Rewarding Jewellery Purchase Plans at

BHIMA

BHIMA
MY CHOICE
JEWELLERY PURCHASE PLAN

KUBERA

Enroll Now to Our Jewellery Purchase Plans.

Avail Exciting & Assured Benefits.

Choose from uniquely designed EMA & OTA Jewellery Purchase Plans & an Old Gold Deposit Plan : **Shreyas -** No VA or making charges up to 18%, save & buy jewellery in Gold, Silver, Diamond or Platinum **Kanaka Plus -** One Time Advance Jewellery Purchase plan with 100% off on making charges. **Swarnadhara** - Old Gold Deposit Plan with 100% off on making charges. **Kubera** - Gold price protection, **Samruddhi** – No VA or making charges up to 20%, **Ratna** – Diamond Purchase plan, and **Golden Key** – 0% VA or making charges on bhimagold.com @ best price.

BHIMA

Enroll now and pay monthly advance online at

bhimagold.com

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 multiples 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	1st Month	₹ 14,000	1.428 grams
₹ 20,000	2nd Month	₹ 14,500	1.379 grams
₹ 20,000	3rd Month	₹ 14,750	1.355 grams