTH OF QUALITY.

Be rest assured, your monthly instalments will get you only the best. Reliance Jewels offers only 100% BIS Hallmarked Gold Jewellery and the finest diamonds, all of which are Internationally Certified.

EXPERIENCE THE GOLDEN GROWTH OF LIFE.

The journey towards enriching your jewellery collection is now easier than ever. Pay as little as ₹1000/- per month consecutively and witness your dream come true!

FREQUENTLY ASKED QUESTIONS (FAQS)

WHAT IS RELIANCE JEWELS SWARNA VRIDDHI SCHEME?

Reliance Jewels Swarna Vriddhi Scheme is a gold-weight based scheme. Under the scheme, gold weight or grammage (based on the 22Kt. gold price displayed at the Reliance Jewels showroom) gets credited to your account against your instalment amount. The instalment will be in multiples of a fixed amount for a pre-fixed tenure of 9 months. At the end of 9 months, you can purchase jewellery getting credit for the value of gold weight accumulated in your account. There is no restriction on the number of instalments paid, but each instalment must be in multiples of ₹ 500/- subject to a minimum of ₹ 1000/- for the first instalment. At the time of purchase of jewellery, the values as on the date, of the gold weight credited to your account, will be adjusted against the gold price of the jewellery article.

WHAT IS AN INSTALMENT AMOUNT?

Minimum ₹1000/- and in multiples of ₹ 500/- only. While the account/membership opening amount is fixed at a minimum of

₹1000/- (Rupees One Thousand Only), an enrolled member may during the 9 months period, make any number of payments for any amount in multiples of ₹ 500/- (Rupees Five Hundred Only). Based on the Dates of payment, the gold rate will be frozen according to the instalment and the grammage will get credited to the customer's account.

WHAT IS THE TENURE OF THE SCHEME?

9 (Nine) months, payment shall be accepted only during the tenure of the scheme. No payments shall be accepted post the expiry of the tenure. Should the member decide to make payments under the scheme post the expiry of the tenure of the original account, he/she will need to open a fresh account.

HOW DO I JOIN THE SCHEME?

Just fill in a simple pre-printed Application Form and submit the same along with one cancelled cheque at any Reliance Jewels showrooms.

ALONG WITH THE APPLICATION FORM, A COPY OF ANY ONE PROOF OF IDENTITY AND ANY ONE PROOF OF ADDRESS NEED TO BE ATTACHED AND SUBMITTED:

PROOF OF IDENTITY	Valid Passport	Aadhaar Card	Valid Driving License	Voter's Identity Card	PAN Card
PROOF OF ADDRESS	Valid Passport	Aadhaar Card	Valid Driving License	Voter's Identity Card	

HOW DO I PAY MY INSTALMENTS?

Payment can be made by cash / DD / Auto Clearing House (ACH) / NEFT / Post Dated Cheques (PDC)/ at par Cheques / local cheques. Instalment can be paid at any point of the month. In the event of payment by cheque, weight of gold to be credited to the member's accounts will be calculated on the basis of the rate for 22Kt. gold prevailing on the day the instrument is cleared and credited to our account.

WILL I GET AN ACCOUNT STATEMENT?

Yes. You shall get a copy of the account statement detailing the past transactions, barring the current one, every time a deposit is made. The statement shall mention the date and amount of instalment along with the weight of gold credited to your account.

WHAT IF I DON'T PAY CONTINUOUSLY ?

No problem. Your scheme is still valid. But do ensure to redeem at the end of the tenure.***

WILL I GET CASH REFUND ?

No cash refund is available and you shall buy jewellery for accrued grammage.

WHAT IF I DISCONTINUE ?

If you discontinue before the end of the tenure of the scheme, you may buy jewellery for the gold weight accrued in your account up to that date. ***

CAN I BUY DIAMOND JEWELLERY ?

Yes. For the accrued gold grammage you may buy diamond jewellery but you need to pay separately for diamond/ making charges/other stone (if any). ***

WHAT IF I BUY JEWELLERY EXCEEDING MY ACCUMULATED WEIGHT ?

You need to pay for the differential weight. ***

IS NOMINATION FACILITY AVAILABLE ?

Yes. You may also nominate any person as a nominee to your

account. You need to fill up the relevant details in the application form and submit the same along with the name & contact details and proof of identity of the nominee. The Nomination Form is also available separately.

HOW DO I REDEEM ?

The customer can buy any jewellery at the end of the tenure of the scheme by visiting any Reliance Jewels showroom to the extent of Grammage of gold accumulated in their account. ***

WHAT DOCUMENTS ARE REQUIRED AT THE TIME OF REDEMPTION ?

All original receipts along with copy of the proof of identity and proof of address must be submitted at the time of redemption.

WHAT ARE THE SPECIAL BENEFITS OF THE SCHEME ?

Payment and redemption in any showroom of Reliance Jewels across the country. All that is required is the original receipts and photo ID. The member will be eligible for benefits arising out of any offers announced and prevailing in the showroom at the time of redemption.

***NOTE ON REDEMPTION:

In case the price of the selected product is higher than the accumulated grammage in the account, customer shall pay for the incremental weight at the gold rate for 22Kt. prevailing on the date of purchase in addition to the making charges/labour charges/wastage/stone cost/sales tax/VAT/GST or other taxes which have to be paid separately for the product selected at the time of redemption.

This Swarna Vriddhi Scheme ('Scheme') is brought to you by Reliance Jewels (Jewellery business of Reliance Retail Limited) ('Reliance') and is open to any individual above the age of 18 (eighteen) years ('customer') at our selected Jewellery Showrooms namely 'Reliance Jewels' ('Showrooms').

TERMS & CONDITIONS

- The objective of the purchase scheme is to enable the customer to plan his/her jewellery purchases.
- Subscription to the scheme is purely voluntary.
- Customer can select the instalment amount in multiples of ₹ 500/- (Rupees Five Hundred), subject to a minimum of ₹1000/- (Rupees One Thousand Only) for the first instalment per customer. Based on the date of payment, the gold rate for 22Kt., will be frozen and accordingly grammage will get credited to the customer account.
- On redemption day, the gold weight/grammage in the customer's account will get adjusted against the sale transaction. In case the grammage of selected product is higher than the accumulated grammage, customer shall pay the prevailing gold rate for the differential grammage, apart from making charges/stone charges/VAT/Sales Tax/GST or other taxes. In case the price of the selected product is lower than the accumulated grammage, Reliance Jewels shall issue credit note to the customer for the differential grammage weight as per the prevailing gold rate.
- One or more schemes may be taken by any individual subject to KYC compliance. It is the sole right of Reliance Jewels showroom management to accept or reject any new application.
- To subscribe to the scheme, the applicant has to fill a pre-printed Application Form & enclose a copy of one of the following documents as proof of identity and cancelled cheque and submit it at Reliance Jewels Showroom, where he/she wants to subscribe and become a customer. Documents list for identity and address proof is as under.

PROOF OF IDENTITY	Valid Passport	Aadhaar Card	Valid Driving License	Voter's Identity Card	PAN Card
PROOF OF ADDRESS	Valid Passport	Aadhaar Card	Valid Driving License	Voter's Identity Card	

- 'Customer' refers to the individual who submits the Application Form (duly completed in all respects) along with payment of the first subscription value at any showroom.
- A customer may make any number of payments toward the accumulation of weight of gold in his/her account from the date of commencement of the scheme till the end of the scheme.
- A customer cannot make payment in cash towards the subscription value beyond the permissible threshold/limit per day/transaction as prescribed by law from time to time.
- First subscription value should be paid by cash or debit/ credit card or cheque at the showroom. However, subsequent instalments may be made by post-dated cheques or ACH.
- The cheque/DD should be account payee & drawn in favour of 'Reliance Retail Limited'. Only local cheques are accepted. The customer shall write his/her name, account number, contact number, and instalment number on the reverse side of the instrument. In case of dishonour of a cheque/ACH, ₹ 200/- per instance shall be charged and the same shall be liable to be paid at the showroom along with the following month's payment. In the event the payment is made by cheque/demand draft/pay order/NEFT/ ACH, the weight of 22Kt. gold equivalent to the amount of instalment paid shall be credited to the customer's account on the day amount is realised and credited to our account at the gold rate announced and prevailing at Reliance Jewels showroom.
- In case of 2 (Two) consecutive instances of instruments (i.e. cheque or ACH) being returned on account of insufficient funds or account closed or stop payment instructions issued by the customer or for any other cause of non-payment, Reliance Jewels shall not deposit any of the balance instruments.

INSTALMENT & MATURITY DATE

- The date of payment of the first instalment by the customer shall be considered as the scheme/account opening date.
- However, in case of ACH, for subsequent payments, The instrument date can be 5th, 15th & 25th of every month.
- Scheme closure date shall be the end of 9 months scheme from the scheme/account opening date.
- Upon receipt of payment, Reliance Jewels shall issue a printed and system-generated money receipt & account statement with the company's seal and signature by an authorised person. The customer should ensure that he/she receives the said receipt copy acknowledging the payment. The customer should preserve these receipts which shall be submitted to the showroom at the time of purchase of jewellery.
- The customer should ensure that all payments made by him/her are correctly entered in the account statement maintained by Reliance Jewels at the showroom. Discrepancies, if any found by the customer, should be brought to the notice of the respective showroom staff for its rectification within 7 (Seven) days from the date of issuance of receipt copy and account statement.
- In case of loss of original instalment receipt, the customer shall submit an application along with a proof of identity and an Indemnity Bond as acceptable to Reliance Jewels management for issuance of duplicate receipt and statement for the purchase of jewellery.
- At any stage during the scheme, neither Reliance Jewels nor the showroom representatives shall be responsible or liable to send reminders for payment/s to any customer. Similarly, Reliance Jewels is not liable to inform the customer about returned instruments (i.e. cheque/ACH), if any.
- If the customer wishes to purchase jewellery before completing the scheme, the customer, he/she can do so to the extent of the weight of gold accumulated in his/her account.
- The scheme can be discontinued at any time and the customer can purchase jewellery as mentioned in the point above.
- Redemption shall be through purchase of jewellery only and requests for cash refund shall not be entertained.
- The customer shall submit all original receipts along with a copy of the proof of identity and address at the time of redemption. In addition to this, the customer shall also submit any document that may be submitted by any statutory body.
- The customer may purchase jewellery from any Reliance Jewels showroom for weight accumulated in his /her account. The final product invoice should have gold grammage equal to or in excess of the purchase eligibility amount. Should the customer chooses to buy diamond jewellery, the weight of gold held in the customer's account shall be converted to value at the rate prevailing and declared in the showroom on the day of purchase and the invoice value shall be equal to or in excess of the value calculated. Excess payment, if any, towards the higher weight of gold jewellery selected or value of diamond jewellery shall be settled at the time of billing and shall include the making and/or labour charges, taxes and other levies as may be applicable.
- All trade discounts/promotional offers running at showrooms at the time of redemption by the customer, may be availed.
- The customers are eligible for existing exchange & buy back policy.
- Balance in one customer's account cannot be transferred to any other new or existing customer's account. However, customers belonging to the same family (On production of documentary evidence acceptable to Reliance Jewels), may club their multiple accounts for purchase redemption, provided these related customers submit a consent letter & documentary evidence of relationship to substantiate their claim.
- Nomination facility is available under this scheme. The customer may nominate any person to be the beneficiary in the event of his/her death.
- Only the customer or his/her authorised nominee (as per Application Form) shall be eligible to purchase jewellery



Under the scheme, customer or his/her authorized nominee shall submit all original instalment receipts along with signed Photo ID proof at the showroom at the time of purchase

- In case of any changes in the existing laws, rules, Acts or regulations made by any regulatory authority, the customer will be required to comply with the changes as prescribed by such regulatory authority.
- The liability of Reliance Jewels or the showroom staff under the scheme is limited to the instalments paid by the customer and subject to the T&C in force from time to time and does not extend to any other warranty assurance whatsoever.
- Reliance Jewels shall not be liable for any loss due to gold rate fluctuation.

- Any condition/s which is/are explicitly not covered above would be at the sole discretion of Reliance Jewels and would be regarded as irrevocable and final



- Reliance Jewels reserves the right to suspend, withdraw, alter, amend, modify, vary or add or delete part of all of the privileges of this jewellery purchase scheme due to change in law for a valid reason without customer's consent or prior notice so long as the same is not prejudicial or disadvantageous to the customer. In such an event, the customer may purchase jewellery as per his/her choice at any showroom equal to weight of 22Kt. Gold accumulated in the account till the date of any modification or the date of scheme suspension/termination date.

Dispute, if any, shall be subject to the exclusive jurisdiction of the competent courts of Mumbai only



MAKE THE MOST OF
THIS GOLDEN OPPORTUNITY.
ONE STEP AT A TIME!

COMPLIMENTARY SERVICES AND BENEFITS

100% PEACE OF MIND		COMPLIMENTARY SERVICES		DESIGNS	
					
BIS Hallmarked Gold	Internationally Certified Diamond	Free Gold Purity Check	Free Jewellery Cleaning	Customised Jewellery	Exclusive Designs by In-house Designers
BENEFITS					
					
Earn loyalty points on every purchase	Company Owned Showrooms	100% current rate exchange for Reliance Jewels Jewellery	Great Exchange Policies for Non Reliance Jewels Jewellery	Reliance Jewels charges on Net Wt. of Gold, not Gross Wt.	QC Tech for minor repairs

*T&C Apply

COME, ENROL YOURSELF AT ANY OF THE RELIANCE JEWELS SHOWROOMS TODAY
AND ENJOY EXCLUSIVE BENEFITS.

Reliance Retail Limited: Registered Office: 3rd Floor, Court House, Lokmanya Tilak Marg, Dhobi Talao, Mumbai-400002 |
www.reliancejewels.com | CIN: U01100MH1999PLC120563

One of India's fastest growing and most trusted
jewellery brand with a presence of 140+ stores across
more than 100 cities



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