



INDRIYA

ADITYA BIRLA | JEWELLERY

Golden Gain Program Installment Plan

Love is wearing jewellery,
endless love is surrendering
to its embrace.
Indriya, for the never ending
allure of jewellery!



INDRIYA
ADITYA BIRLA | JEWELLERY



Indriya Golden Gain Program

Installment Plan*

A secure and easy way to purchase your favourite Indriya jewellery, where you make easy monthly payments, and earn discounts on your final purchase.

- ◆ Installment starts from ₹ 2000 per month only, for a period of 10 months
- ◆ Get 100% discount on your first Installment immediately after completion of 10 months

Unlocking the Advantages

- ◆ Enjoy transparent and attractive benefits
- ◆ Low entry Installment value & freedom to exit anytime
- ◆ Freedom to buy the jewellery of your choice
- ◆ Can be clubbed with existing offers

*T&C apply

Earn discount upto 100% of one month's Installment

Golden Gain Program is a unique jewellery advance program offered by Indriya, brought to you by the Aditya Birla Group. It gives an opportunity to the customers to plan their next purchase, along with attractive discounts equivalent to one installment.

To know more about the program refer to the table below

One Installment Amount(₹)	Contribution Period	Discount* (As % of One Month's Installment)	Benefit as Discount (₹)	Total Redemption Value (₹)
10,000	6 Months	50%	5,000	65,000
10,000	7 Months	60%	6,000	76,000
10,000	8 Months	70%	7,000	87,000
10,000	9 Months	80%	8,000	98,000
10,000	10 Months	100%	10,000	1,10,000

Customers can enrol in the Golden Gain Program by choosing a monthly Installment amount, which are advances towards purchase of jewellery, and make regular monthly payments in their account. After completing the tenure of 10 months' Installments, they will receive a discount which, along with the accumulated advances, can be used to purchase any Indriya jewellery.

What does Golden Gain Program offer?

- Ease of enrolment from any Indriya Store or online at www.indriya.com.
- Pay Installment starting ₹ 2,000 per month and in multiples of ₹ 1,000 only, thereon.
- Freedom to purchase any product during redemption from Indriya stores.
- Avail discounts upto 100% of one month's Installment. No additional or hidden charges.
- Discount starts after minimum of 6 successful monthly Installments have been paid.
- Flexibility to withdraw before completing the tenure and yet receive applicable discounts.
- Enjoy the benefit of clubbing existing store offers with the discounts received from Golden Gain Program. (T&C Apply)
- Buy your favourite pieces from our wide assortment of jewellery & coins.
- Redeem your advances immediately after maturity —no wait period (within 360 days from the date of enrolment).
- Redeem your advances and discounts at any Indriya store against a purchase of jewellery.
- Pay through cash, UPI, debit card, credit card or net banking using NACH or post-dated cheque facilities at our showrooms or pay online on our website.
- View your payments & discounts online by signing in to your account on our website.

Terms & Conditions

The Indrija Golden Gain Program (hereinafter "GGP" or the "Program") offered by Novel Jewels Limited ("NJL" or the "Company") facilitates Customers to purchase NJL's jewellery by making advance payments for the same over a 10 (ten) month period and the Customer will be entitled to avail certain discounts at the end of the term, subject to these Terms and Conditions. The accumulated advances must be appropriated against jewellery at NJL store within the validity period of the program. The default goods that will be supplied to the Customer within the validity period of the program, should the Customer not convey any preference within the stipulated period, shall be a 24kt gold coin of such whole number grammage as shall be appropriate given the accumulated advances.

Important: The Customer must maintain correct and updated contact details and address with NJL once enrolled. NJL will not be liable for any loss to the Customer as a result of incorrect or out-of-date contact details and/or address.

1. Definitions: a. Enrolment Date means the date of payment of the first Installment. In case the first Installment is paid by cheque, then the Enrolment Date shall be the date on which the cheque amount is credited to NJL's account. b. Validity Period means period ending 360 days from the Enrolment Date. c. Reference Date means: For programs which are pre-closed before the 6th monthly payment has been completed, the day immediately after the receipt of pre-closure notice from the Customer. For programs, which are pre-closed after the 6th monthly payment has been completed, the day which falls 1 month after the date of receipt of the pre-closure notice from the Customer. For completed programs, the first day of the 11th month of the Program. d. Appropriation Period means the period starting from the Reference Date and extending to the end of the Validity Period. e. Purchase Date means the date when the Customer appropriates the accumulated advance and associated discount against jewellery selected from an NJL store, subject to the terms and conditions herein or default option date. f. Default Option Date means the 361st (three hundred and sixty first) day after the Enrolment Date i.e. the day immediately after the end of the Validity Period, if the Customer has not selected any jewellery at a NJL store against which to appropriate the accumulated advances subject to the terms and conditions herein.

g. Pre-closure means when the Customer expressly opts out of the Program before payment of all 10 (ten) Installments by notifying the Company. h. Advance means an individual monthly Installment. i. Accumulated Advances means the sum of all Installments received by NJL up to the Reference Date. j. Prevailing Gold Rate means the Company's city-wise gold rate prevailing at the specific time of the transaction. The prevailing Company's gold rate is an intra-day rate that depends on multiple factors including spot rate in the open.

2. Installments: a. Customer has to pay 10 (ten) fixed monthly Installments of a minimum of ₹ 2,000/- (Rupees Two Thousand) or above (in multiples of Rupees One Thousand). b. Once the first Installment is paid, the Installment amount cannot be changed. A new separate program can be added by the Customer for any additional amount. c. Customers will be eligible to avail of the accumulated advances and any associated discount only during the Appropriation Period, subject to the Terms and Conditions herein, by purchase of jewellery from the Company at the NJL stores. Said discount shall only be applied on the purchase of the specific jewellery against which the accumulated advances are appropriated. d. The due date of each Installment must be the same date of the next calendar month as the date of enrolment. E.g. Enrolment Date 1-Jan, next Due Date will be 1-Feb. e. In case the month does not have the last date on which Installment started, then it shall be the last date of the respective month. For example: if 1st Installment started on 31st Jan, then Due Date for next Installment will be 28th / 29th Feb, 31st March, 30th April respectively and so on for the remaining period of the program. f. In case of delay in payment of monthly Installment, the total discount amount as promised will be reduced proportionately. Since the program and Installments herein are accounted for on a time-value of money basis therefore the said proportionate reduction of discount is based not only the number of days of delay in payment but also, on which Installment is delayed. NJL shall not be liable under any circumstances to pay any interest under the program on the Installments paid by the Customer.

3. Payments: a. The payment for monthly Installments can be done through Cash (not exceeding a sum of ₹ 1,99,999/- cumulatively for the period of the program), E-NACH, Credit/Debit cards, Cheque, Bank Transfer and UPI. Payment/exchange through General Exchange Program or Novel Jewels Exchange Program are not permitted. International Card/ Transfers for Online Payments will not be accepted. Payments can be made at Novel Jewels stores or through the program website as may be applicable. b. NJL shall not be responsible for any online payment failure and money being debited from the Customer's account. Customers are requested to check with their banks or other service providers for such payment failures. It is the responsibility of the account holder to enter details correctly. c. NJL will not be responsible or liable to send reminders for payments. d. The customer can ask for computerised receipt from NJL Stores only after the clearance of payment. In case of E-NACH/Standing Instruction enabled accounts, the Program cannot be closed prior to the Appropriation Period, unless the benefit holder has cancelled the E-NACH/Standing Instruction by submitting the required form to NJL.

4. Appropriation/Discount: a. The Customer is mandatorily required to appropriate the accumulated advance and associated discount against jewellery from a NJL store before the completion of 360 days from the Enrolment Date. b. The Customer would be eligible for a discount of 100% (One Hundred percent) of one month's Installment after the completion of 10 months from the Enrolment Date, subject to the Customer having made timely payment of all ten monthly Installments. This discount must be availed in full at the time of appropriation of accumulated advances against jewellery during the appropriation period. c. The Customer shall be required to remain present personally at the selected NJL store at the time of making the appropriation/purchase. d. In case of pre-closure, subject to conditions hereunder, or in the case that the default option is exercised as hereunder, the Customer will be issued a discount voucher for the discount earned by them. This discount can be availed at any NJL store within 6 months of issuance of voucher on purchase of any jewellery. However, said discount voucher shall only be useable on a purchase of value greater than, or equal to, the sum of the accumulated advances of the Customer under this program, and the discount itself. e. On the Default Option Date, it will be deemed that the Participant has agreed to appropriate the accumulated advances against simple 24 karat gold coin at the prevailing company's gold rate for the 24 Karat gold coin on that day plus making charges at the prevailing rate applicable on said date and applicable taxes prevailing on said date, for a value up to total amount of Installments paid. In such an event, NJL on behalf of the Participant is authorised to execute and complete the purchase of the simple 24 karat gold coin as per the terms and conditions outlined herein above. f. The Participant will be entitled to take delivery of the gold coin from the 370th day from date of enrolment onwards g. The grammage of gold will be equivalent to the nearest lower round figure (Eg: 16.09 grams will be taken as 16 grams, or 19.75 grams will be taken as 19 grams) of equivalent grams of gold at the date mentioned above. A Credit Note equivalent to the value of fractional grams of gold i.e. left over after rounding to the nearest lower round figure, on the date of redemption will be issued to customer. Accordingly, the amount under this program shall stand closed h. Accordingly, the accumulated advances paid by the customer will be appropriated against such 24 karat gold coin/s at the price as stated above and the transaction under this program will be completed. Said 24 karat gold coin/s will be held by NJL for such customer without any risk on NJL. i. In the event the Customer fails to collect the coin/s or otherwise on or before the expiry of 36 months from the Default Option Date when NJL has started to hold the coin, then NJL shall sell the said gold coin in the market on a best-efforts basis. The sale proceeds less NJL's selling expenses and any other applicable fees shall be remitted to the Customer via a cheque delivered to the last known address of the Customer on record. j. NJL has the right to set-off any handling, delay, storage fees incurred on account of holding said gold coin for the Customer or dispatching said cheque to the Customer against the value therein. k. In case of exercise of default option, the Customer will be issued a discount voucher of 6 months' validity period for the discount earned by him under the Program. However, such discount voucher will only be useable on a purchase of value equal to or greater than the accumulated advances under this program plus the discount itself.

5. Pre-Closure: a. The Customer will have the option to avail of pro-rata discounts upon pre-closing the program only if the Customer has paid a minimum of 6 [six] monthly Installments. In the event of such pre-closure, customer may purchase jewellery at NJL equal to

or greater to the value of the Installments accumulated in his/her account as on that day, subject to any difference being paid by the Customer. b. The pro-rata discount availed by the customer will also be adjusted in said transaction. Alternatively, Customer may seek refund of aggregated Installments paid by the Customer till the notice of pre-closure is received by NJL. The Customer will also be provided with prorated discount voucher (as per table below) of six months' validity that the Customer can utilise to purchase jewellery from the Company subject to the Customer having made at least 6 (six) monthly Installments and other applicable terms and conditions herein. Said discount voucher shall only be useable on a purchase of value equal to or greater than the accumulated advances under this program plus the discount itself. c. In the event the Customer has pre-closed without paying a minimum of six Installments, the Customer will not be eligible for any discount. The customer can utilise the accumulated Installments to purchase any jewellery from NJL or receive a refund of the accumulated advances.

6. Enrolment/KYC: a. Only individuals above the age of 18 can enrol into the Indriya Installment Program, subject to KYC requirements as applicable by law. Other entities like companies, partnership firms or proprietorship concerns or trusts or Hindu Undivided Family (HUF) or NRI Customers cannot enrol in GGP. b. Customers registering for the GGP must submit a declaration of nominee at the time of enrolment. Customers cannot enrol with borrowed money. Enrolment may be through offline mode, i.e., at the NJL stores, or online by registering on the Indriya website www.indriya.com. c. The Customer should ensure that the name used for the program enrolment is as per the photo identity proof provided to the company and that the final product billing is also done for the same Customer's name. d. In case of any change in contact details or any other details that the Customer may have furnished, the Customer shall immediately contact any NJL store for effecting the changes. The Customer can however change the address details through the GGP Installment program website. e. Novel Jewels reserves the right to verify the identity of the customer by means of SMS and/ or OTP generation or by other means at any time, including at the time of enrolment, at the time of concluding appropriation of the accumulated advances against jewellery, and taking delivery of the jewellery, or at the time of use of discount voucher when applicable. Novel Jewels also reserves the right to verify the authenticity of the documents provided by the customer. f. Customers are eligible to transfer their GGP account to a different location of NJL store, however the transfer is subject to Company being satisfied with the validity of the identity proof in the transferee store. The Company can seek fresh KYC in case of a transfer of store along with the formal transfer request letter. g. At the time of purchase of jewellery, the customer must personally visit the store and should produce a valid photo identity proof & a self-attested PAN Card for monthly Installments above ₹ 18,000 (Rupees Eighteen Thousand Only). The company reserves the right to satisfy itself as to the identity of the customer in the manner it deems fit. h. By enrolling to GGP, the Customer expressly consents to receiving calls, text messages and electronic mails, including auto-dialled and pre-recorded calls, messages and mails, from NJL, its affiliates, marketing partners, agents and others who may call or send messages or electronic mails to the Participant on behalf of NJL, in connection with the GGP, at the contact details provided by the Participant to NJL. i. At the time of enrolment, the Customer should ensure that, the Golden Gain Installment Program Enrolment Form is signed in the space provided, physically or electronically, as the case may be, accepting these terms and conditions. Notwithstanding the foregoing, as soon as the customer effects the first transaction under this Plan, it shall be deemed that the customer has accepted these Terms and Conditions. j. The Company shall have sole discretion to reject any application for enrolment in this Program and shall not be required to provide any reason for such rejection.

7. Refunds: a. Customer shall have no right to refunds other than strictly as per the terms herein. b. Refunds under the program, 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. Refund will be processed within 15 working days from date of request of refund. c. This Program or benefits under this Program are not transferable or assignable, save, and except, in case of death in the manner as provided in this program.

Additional Terms & Conditions

This Program is applicable across India and the customer can appropriate the accumulated advances against jewellery and take the delivery of the jewellery anywhere in the country where NJL has a presence.

The Company reserves the right to alter, amend, add, or delete part or whole of the terms of the Program with prior notice to the account holder, if the same is not detrimental to the interests of the account holder.

In event of death of the Customer, the nominee holder can avail the benefit subject to such nominee holder producing Government issued identity proof along with the death certificate of the program holder.

In the event of death of the customer where no nomination has been made, NJL may extend the benefits of the Program only to the legal heirs of the Customer, subject to such legal heirs submitting the required documentation and satisfying NJL of their heirship.

The legal heir shall submit the following- Death Certificate of the deceased customer, Succession Certificate, NOC from other surviving legal heir(s), Indemnity undertaking to indemnify the company from claims, Will (if any), Any other documents as required as per the specific circumstances. The decision of NJL shall be final on sufficiency of any document in all such cases and the same shall be binding upon the claimants. Any applicable statutory deduction will be applied by NJL against the price of the jewellery so appropriated. Campaigns/ promotion offers/ benefits/ discounts offered by NJL can be combined with/ availed at the time of purchase of jewellery under the Program. The stone rates charged during the redemption shall be as per the rate prevailing at the store on the date of purchase. All other charges such as making charges, other material charges, wastage charges, taxes, will be levied as on the date of purchase in that store. The liability of the company or its franchisee(s) under GGP is limited to the extent of Installments paid by the Customer(s) and the accrued discount amount, as per GGP and the Terms & Conditions contained herein. The Terms & Conditions listed herein does not in any way indicate to any assurance or warranty whatsoever by the Company. Any Conditions that are not explicitly covered above would be at the discretion of the Company at the time of transaction/redemption subject to such Conditions not being detrimental to the interests of the Customer. The decision of the Company in this regard would be deemed as irrevocable and final. Disputes if any, shall be resolved in the courts of Mumbai jurisdiction only. The Company is the operator of this Program and reserves the right to suspend or end the program at any time. In any such event, the Customer may purchase any item at the NJL Store equal to the value of the Installments accumulated in his/ her program account along with purchase linked discount amount accumulated, as on that day. This clause shall also have effect if the program is left infructuous due to change in any applicable law, rule, regulation, or norm. The Customer shall not have recourse to any damages, costs, interest apart from refund of accumulated advances and any proportionate discount voucher that the Customer has earned at the time of cessation of this Program. All jewellery purchased under this Program will be subject to labour/ making charges/ wastage, goods and service tax, surcharges, gold/stone/ charges and any other charges as may be applicable, subject to applicable discounts as stated herein. The Terms and Conditions hereunder are in addition to the Company's other terms and conditions that may be applicable to the transaction. The Company reserves the right to extend or not extend this Program to any prospective Customer at its sole discretion. In the event, the Customer who has enrolled is not able to come for appropriation/purchase/collection, he/she can authorise his/ her representative to do so on his/her behalf, subject to receipt of original authorisation letter from the Customer, along with original order copy and production of the representative's original photo identification proof. The appropriation/ purchase decision of said representative will be deemed to be that of the Customer. NJL shall bear no liability for the same and by authorising said representative, the Customer shall indemnify NJL for all losses, costs, damages, penalties, expenses, claims resulting from said appropriation/purchase/ collection by the representative. Please ask the retail store for the format of the authorisation letter. By enrolling in the GGP, the Customer authorises NJL to attempt to locate his whereabouts by contacting his nominee(s) for the purpose of informing him/ her that he/ she may visit a NJL store to appropriate his/ her accumulated advances or that the default gold coin is ready for collection or that a cheque has been dispatched as per the Terms and Conditions herein.



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