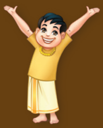
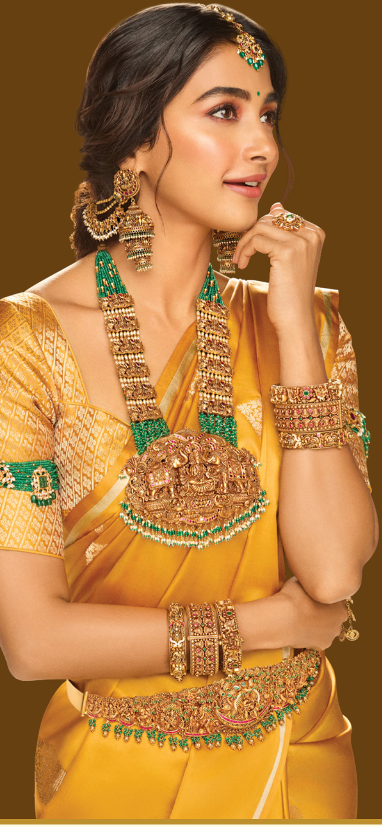


Rewarding Jewellery Purchase Plans at

BHIMA



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MY CHOICE

JEWELLERY PURCHASE PLAN

SHREYAS

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

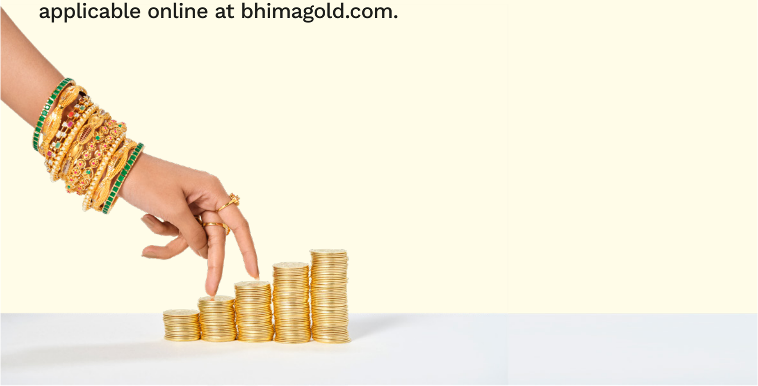
BHIMA My Choice EMA Jewellery Purchase Plans

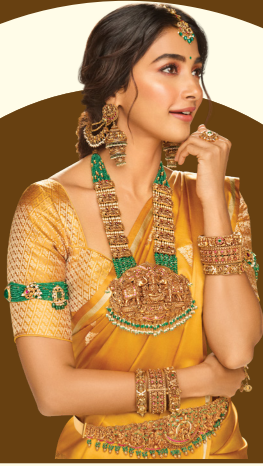
BE WISE – BUY WISE

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.





SHREYAS

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.