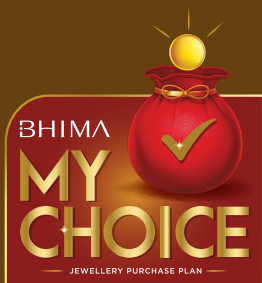




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Specially designed jewellery purchase plans for our customers, which makes it absolutely beneficial in the easiest and most economical way to buy jewellery with EMA option – Easy Monthly Advance and assured benefits.

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.





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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%