

# Terms & Conditions

## Plan Duration & Payments:

Akshaya Dhanam & Akshaya Thukam: 11-month tenure with fixed monthly deposits in multiples of ₹1,000.

Akshaya Patra: 180-day tenure, where customers can deposit old gold or a fixed cash amount.

## Eligibility & Benefits:

Akshaya Dhanam: Customers can purchase jewellery worth the total accumulated deposit with 0% VA (Value Addition) charges on 916 gold jewellery.

Akshaya Thukam: Deposited amounts are converted into gold weight based on daily rates, and customers can purchase jewellery worth their accumulated weight with 0% VA charges on 916 gold jewellery.

Akshaya Patra: Customers can choose to fix the gold rate on either the deposit day or the jewellery purchase day and buy jewellery without VA charges or wastage costs.

## Premium Jewellery & Additional Charges:

For diamond, kundan, 18Kt gold jewellery, or jewellery with other precious stones, customers will receive 50% off on making charges (VA remains zero for 916 gold jewellery).

## Payment & Purchase Guidelines:

Monthly deposits must be paid on time to avail of the plan benefits. Once selected, the deposit amount cannot be changed.

Customers must redeem their jewellery purchase within 15 days of plan maturity.

Gold coins, silver coins, and bullion purchases are NOT permitted under any of these schemes.

Other company offers or discounts cannot be combined with these plans.

## Discontinuation & Refund Policy:

Akshaya Dhanam & Akshaya Thukam: Customers who discontinue before 11 months will receive their deposited amount in the form of gold jewellery without the 12th-month benefit.

Akshaya Patra: Customers withdrawing before 180 days will receive gold equivalent to their deposit without any additional benefits.

No cash refunds will be provided under any circumstances.

## Taxes & Legal Compliance:

GST and any other applicable government taxes will be borne by the customer.

The company reserves the right to modify or amend the terms and conditions at any time.

All disputes will be subject to Hyderabad jurisdiction.

## General Advisory:

Customers are advised to understand the complete details of the plan before investing.

Please consult the Mukunda Jewellers team for full details regarding each scheme.

These investment plans are subject to market risks and price fluctuations.

**V.A. 2-12%**

**NO MAKING CHARGES**

**70% EXCHANGE VALUE ON SILVER JEWELLERY**

**65% EXCHANGE VALUE ON ALL STONES**



**MUKUNDA**  
— JEWELLERY RETAIL PVT LTD —

**☎ 040-28999999**