

Monthly Installment	Maturity Amount after 18 months
₹ 1,000/-	₹ 18,000/-
₹ 1,500/-	₹ 27,000/-
₹ 2,000/-	₹ 36,000/-
₹ 5,000/-	₹ 90,000/-
₹ 10,000/-	₹ 1,80,000/-
₹ 20,000/-	₹ 3,60,000/-

\* Multiples of Rs.1,000/- at any amount



**PONDY BAZAAR:**

34, pondy bazaar, below big bazaar, t.nagar, chennai 600 017.  
ph: 24348967 / 7813

**PORUR:**

23, mount poonamale road, porur, chennai 600 116.  
ph: 24765075 / 76

**PURASAIWALKAM:**

80/93, purasaiwalkam high road, chennai 600 010.  
ph: 26615647 / 4854

join



Forget the gold price fluctuations!



*A golden era begins*

Each savings, on maturity is entitled to:

- | Get all values in Gold for the amount paid |
- | No Wastages | No making charges |
- | No stone charges |
- | Protection against gold price fluctuations |

Since 1959, Kerala Jewellers has always held a pride of place among the Chennaites for its unique designs, excellence in craft and dedicated quality. with the support of lakhs of our prestigious customers, Kerala Jewellers is successfully running the savings scheme for more than 54 years. Kerala Jewellers, with a tradition of trust and purity, since 1959 now presents you:



with  
New  
Benefits

All about

## SWARNAVARSHA

LOVELY, rich, shining gold is one of the most desirable metals on earth. In honour of this precious metal and to honour precious you we present SWARNAVARSHA an unique monthly savings scheme by which you could save the precious metal. Period for the monthly savings scheme is 18 months.

### Advantages & Benefits of SWARNAVARSHA

Your future... It's raining gold!

- Saving are in Gold (in grams).
- Scheme provides protection against rising gold prices.
- Since gold is credited for every instalment on the prevailing market price of particular day, loss against rising gold prices and fluctuations is negligible.
- Makes your Gold & Silver Jewellery purchase without making charges, wastages & stone charges

### On Completion

- On Maturity, the member will be entitled to select gold jewellery from the existing stock or place an order with us, equivalent to the weight accumulated by him / her under the scheme.
- Members who have completed the scheme can select Gold Jewellery from Kerala Jewellers with full benefits, one month after the completion of the scheme.
- In case the price of the selected item goes beyond the amount for the weight credited, the excess amount has to be settled on prevailing market rate by the member.

### Withdrawals

- Incase of premature, closing rate conversion will not be applicable.
- Incase of premature closing before three installments, the nominal amount of 10% on first instalment will be deducted as administrative charges.

### Mode of Payment

- Only by means of Cash / Local Cheque / DD drawn in favour of Kerala Jewellers.
- Subsequent payments can be made in cash / post dated cheque or DD as per the member's convenience.
- Lapses / delay in payment will result in extension of scheme period which will be adjusted by us depending on the date of payment.

### General

- The aforesaid items and conditions of the scheme is subject to the changing government rules and regulations. Kerala Jewellers reserves the right to make changes and final decision on matters relating to the above plan, at any given time binding to Indian Laws.
- Under no circumstances cash will be refunded.

### Jurisdiction

- All disputes subject to Chennai jurisdiction only

For detailed terms and conditions please refer application form.