



Rewarding Jewellery Purchase Plans at **BHIMA**



RATNA

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.





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.