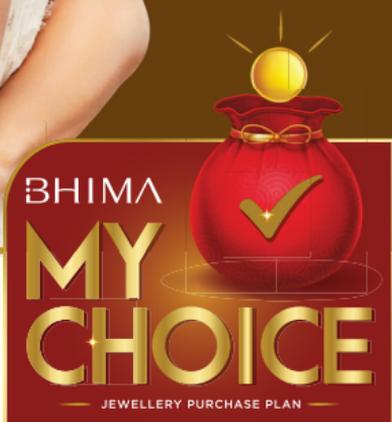




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To Download My Bhima App Scan QR code

BHIMA My Choice EMA Jewellery Purchase Plans

BE WISE - BUY WISE

BHIMA MY CHOICE EMA PLANS

Specially designed jewellery purchase plans for our customers, which makes it absolutely beneficial in the easiest and most economical way to buy jewellery with EMA option – Easy Monthly Advance and assured benefits.

The member may redeem the EMA paid upon maturity in any of the listed showrooms of Bhima or on Bhimagold.com (only for Golden Key). The member may view/ track the EMA on My Bhima App (can be downloaded on Google Play Store/ scan the QR code on the previous page to download it).

Bhima My Choice Jewellery Purchase Plans are designed to help you buy the jewellery of your choice with ease. We have 5 EMA plans Kubera, Samruddhi, Ratna, Shreyas and Golden Key. From these 5 plans, the first 4 are applicable at all our stores and Golden Key is applicable online at bhimagold.com.





KUBERA

BHIMA MY CHOICE KUBERA EMA

**(EASY MONTHLY ADVANCE)
JEWELLERY PURCHASE PLAN**

BHIMA MY CHOICE KUBERA EMA Jewellery Purchase Plan is designed to help you protect the price when purchasing gold. It converts your EMAs to gold weight at the time of payment, which you can use to buy gold jewellery at the end of the plan.

KUBERA EMA (EASY MONTHLY ADVANCE)

JEWELLERY PURCHASE PLAN FEATURES:

Term Duration: 11 months.

EMA: Minimum ₹2000 or above in multiplies of ₹1000 thereof for 11 months.

The weight of 22 Karat Gold equivalent to the value of the EMA will be credited to your Kubera EMA account for the amount paid month on month as per the prevailing rate on the day of payment received by Bhima.

Under Kubera EMA Jewellery Purchase Plan, the member can purchase BIS & HUID Hallmarked 22 Karat Gold Jewellery and Gold Coins upon completion of the 11th month with benefit (accumulated weight of Gold) for which customer can avail flat 50% off on value addition/ making charges.

EXAMPLE: KUBERA EMA PLAN

Exclusively for 22 Karat BIS & HUID Hallmarked Gold Purchases

Easy Monthly Advance	Month on Month	Prevailing Gold Rate on the day of payment	Gold weight Credit 22 Karat BIS Hallmarked
₹ 20,000	1 st Month	₹ 14,000	1.428 grams
₹ 20,000	2 nd Month	₹ 14,500	1.379 grams
₹ 20,000	3 rd Month	₹ 14,750	1.355 grams



SAMRUDDHI

BHIMA MY CHOICE SAMRUDDHI EMA

**(EASY MONTHLY ADVANCE)
JEWELLERY PURCHASE PLAN**

BHIMA MY CHOICE SAMRUDDHI EMA jewellery purchase plan is designed to help you buy jewellery you love with ease by offering many benefits. Avail 100% off on value addition/ making charges for up to 20% upon maturity of this plan.

SAMRUDDHI EMA (EASY MONTHLY ADVANCE)

JEWELLERY PURCHASE PLAN FEATURES:

Term Duration: 11 months.

EMA: Minimum ₹1000 or above in multiples of ₹1000 thereof for 11 months.

The aggregate of EMA payments can be redeemed upon completion of the 11th month with full benefit. The member can purchase BIS & HUID Hallmarked 22 Karat Gold Jewellery & Gold Coins and avail 100% off for up to 20% of value addition/ making charges.

EXAMPLE: SAMRUDDHI EMA PLAN

Exclusively for 22 Karat BIS & HUID Hallmarked Gold Purchases

Easy Monthly Advance	Prevailing Gold Rate on the day of Billing	Eligible weight	VA/Making charge/weight of selected Jewellery	Total / Balance
₹20,000 x 11 =2,20,000	₹14,000	₹ 2,20,000/ ₹ 14,000 =15.71 gram	VA 24% wt.56gram	15.71 gram VA 4% 40.29 gram VA 24%



RATNA

**BHIMA MY CHOICE
RATNA EMA**

**(EASY MONTHLY ADVANCE)
JEWELLERY PURCHASE PLAN**

BHIMA MY CHOICE RATNA EMA jewellery purchase plan offers benefits and ease in buying diamond jewellery. Avail exciting discounts equivalent to 2 months of your EMA upon maturity of this plan.*

RATNA EMA (EASY MONTHLY ADVANCE)

JEWELLERY PURCHASE PLAN FEATURES:

Term Duration - 11 months

EMA: Minimum ₹5000 or above in multiples of ₹1000 thereof for 11 months.

With this plan, the member can purchase Diamond Jewellery upon completion of the 11th month and avail the benefit equivalent to two months of easy monthly advance amount / contribution as discount. The member can also purchase 22 Karat BIS & HUID Hallmarked Gold Jewellery and avail the benefit of one month's equivalent easy monthly advance amount/ contribution as discount.

EXAMPLE: RATNA EMA PLAN

Diamond Jewellery Purchase		
Easy Monthly Advance	Discount/ Benefit	TOTAL
₹ 5,000 x 11 = ₹ 55,000	₹ 10,000	₹ 65,000
₹ 20,000 x 11 = ₹ 2,20,000	₹ 40,000	₹ 2,60,000

The member can purchase certified Diamond Jewellery after the completion of the 11th month with benefit of two months advance amount / contribution as discount.

Gold Jewellery Purchase		
Easy Monthly Advance	Discount/ Benefit	TOTAL
₹ 5,000 x 11 = ₹ 55,000	₹ 5,000	₹ 60,000
₹ 20,000 x 11 = ₹ 2,20,000	₹ 20,000	₹ 2,40,000

The member can purchase 22 Karat BIS & HUID Hallmarked Gold Jewellery after the completion of the 11th month with benefit of one month's, advance amount / contribution as discount.



SWARNADHARA

BHIMA MY CHOICE SWARNADHARA

JEWELLERY PURCHASE PLAN

Bhima introduces its all new plan for your old gold. The plan is designed to help you purchase brand new 22 Karat Gold jewellery you love with ease. You can deposit your old gold at Bhima for a stipulated period for 11 months. One can avail 100% off on value addition/making charges upon maturity of this plan.

SWARNADHARA

JEWELLERY PURCHASE PLAN FEATURES:

Term Duration: 11 months.

In this plan the member can deposit the old gold which would be weighed in terms of an equivalent 22 Karat weight. The duration of the plan is 11 months and has a lock-in period of 3 months. Members can enjoy increasing discounts on making charges, starting from 30% off in the 4th month to an incredible 100% off on making charges of the equivalent weight upon the plans maturity. On maturity the member can avail 100% off on making charges of the equivalent deposited weight.

Term Duration: 11 months.

EXAMPLE: SWARNADHARA

Completed Months	3	4	5	6	7	8	9	10	11
Making Charges Discount In %*	30	40	50	60	70	80	90	95	100



GOLDEN KEY

BHIMA MY CHOICE GOLDEN KEY EMA

**(EASY MONTHLY ADVANCE)
JEWELLERY PURCHASE PLAN**

Bhima introduces its all new online exclusive jewellery purchase plan under Bhima My Choice - Golden Key. Now enroll for Golden Key & secure your gold in the easiest and most economical way digitally with Easy Monthly Advance (EMA) payments. With Golden Key, your accumulated EMAs are converted to gold weight at the time of billing, which you can use to buy gold jewellery at the end of the plan.

GOLDEN KEY EMA (EASY MONTHLY ADVANCE)

JEWELLERY PURCHASE PLAN FEATURES:

Term Duration: 11 months.

EMA: Minimum ₹ 5000 or above in multiples of ₹ 1000 thereof for 11 months. The aggregate of EMA payments can be redeemed upon completion of the 11th month with full benefit. The member can purchase BIS & HUID Hallmarked 22 Karat Gold jewellery & Gold Coins with benefit of up to 100% off on value addition/ making charges. For further details log on to www.bhimagold.com.

EXAMPLE: GOLDEN KEY EMA PLAN

Exclusive Online 22 Karat Gold Jewellery Purchase Plan

Easy Monthly Advance	Prevailing Gold Rate on the day of Billing	Eligible weight	VA/Making Charge/weight selected Jewellery	Total / Balance
₹20,000 x 11 =2,20,000	₹14,000	₹ 2,20,000/ ₹ 14,000 =15.71 gram	VA 20 % wt. 48.89 gram	48.89 gram VA / Making Charge NIL. Only GST extra



KANAKA PLUS

BHIMA MY CHOICE KANAKA PLUS

JEWELLERY PURCHASE PLAN

Kanaka Plus Plan is designed for customers who prefer to make a one-time advance payment towards their jewellery purchase. The plan converts the advance amount into Gold or Silver weight on the day the payment is credited, which can be later utilised to purchase jewellery or coins at the end of the plan period.

KANAKA PLUS

JEWELLERY PURCHASE PLAN FEATURES:

Term Duration: 11 months.

One-time Advance Payment Scheme: Minimum ₹5,00,000 payable as a one-time advance at the time of enrolment. The equivalent weight of Gold or Silver corresponding to the advance amount will be credited based on the day the payment is credited.

Under Kanaka Plus Jewellery Purchase Plan, the member can purchase BIS & HUID Hallmarked 22 Karat Gold Jewellery, Gold Coins or Silver upon completion of the 11th month with benefit (accumulated weight of Gold or Silver), for which the customer can avail 0% making charges on jewellery purchases.

EXAMPLE: KANAKA PLUS PLAN

Exclusively for 22 Karat BIS & HUID Hallmarked Gold / Silver Purchases.

One-Time Advance	Instalment	Market rate on date of enrollment	Metal Weight Credit
₹ 5,00,000	One-time	Gold @ ₹14,000 / gm	35.71 grams (Gold)
₹ 5,00,000	One-time	Silver @ ₹255 / gm	1960.78 grams (Silver)

The member can buy their choice of BIS & HUID Hallmarked Gold Jewellery (22k), Gold Coins (22k) or Silver (coins & articles), with 0% making charges on jewellery purchases, for the accumulated metal weight is credited at the time of enrollment.



BHIMA MY CHOICE SHREYAS

**(EASY MONTHLY ADVANCE)
JEWELLERY PURCHASE PLAN**

Shreyas Plan is designed to help you build savings systematically and redeem them for jewellery of your choice. The plan allows you to accumulate value through monthly instalments and redeem them for Gold, Silver, Diamond, or Platinum jewellery at maturity.

SHREYAS PLAN (EASY MONTHLY ADVANCE)

JEWELLERY PURCHASE PLAN FEATURES:

Term Duration: 11 months.

EMA: Minimum ₹1,000 or above in multiples thereof, payable monthly for 11 months. The value of the monthly instalments will be converted & accumulated under the Shreyas Plan account.

Under Shreyas Jewellery Purchase Plan, upon completion of the plan period, the member can purchase jewellery of their choice based on preference and combine different options such as part Gold and part Diamond, with applicable benefits as per the plan.

EXAMPLE: SHREYAS PLAN

Redeemable for Gold, Silver, Diamond & Platinum Jewellery.

Example 1: Single Metal Redemption (Gold)

Easy Monthly Advance	Scheme Duration	Redemption Choice	Benefit / Credit
₹20,000	11 Months	Gold	Accumulated Gold weight at prevailing rate with 0% making charges (up to 18% VA)

At the end of the plan period, the accumulated value is converted into Gold weight based on the day the payment is credited, and the member can purchase BIS & HUID Hallmarked Gold Jewellery with applicable benefits under the Shreyas Plan.

FREQUENTLY ASKED QUESTIONS – FAQ's

EMA (Easy Monthly Advance) Plans

Kubera, Samruddhi, Ratna, Shreyas & Golden Key

What is Bhima My Choice EMA (easy monthly advance) plan?

They are jewellery purchase plans where you have the option to choose between 5 uniquely designed EMA payment options (Kubera, Samruddhi, Ratna, Shreyas & Golden Key) to buy jewellery of your choice from the listed Bhima Showrooms and Online at bhimagold.com.

What is the term duration of Bhima My Choice EMA plan?

All our plans have a term duration of 11 months.

How much do I pay per month

Kubera EMA Plan: Minimum ₹2000 or above in multiples of ₹1000 thereof for 11 months.

Samruddhi EMA Plan: Minimum ₹1000 or above in multiples of ₹1000 thereof for 11 months.

Ratna EMA Plan: Minimum ₹5000 or above in multiples of ₹1000 thereof for 11 months.

Shreyas EMA Plan: Minimum ₹1000 or above in multiples of ₹1000 thereof for 11 months.

Golden Key EMA Plan: Minimum ₹5000 or above in multiples of ₹1000 thereof for 11 months.

How do I pay the EMA (easy monthly advance) payment & what mode of payment options is available?

It is advisable to make the EMA (easy monthly advance) payments on or before 12th of every month. Payments can be made through Cash/DD/Debit Cards/Credit Cards/NEFT/ RTGS/ UPI/Local Cheques/Post dated cheques / MY BHIMA APP / bhimagold.com.

Will GST be applicable?

Yes, GST will be applicable at the time when the customer redeems the advance amount aggregate and purchases jewellery from Bhima.

What if I missed out paying the EMA (easy monthly advance) payment?

Easy monthly advance payment beyond the stipulated period of more than one month will not be allowed. The plan will be discontinued if in case advance payment for 3 (three) consecutive months is not paid.

What if I buy for the amount exceeding the advance payment upon maturity?

Customer will enjoy the full benefit for the aggregate value/ Gold weight accumulated according to the chosen plan. For the extra purchase made, regular charges will be applicable. However, our customer can avail the seasonal offer benefits if any for the extra purchase made or get the best deal applicable on the day of purchase.

What if I do not redeem the whole amount accumulated?

Partial redemption is not allowed and refund in any case will not be applicable. Customer may buy 22K gold coins for the remaining amount for KUBERA, SAMRUDDHI, SHREYAS & GOLDEN KEY.

When should I redeem ?

Redemption can be done after completion of 334 days from the date of enrollment

Can my family member or a friend redeem the advance payment on my behalf?

The applicant is the authorized person to redeem. During the scheme redemption purchase, members must be present in our showroom with their membership card & valid ID proof. However, Apart from the customer only the nominee mentioned in the application form at the time of enrollment is eligible to come and redeem the plan with valid documents.

What happens if I do not redeem within the given time?

In case the member does not redeem the plan within the stipulated time, we shall refund the aggregate amount to the members bank account.

Is pan card mandatory to enroll for the plan?

If the aggregate of the monthly advance amount is ₹2 lakhs or more, submission of PAN CARD copy will be mandatory.

Will I get a receipt if I make online payment?

Customer can provide the payment details to any of the listed Bhima branch and collect the payment receipt.

How can I track the term of the EMA paid or view the payment details of monthly advance paid?

Download and register on My Bhima App or login to bhimagold.com

Can I enroll to the EMA plan in my child's name who is a minor?

Yes, you may enroll for Bhima My Choice EMA plan in a minors name however providing parent / guardian's name shall be mandatory. The person authorized to redeem upon maturity shall only be the parent / guardian.

Can I club this plan along with Bhima seasonal offer and redeem?

Bhima My Choice EMA plan cannot be clubbed with any of the seasonal/ anniversary offers announced by Bhima.

Can I buy Gold coins?

Yes, you can buy 22K gold coins Directly under Shreyas, Kubera, Samruddhi and Golden Key **EMA Plans**.

Will I get a membership card?

Yes, once you enroll for Bhima My Choice EMA jewellery purchase plan (Kubera, Samruddhi, Ratna, Shreyas), Bhima will issue a membership card with a unique account ID.

Kanaka Plus Plan – FAQs

OTA (One Time Advance) Plan

What is the Kanaka Plus Plan?

Kanaka Plus Plan is a one-time advance jewellery purchase plan where you pay a lump-sum amount at the time of enrolment and redeem it at maturity.

What is the plan's duration?

The Kanaka Plus Plan runs for 11 months.

How much do I pay monthly?

The minimum advance required to join the Kanaka Plus Plan is ₹5,00,000.

How can I make payments?

Payments can be made via DD, Debit/Credit Cards, NEFT, RTGS, UPI, Cheques, My Bhima App or bhimagold.com.

Is GST applicable?

Yes. GST is applicable at the time of redemption.

Is PAN mandatory?

PAN is mandatory.

Can I enroll to the OTA plan in my child's name who is a minor?

Yes, you may enroll for Bhima My Choice OTA plan in a minors name however providing parent / guardian's name shall be mandatory. The person authorized to redeem upon maturity shall only be the parent / guardian.

Can I club this plan along with Bhima seasonal offer and redeem?

Bhima My Choice OTA plan cannot be clubbed with any of the seasonal / anniversary offers announced by Bhima.

Can I buy Gold coins?

Yes, you can buy 22K gold coins under Kanaka Plus OTA Plan.

Will I get a membership card?

Yes, once you enroll for Bhima My Choice OTA jewellery purchase plan (Kanaka Plus), Bhima will issue a membership card with a unique account ID.

What are other important points to note?

- Diamond carat or Platinum weight is not accumulated.
Only the value of the advance amount is considered for benefit calculation.
- Benefits are calculated based on the total OTA paid divided into equivalent units of 11 months.
- Full benefit of the plan will be credited only upon completion of 334 days or more, (the OTA paid will be divided into equal units of 11 months)
Early Closure – Benefit Applicability
- In case of early closure, benefits for Diamond & Platinum jewellery will be calculated proportionately.

Example

- a) Closure within 2 months (1–62 days)
 - No benefits applicable.
 - Only the advance amount paid amount will be adjusted against the jewellery purchase.
 - All making charges and applicable costs must be paid in full.
- b) Closure at completion of 8 months (244–273 days)

Gold / Silver Jewellery

- 70% applicable VA is covered.
- 30% of the making charges must be borne by the customer.

SWARNADHARA – FAQ's

What is the Swarnadhara Gold Deposit plan?

The Swarnadhara Gold Deposit plan is a tailored financial strategy, meticulously crafted to empower you in achieving your golden dreams in the years to come. It offers a secure pathway to transform your old gold into a valuable asset for the future. With competitive rates and attractive benefits, this plan ensures your precious aspirations are within reach. Invest in Swarnadhara Gold Deposit, and watch your golden future unfold. Secure, transparent, and designed just for you.

How is old gold collected and converted under this plan?

The old gold collected will be melted and then converted be credited in the form of 22KT gold grams, with the conversion rate determined by the prevailing gold rate on the date of deposit.

Can the redemption period be extended beyond 11 months from the date of enrolment?

Redemption under this plan cannot be extended beyond 11 months from the date of enrolment. It is essential to adhere to this timeline as per the plan's terms and conditions.

Is it possible to transfer the plan to another person?

Members are strictly prohibited from transferring their plan to any other individual, regardless of the circumstances. This policy ensures the plan remains non-transferrable and secure for all participants.

Is it allowed to redeem the scheme within the first 3 months of enrolment?

Redemption of the scheme within the initial 3 months of enrolment is strictly prohibited. This restriction aims to maintain the integrity and effectiveness of the plan for all members.

What is the minimum eligible weight to join the plan?

To participate in the plan, a minimum weight of 20 grams of 22KT purity gold is required. Please ensure your gold meets this criteria when enrolling in the plan.

Can deposited gold be refunded in cash?

Deposited gold is non-refundable in cash; it can only be utilized for the purchase of gold jewellery or gold coins as per the plan's terms. Cash refunds are not available for deposited gold.

What benefits can a member expect based on the month of closure?

Members can enjoy benefits ranging from a 30% discount to a 100% discount on Value Addition (VA) based on the month in which they choose to close their plan. The level of discount is determined by the closure month, offering flexibility and incentives for members.

What can a member purchase at the end of the 11th month with 100% off on value addition/making charge?

At the conclusion of the 11th month, members can acquire 22KT gold jewellery or 22KT gold coins equivalent to their deposited gold weight with a 100% discount on value addition or making charges, ensuring substantial savings. This exclusive benefit is available to plan participants upon plan maturity.

What happens if the purchased gold weight exceeds the deposited weight?

If purchased gold weight exceeds the deposited weight, a 100% full value addition, encompassing both gold and stone value, will be applied to the excess weight of the jewellery. This ensures transparency and fair pricing for additional weight beyond the initial deposit.

Is a member eligible for a refund of the balance weight left in the plan after adjusting the purchase?

Members are not entitled to a refund for any remaining balance weight in the plan after making a purchase. It is recommended that members make a purchase for the full deposited weight at once, as partial redemptions or refunds for remaining weight are not permitted.

Can this Gold Deposit plan be combined with other advance plans or promotional sales?

This Gold Deposit plan cannot be combined or exchanged with any other advance plan, periodic offers, or promotional sales offered by Bhima. It operates independently to maintain the plan's integrity and terms.

What items cannot be purchased under this plan?

This plan exclusively allows the purchase of 22KT gold jewellery or 22KT gold coins, with restrictions on acquiring diamonds/diamond jewellery, silver jewellery/silver articles, gemstones (birthstones), and platinum ornaments. It is designed to cater specifically to 22KT gold jewellery and coins.

BHIMA JEWELLERS

Every piece of gold has a story of glory that makes it priceless. The golden chapter of Bhima began in 1925 with the determination of Shri K Lakshminarayana Bhattar, who later came to be known as Bhima Bhattar. Winning the trust of generations, Bhima proudly continues its century old rich legacy.

Bhima Jewellers began in Bangalore, expanded across Karnataka under Mr. Krishnan Bhat, and now, under Mr. Vishnusharan Bhatt's leadership, Bhima has firmly established itself as a prominent brand in South India, extending into Andhra Pradesh and Tamil Nadu.

Over the years, Bhima has created stunning jewellery for generations, embracing evolving trends. It has become synonymous with purity across markets, evident in its expanding loyal customer base. Every piece of gold jewellery in Bhima is 916 certified and HUID marked.

At Bhima, discover a wide array of jewellery, from traditional to contemporary, including chains, bangles, wedding jewellery, designer pieces, diamonds, and silver, all tailored to your taste. Experience the essence of purity with Bhima Jewellers.



SELECT FROM OUR EXQUISITE COLLECTION

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BHIMA
DIAMONDS

Sunshine
Kids Jewellery Collection

Kahani
BRIDAL STORIES BY BHIMA

Raas - Leela

BHIMA
SILVER



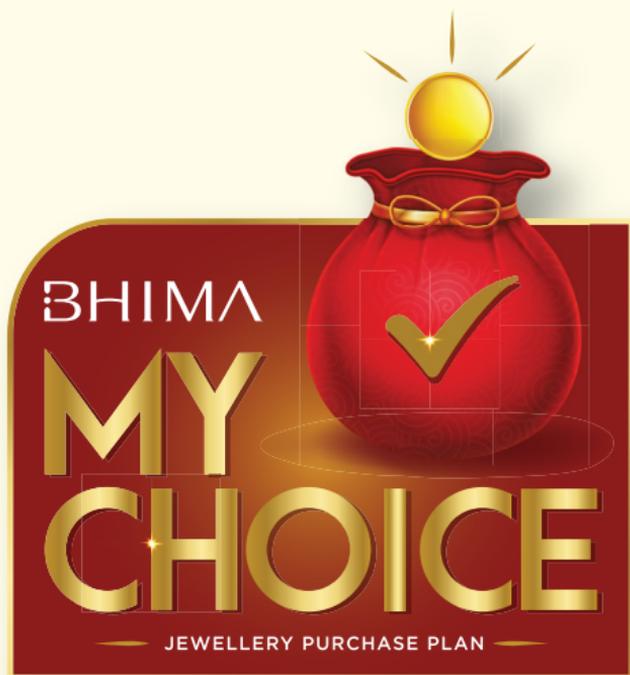
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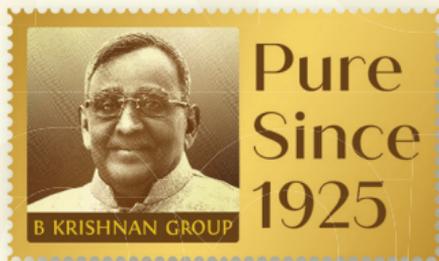
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