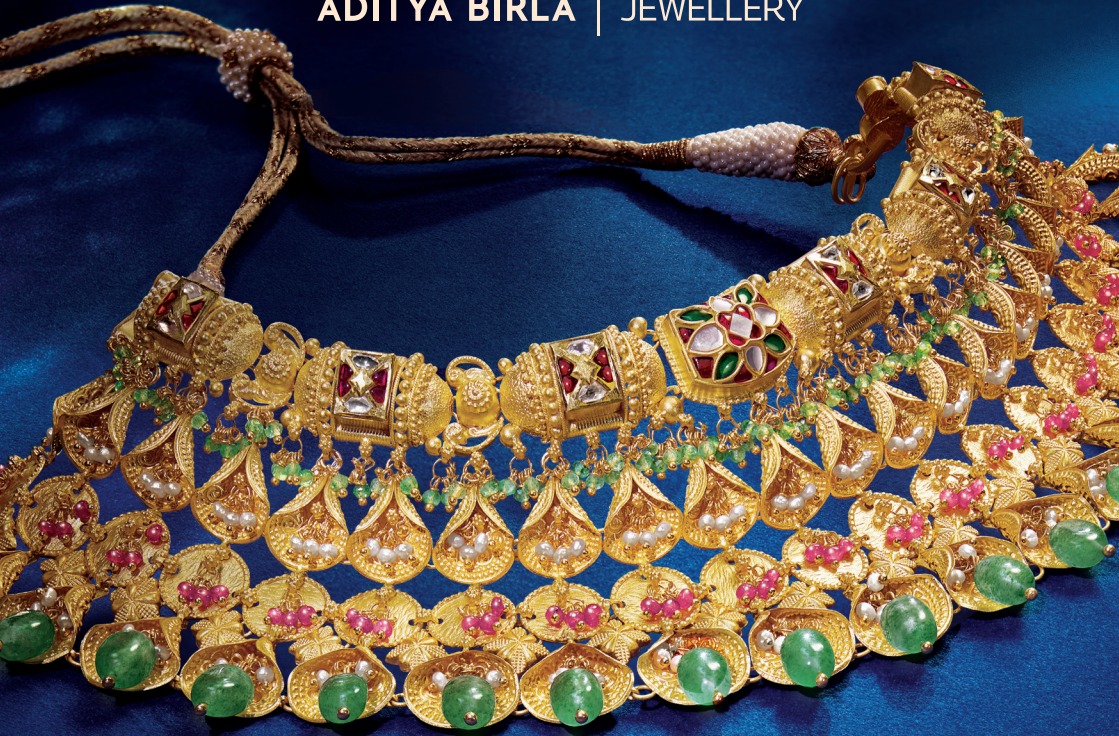




INDRIYA

ADITYA BIRLA | JEWELLERY



Golden Quest Program
Gold Saving Plan



INDRIYA
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Indriya Golden Quest Program

Gold Saving Plan*

The program allows you to build your dream jewellery collection by purchasing gold through monthly payments and getting additional discounts at the time of purchase.

- ◆ Get the best gold price by planning your purchase in advance
- ◆ Get attractive discounts on the day of purchase with Indriya

Unlocking the Advantages

- ◆ Easy installment & flexibility of tenure
- ◆ Added discounts on making charges / entire jewellery
- ◆ Discounts starting from 6 months of installment

*T&C apply

Golden Quest Program is a unique gold purchase plan offered by Indriya, brought to you by Aditya Birla Group. This exceptional purchase plan offers a substantial discount on the making charges of plain gold jewellery or discounts on the entire product value of diamond jewellery.

At the time of each monthly payment, the customer reserves a certain amount of 24 karat gold (999 purity) at the rate prevailing on the date of the payment at the store selected by the customer. After completing the program tenure of 10 months (i.e. 10 monthly installments), Customers are entitled to utilise the value of accumulated gold and receive a discount from Indriya, which can be redeemed to purchase any Indriya jewellery.

What does Golden Quest Program offer?

- Ease of enrolment from any of our Indriya Stores or online at www.indriya.com.
- Pay installment starting ₹ 2,000 per month and in multiples of ₹ 1,000 only, thereon.
- Discounts start from minimum 6 months of successful installment payment.
- Gold accumulated at the highest available purity of 24 karat (99.9% purity) and allows purchase of jewellery of any purity.
- Redeem your advances immediately after maturity —no wait period (within 360 days from the date of enrolment).
- Pay through cash, UPI, debit card, credit card or net banking using NACH at our showrooms or pay online on our website.
- View your payments & discounts online by signing in to your account on our website.

TIER 1: Monthly Installment ₹2,000 to ₹9,000

Accumulated 24K gold after 10 Months = 11.23 gms

Gold Rate (24 K)	Month	Monthly Payment (₹)	Equivalent gold in grams accumulated (24 K)	Plain Gold Jewellery	Studded Jewellery
				% Discount on MC on purchase of plain gold jewellery	Discount on Product Value
7,250	1	8,000	1.10		
6,950	2	8,000	1.15		
6,800	3	8,000	1.18		
7,350	4	8,000	1.09		
7,200	5	8,000	1.11		
7,100	6	8,000	1.13	50% Discount on MC up to 6%	6%
7,400	7	8,000	1.08	50% Discount on MC up to 6%	7%
6,850	8	8,000	1.17	50% Discount on MC up to 6%	8%
7,150	9	8,000	1.12	50% Discount on MC up to 6%	9%
7,250	10	8,000	1.10	50% Discount on MC up to 6%	10%
		80,000	11.23		

TIER 2: Monthly Installment ₹10,000 & above

Accumulated 24K gold after 10 Months = 14.04 gms

Gold Rate (24 K)	Month	Monthly Payment (₹)	Equivalent gold in grams accumulated (24 K)	Plain Gold Jewellery	Studded Jewellery
				% Discount on MC on purchase of plain gold jewellery	Discount on Product Value
7,250	1	10,000	1.38		
6,950	2	10,000	1.44		
6,800	3	10,000	1.47		
7,350	4	10,000	1.36		
7,200	5	10,000	1.39		
7,100	6	10,000	1.41	50% Discount on MC up to 8%	8%
7,400	7	10,000	1.35	50% Discount on MC up to 9%	9%
6,850	8	10,000	1.46	50% Discount on MC up to 10%	10%
7,150	9	10,000	1.40	50% Discount on MC up to 11%	11%
7,250	10	10,000	1.38	50% Discount on MC up to 12%	12%

Terms & Conditions

Subject to the terms and conditions hereunder, the Indriya Golden Quest Program ("GQP") offered by Novel Jewels Limited ("Novel Jewels" / the "Company"/"NJL") broadly operates as follows: a) The Customer can pay monthly advances of a certain amount over a 10 (ten) month period. b) At the time of each payment, an equivalent amount of 24 karat gold as per the prevailing rate on the date of payment is accumulated to the Customer's account. c) At the end of the payment period, the Customer can appropriate the accumulated gold towards purchase of NJL jewellery. d) As a benefit for the advance payment, the Customer will be able to avail discount on the making charges or purchase value of the selected jewellery. **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 addresses.**

1. Definitions: a. Purchase Value means the total value of the product(s) planned to be purchased. b. Enrolment Date means the date on which the first Installment is received from the Customer. c. Validity Period means period ending 360 days from the Enrolment Date. d. Default Option Date means the 361st (three hundred and sixty-first) day after the Enrolment Date. e. Prevailing Gold Rate means the Company's city-wise gold rate prevailing at the specific time of the transaction. The prevailing gold rate is an intra-day rate that depends on multiple factors, including spot rate in the open market, freight, storage costs, overheads etc. f. Redemption Value means the value of the accumulated 24 karat gold in the Customer's account under this program at the company's prevailing 24 karat gold rate at the time of purchase. g. Pre-closure means when the Customer expressly opts out of the Program before payment of all 10 (ten) Installments by notifying the Company.

2. Enrolment/KYC: a. The Customer should ensure 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 in the same name. b. 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 Program website. c. By enrolling to GQP, the Customer expressly consents to receive calls, text messages and emails, 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 Program, at the contact details provided by the Participant to NJL. d. The Company shall have the sole discretion to reject any application for enrolment in this Program and shall not be required to provide any reason for such rejection. e. The Novel Jewels Gold Grammage Program can only be enrolled by individuals above the age of 18, 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 GQP. f. The Customer will be required to fill an enrolment form and submit necessary documents at the time of enrolment. Bank account details and PAN card (For monthly payment greater than ₹18,000/-) are mandatory for enrolment under this Plan. g. At the time of enrolment, the Customer should ensure that the 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. h. Customers registering for the GQP must submit a declaration of a nominee at the time of enrolment. i. Enrolment may be through offline mode, i.e., at the NJL stores, or online by registering on the Indriya website: www.indriya.com. j. 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 and at the time of concluding appropriation of the Redemption Value against jewellery and taking delivery of the jewellery. Novel Jewels also reserves the right to verify the authenticity of the documents provided by the Customer. k. 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.

3. Advances/Installments: a. Customers cannot enrol with borrowed money. b. At the time of enrolment, the Customer shall have the option to choose from following two tiers of monthly advance payments which have varying benefits as detailed hereinafter: i) Tier 1: Minimum ₹2,000/- to Maximum of ₹9,000/- (to be in multiples of ₹1000 only) ii) Tier 2: Minimum of ₹10,000/- and above (to be in multiples of ₹1000 only). c. The monthly advance payment amount is not subject to change once it has been fixed at the time of enrolment and the Customer shall make the payment of the same amount as the monthly amount, every month for a period of ten months from the enrolment date. d. No payment shall be accepted beyond the completion of 300 days from the enrolment date. e. The payment of the monthly amount must be made within fifteen (15) days from the due date. For the purpose of this Program, the due date shall be the same date as the enrolment date for the subsequent months. f. The due date of each Installment must be the same date of the next calendar month as the date of enrolment. Eg. is the Enrolment Date is 1-Jan, the next due date will be 1-Feb. g. 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 the 1st Installment started on 31st Jan, then the due date for the next installment will be 28th / 29th Feb, 31st March, 30th April respectively and so on for the remaining period of the Program. h. In the event of any default in making payments as mentioned herein, the Customer shall not be eligible to pay the same at a later date or club with any other payments for subsequent months. It shall be considered as a missed monthly payment. The Management of NJL has the discretion to allow late payment or clubbing of payment. In case of one or more missed monthly payments, the Program's duration will not be extended correspondingly, but the benefits accrued by the Customer shall only be to the extent of the actual number of payments received from the Customer as indicated hereinafter.

Payments: a. The Customer can ask for a computerised receipt from NJL Stores only after the clearance of payment. In case of ACH/SI enabled accounts, the program cannot be closed prior to the last Installment unless the benefit holder has cancelled the ACH/SI by submitting the required form to NJL. b. The payments under this Program can be done through cash (not exceeding a sum of ₹199,999/- cumulatively for the period of the program), credit card/ debit cards, NEFT/RTGS. 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. c. Novel Jewels shall not be responsible for any online payment failure and funds being debited from the Customer's account. Customers are requested to check with their banks or other service providers for such payment failures. d. Novel Jewels will not be responsible or liable to send reminders for payment.

4. Accumulation/Appropriation: a. Against each monthly payment date, Novel Jewels will reserve/accumulate the equivalent grams of 24 karat gold as per the company's Prevailing Gold Rate of the day on the date on which the monthly installment is made. The 24 karat gold accumulated on the date of payment will be the Installment amount divided by the company's prevailing gold rate for 24 karat gold on that date. b. Under this Program, the Customer will be eligible for appropriation of the Redemption Value against purchase of any NJL jewellery and shall also be eligible for discount on making charges or product value on said redemption value in accordance with the number of monthly payments made, as per the illustrative table below. c. Customers are mandatorily required to appropriate the Redemption Value against jewellery and take delivery of jewellery within the Program Validity Period. d. The Customer will have to appropriate the entirety of the Redemption Value against the jewellery during the tenure of the Program. Partial appropriation is not allowed. e. In case the Redemption Value is less than the purchase value of the selected jewellery, any running offer at the store shall be applicable on the differential amount. However, any such differential amount between the purchase value of the selected jewellery minus (Redemption Value + discounts under this Program + other applicable running offers), shall be payable by the Customer.

5. Discount: a. The special discount under this Program shall be applicable only for the appropriation of the Redemption Value against jewellery and shall not be applicable against gold bars, gold coins, gift vouchers and silver items. b. The special discount availed pursuant to the Program,

upto the redemption value under this program, cannot be linked or clubbed with any other existing offers or any other programs offered by the Company subject to exceptions herein and is not transferable under any circumstances.

6. Default Option: a. 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 the 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. b. On the exercise of the default option as herein on the Default Option Date, the Customer shall no longer be entitled to any discount under GQP. c. In the event that the Customer does not conclude the appropriation and take delivery of the jewellery within the Program Validity Period, on the Default Option Date, the Customer will be invoiced 24 karat gold coin(s) 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 accumulated during the tenure. The equivalent value of the fractional grams of gold left over after such rounding down on the Default Option Date will be issued as a credit note to the Customer. Accordingly, the account under this Program shall stand closed. d. The Participant will be entitled to take delivery of the gold coin from the 370th day from the date of enrolment onwards. e. 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. f. Such invoiced 24 karat gold coin/s will be held by NJL for such Customer without any risk on NJL. g. In the event the Customer fails to collect the coin/s or otherwise on or before the expiry of 36 months from the date of appropriation of the Redemption Value against said coin/s and 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. h. 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.

7. Pre Closure: a. The Customer who discontinues the Program prior to completion of six (6) months from the enrolment date by notice to the Company or will have the option to appropriate the Redemption Value against jewellery as per the terms/illustrative table herein. However the Customer will not be eligible for any discounts. b. A Customer who discontinues the Program after completion of six (6) months from the enrolment date by notice to NJL will have the option to appropriate the Redemption Value against jewellery along with the associated discount on making charges or product value as per the illustrative table hereinunder. c. No cash refunds will be provided under this Program under any circumstances.

Additional Terms & Conditions

This Program cannot be applied against non-GQP advance booking and other non-GQP Customer orders.

This Program is applicable across India and the Customer can appropriate the Redemption Value against jewellery and take the delivery of the jewellery anywhere in the country where Novel Jewels has a presence.

This program and benefits under this program are not transferable or assignable save and except in case of death, however in accordance with the terms of this program.

The liability of the company or its franchisee(s) under the Program is limited to the extent of installments paid by the Customer(s) and the accrued discount amount, as per Program and the terms & conditions contained herein.

The Terms & Conditions listed herein does not in any way indicate any assurance or warranty whatsoever by the company.

The Customer may appoint a nominee at the time of enrolment upon submission of relevant documentation. In the event of death of the Customer where no nomination has been made, Novel Jewels 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 Novel Jewels 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 Novel Jewels shall be final on sufficiency of any document in all such cases and the same shall be binding upon the claimants.

This is an exclusive Program for appropriation of the Redemption Value against jewellery and not an investment program and apart from the special discount under this Plan, no other benefits or return in cash or kind are applicable.

Different Plans under the GQP Program either by the same Customer or different Customer(s) cannot be merged or combined.

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.

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.

In case any changes in the existing laws, rules, notifications, etc by any regulatory authority, Novel Jewels reserve the right to make such modifications/ change/suspend/discontinue the Program suitable to the change in law and necessary requirements as per the same must be complied with the Customer. Novel Jewels also reserves the right to alter, amend, add or delete part or whole of the terms of the Program with prior notice to the Customer.

Novel Jewels reserve the right to suspend/discontinue the Program at any time. In such an event, the provisions under 'pre-closure' herein shall apply. 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 subject to the exclusive jurisdiction of the courts in Mumbai.

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 gold accumulated in his/her program account along with a discount amount 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 purchase of jewellery and any discount that the Customer has earned at the time of cessation of this Program.

The Terms and Conditions hereinunder are in addition to the Company's other terms and conditions that may be applicable to the transaction.

Any applicable statutory deduction will be applied by NJL against the price of the jewellery so appropriated.

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 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 GQP, the Customer authorises NJL to attempt to locate his/her whereabouts by contacting his/her stated nominee(s) for the purpose of informing him/her that he/she may visit a NJL store to appropriate his/her accumulated gold 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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