

- 1.GNR BULLION AND WHOLESALERS monthly gold scheme is for a period of 11 months customer shall be paying first 11-Month instalments and in the 12th month, Customer can Redeem as per the plans opted at the time of enrolment, no switching of plans from plan-A to plan-B or vice-versa at anything.
- 2. Under plan-A, Gold price is arrived on the billing date (at the time of redemption) under plan B Gold price is locked On the day the instalment is paid.
- 3.Under plan-ADuring redemption of the accumulated amount customers are eligible as per the plan on accumulated amount the exemptions difference of amount need to be bare the customer as per the tag or estimation.
- 4. UnderPlan B during the redemption of the accumulated gold customers are eligible as per their plan on accumulated gold the exemptions difference of the weight with VA need to bear by the customer as per the tag and estimation.
- 5. For Few ornaments like 18 karat/ 14 karat -MC Rhodium Charges shall be applicable depending on the design.
- 6. Diamond purchase is not eligible in plan-B As Plan-B Is weight based 22 karat gold locking system months on month.
- 7. The monthly instalment amount chosen by the customer at the time of registration are fixed and cannot be enhanced or decreased during this 11-month tenure.
- 8. Customers can enrol the GOLD PURCHASE PLAN scheme by completing a simple registration process with their identity proof such as Aadhaar, pan, driving license, voter ID along with current address proof and obtain the Swarna Lakshmi enrolment card nominee details are mandatory at the time of enrolment.
- 9. Customers have to pay their monthly instalment amount on before the 10th of every month with a grace period of 5 days. The payment can be made through multiple options visiting the store cash credit or debit card online payment NEFT/RTGS or check post-dated checks favouring bank details M/S GNR BULLION AND WHOLESALERS Account no- 4821223000000064, karur vysya BANK, IFSC Code-KVBL0004821, Branch Name- SRIKAKULAM DIST NARASANNAPETA ANDHRA PRADESH Payments can be mad through UPI/Scanner which Shall be Shared by Our executive upon request.
- 10. If the instalments is paid through cash more than 15,000/- then pan and Aadhaar is mandatory.
- 11. Redemption of your scheme shall be as per the redemption date mentioned on the payment receipt provided your last instalment is paid 30 days before the redemption date or else redemption would be 30 days later from your last instalment paid date.
- 12. Cash may not be given under any circumstances post completion of your plan.
- 13. The acquisition of 24karat gold coins Are not permitted at the time of the redemption. of the scheme.
- 14. Under Plan A or Plan B if any gemstones or beads Available in the ornament separate costing shall be as applicable as perGNR BULLION AND WHOLESALERS price tag or estimation.
- 15. Scheme holder to be present physically and surrender the enrolment card at the time of scheme closure also a signature/id proof submitted at the time of enrolment should match to complete the closure formalities.
- 16.Customers who Choose to discontinue their membership for what so ever reasons during these 11 months they shall not be eligible for any benefits/interest accumulated fund shall be given after completion of 11 months period.
- 17.No other offer is applicable apart from the offers mentioned in the plan A and B offer-on-offer is not applicable.
- 18. In the event of the account holders death the company will transfer the amount only to the person nominated by the account holder in the enrolment form at the time of opening the account they nominee must provide identity and address proof if the account holder has not nominated anyone any claims made by other individuals is on behalf of the account holder will not be entertained unless they are legal Heir/duty authorized person claiming benefits under the plan in such cases the individual must provide the company with the following documents the death certificate of the deceased or succession certificate.
- 19.In case the customer does not close the scheme within 365 days from the enrolment date GNR BULLION AND WHOLESALERS shall raise the invoice and pay applicable GST etc on ornament /gold shall be kept under STOCK in Custody same thing shall be informed to customer.
- 20. The company retains the authority to modify, amend, add or remove any part of the entirety of the privileges associated with the plan without giving prior notice to the account/scheme holder however such alterations will be made in a manner that is not detrimental to the interest of the account holder.
- 21.Applicable GST shall we levied at the time of billing or delivery of the product.
- 22.Disputes if any will be subjected to the court's Hyderabad jurisdiction Only to the exclusion of any other codes jurisdiction condition not expressly addressed in the foregoing will be subject to the company's discretion during the transaction/redemption process the company's decision in such matters will be concerned irrevocable and final.
- 23.All of your payment acknowledgement or screen shot need to message / WhatsApp on 9160393999for sending payment receipt.