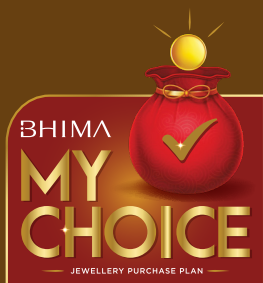




**Rewarding
Jewellery
Purchase
Plans at**
BHIMA



GOLDEN KEY

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.

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Enroll now and pay monthly advance online at



bhimagold.com

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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.





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 11months. 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