

SMART RATE LOCK

With this scheme, you pay a fixed amount, say ₹10,000 every month for 10 months, and each installment is booked in gold at that day's 22KT/18KT rate. Over the 10 months, you keep booking gold at different rates, which helps you stay ahead of rising prices.

For example, with a total investment of Rs. 100000 , suppose you have booked around 11 g of gold at an effective average rate of ₹9,091 per gram, while the current market rate is ₹10,400 per gram. This means you have already locked in gold at a lower price. Suppose you wish to buy a 16-gram necklace at today's rate. Without the scheme, it would cost you around ₹2,03,008 including making charges. But with the scheme, you can use your booked gold worth ₹1,00,000, pay only for the balance 5 grams, and enjoy reduced making charges on the booked gold. Your total comes to ₹1,76,636, giving you savings of over ₹26,000.



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WHAT IS SMART ELITE?

This is a simple single lump sum advance deposit option. Pay a single amount at least 3 months in advance and enjoy exclusive benefits in making charges at the time of jewellery purchase.

It's the easiest way to secure gold now and enjoy big savings when you shop for your favourite jewellery.

HOW DOES IT WORK?

Make a one-time deposit starting from ₹1,00,000 (in multiples of ₹50,000, up to ₹5,00,000).

- Start your Smart Elite savings with an easy single deposit*
- Redeem your accumulated savings anytime between 3 to 9 months for jewellery purchases.
- Earn exclusive benefits on making charges—the longer you keep your deposit, the greater the advantage.



SMART ELITE'S SALIENT FEATURES :

When you redeem your savings for jewellery, you enjoy exclusive discounts on making charges based on how long you keep your deposit:

Tenure	3 to 9 months
Redemption	• Only for Jewellery (not coins / bullion) • Redemption allowed after a min. period of 3 months and a max. period of 9 months from the date of deposit
Making Charges Discount*	• 25% (if redeemed between 3-6 months) • 50% (if redeemed between 6-9 months)

Installment Amount		100000
Assumed Value of Ornament Selected		250000
Assumed Gold Value in the ornament		200000
Gold Value Eligible for Discount		100000
Making Charges	22%	22000
Redeem from 91 to 180 days	25% Off on Making Charges	5500
Redeem from 181 to 270 days	50% Off on Making Charges	11000



Enhance your precious moments with Smart payment options



WHAT IS SMART EMA?

The **Smart EMA** scheme helps you fulfill your dream of purchasing gold, diamonds or gemstones by bridging the gap between you and your desire. You invest for just 10 months and avail an amazing opportunity to buy jewellery with the help of exclusive scheme benefits.

HOW DOES IT WORK?

- Choose a monthly advance amount from ₹5,000 to any amount of your choice. Invest for 10 months.
- Buy jewellery of your choice (Diamonds, Studded Diamonds, Loose Gemstones, Solitaire Diamonds, Studded Stones, Plain Gold, Coins).

SALIENT FEATURES :

Tenure	10 months
Redemption	• All type of Jewellery & Coins / Wali / Bars • Redemption allowed after 10 months from the date of first installment
Benefit as % of single monthly advance*	• 100% on Diamond Jewellery • 75% on Stone Studded & Plain Gold • 10% on Coins / Wali / Bars

SMART EMA

Example - Suppose you enroll in the **Smart EMA** scheme with a monthly advance amount of ₹5000 on 1st Jan, 2025 and desire to buy a diamond necklace of ₹80,000.

Date	Installment No.	Amount	Total maturity Amount
1-1-2025	1	5,000	
1-2-2025	2	5,000	
1-3-2025	3	5,000	
1-4-2025	4	5,000	
1-5-2025	5	5,000	
1-6-2025	6	5,000	
1-7-2025	7	5,000	
1-8-2025	8	5,000	
1-9-2025	9	5,000	
1-10-2025	10	5,000	
Total Scheme Receipt Amount		50,000	
1-11-2025 Your scheme matures. The scheme benefit will depend on what type of jewellery you choose to buy as shown	Benefit as % of Advances Single Monthly Advance	Benefit in terms of amount	
Diamond Studded / Loose Gemstones/ Solitaire Diamonds	100%	5,000	55,000
or Stone Studded	75%	3,750	53,750
or Plain Gold	75%	3,750	53,750
or Coins	10%	500	50,500

Pay EMA for 10 months and get up to 100% single month's advance benefit to buy jewellery of your choice. The benefit percentage depends on your monthly advance amount and jewellery type. If the jewellery price exceeds the maturity amount, the difference has to be paid separately.

For example, if the maturity amount is ₹55,000 and the jewellery costs ₹80,000, you'll need to pay the remaining ₹25,000 separately.



WHAT IS SMART RATE LOCK?

An easy plan to turn your monthly savings into gold or studded jewellery. This is a great way to book your monthly savings in gold or studded jewellery. It helps you build your favourite jewellery collection while protecting you from gold price fluctuations. With this plan, you can book a fixed amount every month at prevailing rates, ensuring that when it's time to buy, you enjoy your jewellery without worrying about price changes.

HOW DOES IT WORK?

Pay from ₹3,000 (multiples of ₹1,000) up to ₹1.5 lakh per month for 10 months. Each month 22kt/ 18kt gold gets booked as per the current gold rate on the day of the installment deposit. At maturity, redeem your booked gold for jewellery of your choice with 40% off on making charges.



Date	Installment	Rate Booked	Wt.
1-11-2024	10,000	7908	1.265
1-12-2024	10,000	7990	1.252
1-1- 2025	10,000	8241	1.213
1-2- 2025	10,000	8776	1.139
1-3- 2025	10,000	8974	1.114
1-4- 2025	10,000	9650	1.036
1-5- 2025	10,000	9805	1.020
1-6- 2025	10,000	10053	0.995
1-7- 2025	10,000	10106	0.990
1-8- 2025	10,000	10240	0.977
	1,00,000		11.000
Avg. Rate	9,091		

Assuming 16gm of gold jewellery chosen, the transaction without scheme would be:

Normal Transaction		
Necklace in Gms	16	
Current Rate	10,400	
Amount		1,66,400
Making Charges	22%	36,608
Total Amount		2,03,008

Again, assuming 16gm of gold jewellery chosen the transaction with Smart Rate Lock scheme would be:

With Scheme		
Necklace in Gms	16	
Current Rate	10,400	
Booked Gold Weight	11.000	1,00,000
Additional Gold Weight	5.000	51,997
Amount		1,51,997
Making Charges	22%	
On Amount from scheme	13%	13,200
On Balance Amount	22%	11,439
Total Making		24,639
Total Amount		1,76,636

The benefit you would obtain when you have Smart Rate Lock Scheme as compared to a transaction without scheme would be:

Your Benefits	
Benefit On Rate Booking	14,403
Benefit On Making Charges	11,969
Total	26,372