THANGAM JEWELLERS

FROM THE HOUSE OF KTS • 35 YEARS OF LEGACY & TRUST

8/390, Main Road, Alangulam, Tenkasi District, Tamil Nadu – 627851

OFFICIAL SCHEME PROSPECTUS

Thangadevi Savings Scheme (தங்கதேவி சேமிப்புத் திட்டம்)

A systematic 11-instalment gold accumulation program providing 100% value protection against gold price inflation. Accumulate 916 (22K) BIS Hallmarked gold weight monthly with 0% Making Charges and Free Wastage up to 19% Value Addition (VA).

11	0%	19%	30s
INSTALMENTS PLAN	MAKING CHARGES	FREE WASTAGE (VA)	INSTANT ENROLLMENT
Flexible monthly savings	On accumulated gold weight	Complete waiver upon maturity	Name, Mobile, Town & UPI

1 HOW THE SCHEME WORKS (3-STEP ROADMAP)

STEP 1

30-Second Fast Enrollment

Enroll seamlessly with just your Name, WhatsApp Number, Town, and UPI-linked Mobile Number or Bank Account Details.

STEP 2

11 Monthly Instalments

Pay your flexible monthly instalments. Each payment is immediately credited as 916 (22K) gold weight at that day's prevailing 22K market board rate.

STEP 3

Redeem 916 (22K) Gold Jewellery

Upon completing 11 instalments, take home your dream 916 (22K) BIS Hallmarked jewellery with 0% Making Charges and zero wastage (up to 19% VA).

2 AVAILABLE MONTHLY INSTALMENT SLABS

₹1,000	₹2,000	₹5,000
Starter Plan	Smart Saver	Gold Builder
Ideal for small monthly savings & beginners	Consistent steady gold accumulation	Steady investment for weddings & celebrations

MOST POPULAR ₹10,000	₹25,000	Custom
Royal Plan	Bridal Grand	Your Choice
Preferred choice for bridal shoppers & families	For heavy sovereigns & complete bridal jewellery sets	Flexible choice in any multiple of ₹1,000 (e.g., ₹3,000, ₹15,000+)

✨ 100% BIS 916 Hallmark Assurance | 📈 Daily Real-Time Weight Conversion | 📱 WhatsApp Instant Digital Receipts | 🏛️ 35 Years of House of KTS Trust

3 TRANSPARENT PASSBOOK CALCULATION MODEL (SAMPLE ₹10,000 / MONTH)

The table below illustrates how a monthly deposit of ₹10,000 is converted into gold weight at fluctuating market rates (starting at benchmark rate ₹13,070/g), safeguarding your wealth against inflation:

Instalment #	Monthly Advance (₹)	Market 22K Gold Rate (₹/g)	Credited Gold Weight (Grams)	Cumulative Gold Weight (Grams)
Instalment 1	₹10,000	₹13,070	**+0.765 g**	**0.765 g**
Instalment 2	₹10,000	₹13,120	+0.762 g	1.527 g
Instalment 3	₹10,000	₹13,090	+0.764 g	2.291 g
Instalment 4	₹10,000	₹13,180	+0.759 g	3.050 g
Instalment 5	₹10,000	₹13,240	+0.755 g	3.805 g
Instalment 6	₹10,000	₹13,210	+0.757 g	4.562 g
Instalment 7	₹10,000	₹13,310	+0.751 g	5.313 g
Instalment 8	₹10,000	₹13,280	+0.753 g	6.066 g
Instalment 9	₹10,000	₹13,350	+0.749 g	6.815 g
Instalment 10	₹10,000	₹13,420	+0.745 g	7.560 g
Instalment 11	₹10,000	₹13,480	+0.742 g	8.302 g
TOTAL ADVANCE PAID IN 11 INSTALMENTS: ₹1,10,000				**TOTAL ACCUMULATED 916 (22K) GOLD: 8.302 GRAMS**

🛡️ **100% Value Protection Guarantee & 30-Day Redemption Window:**
Even if the market gold price surges to ₹14,500/g or more when you redeem your jewellery upon maturity, you pay zero difference on your accumulated 8.302 grams of 916 gold! Customers enjoy a 30-day redemption window upon completing 11 instalments (up to 360 days from enrollment) to select jewellery with full scheme benefits.

**Note: Statutory 3% GST on jewellery purchases is payable at the time of final invoice billing as per Government of India norms.*

4 CORE SCHEME POLICIES & PRIVILEGES

Free Wastage up to 19% VA
19% VA Free

100% free wastage on designs up to 19% VA upon completing 11 instalments. If you choose special antique/temple bridal jewellery with >19% VA, **you pay ONLY the difference**.

0% Making Charges
Zero Overhead

Complete exemption from making charges on your accumulated gold weight for 916 (22K) BIS Hallmarked jewellery upon 11 completed instalments.

Transparent Excess Weight Rule
Proportional

If your accumulated gold is 10g and the selected jewellery is 14g, your 10g gets 100% scheme benefits; standard VA, gold rate & making charges apply strictly to the extra 4g only.

Exclusively 916 Hallmark Gold
100% BIS 916

Designed strictly for 916 (22K) BIS Hallmarked Gold Jewellery & 916 Gold Coins. This eliminates complicated conversion losses and guarantees 100% BIS 916 hallmark authenticity.

Stone Studded Jewellery Policy
Net Weight

Gold weight is calculated purely on Net Gold Weight (Gross Weight minus Stone Weight). Precious stones, CZ, or pearls are weighed and billed separately at standard transparent rates.

Flexible Online & Store Payments
Instant Receipt

Pay through UPI (GPay, PhonePe, Paytm), Net Banking, IMPS/NEFT, Debit/Credit Card, or Cash at our Alangulam showroom. Digital passbook receipt is delivered directly to your WhatsApp after every payment.

5 EARLY EXIT & DISCONTINUATION POLICY (BY INSTALMENTS PAID)

If unforeseen family emergencies require you to discontinue early, your accumulated gold weight is 100% safe. Early-exit accounts can be redeemed into jewellery immediately after the final payment. Waiver benefits are applied strictly based on the number of instalments paid:

Instalments Paid	Wastage (V.A.) Waiver Benefit	Policy Terms & Entitlement
1 to 6 Instalments	**0% Waiver**	Customer receives accumulated 916 gold weight as jewellery; standard Making Charges & Wastage apply. (No cash refund).
7 or 8 Instalments	**0% Making Charges + 50% VA Waiver**	0% Making Charges and 50% waiver on Wastage (up to 19% VA) on accumulated gold. Customer pays remaining 50% portion of eligible VA.
9 or 10 Instalments	**0% Making Charges + 75% VA Waiver**	0% Making Charges and 75% waiver on Wastage (up to 19% VA) on accumulated gold. Only a minor 25% portion of eligible VA is payable.
All 11 Instalments Completed	**100% Free V.A. + 0% Making Charges**	**Full scheme privileges!** Zero Making Charges and 100% Free Wastage up to 19% VA on 916 (22K) BIS Hallmarked jewellery.

⚠️ **Regulatory Compliance & 360-Day Redemption Window:** Under Indian statutory guidelines governing jewellery advance purchases (limiting advance holding to 365 days), all accumulated gold weight must be redeemed as 916 (22K) BIS hallmarked jewellery or coins within the 30-day buffer post-maturity (and prior to Day 360 from enrollment). Maturity occurs 30 days after payment of the 11th instalment. In compliance with 365-day statutory rules, if jewellery is not redeemed within 360 days, the account will be statutorily settled directly to the customer's registered Bank / UPI account, and promotional scheme waivers will stand concluded.

6 SCHEME OPERATIONS & RULES FAQS

Q1: How is my gold weight calculated when I make a payment?

Your gold weight is credited strictly on the date and time your payment is received, calculated according to that day's prevailing 22K gold rate. For instance, if you pay ₹10,000 and the day's rate is ₹13,070/g, you receive 0.765 grams credited to your digital passbook immediately.

Q2: What if I miss an instalment and pay two instalments together next month?

Yes, you can! However, please note that the gold rate applied to both instalments will be the CURRENT market rate on the day the payment is actually received (past gold rates cannot be backdated). The payment will count as 2 instalments towards your 11-instalment goal.

Q3: What details are required to enroll in the scheme?

Enrolling is fast and simple! You only need: (1) Customer Name, (2) WhatsApp Number (for digital passbook receipts), (3) Town/Village Name, and (4) UPI-linked Mobile Number or Bank Account details (for account verification and secure settlement).

Q4: What happens if I choose heavy antique or bridal jewellery with more than 19% Wastage (VA)?

We bear the first 19% Wastage completely! You only pay the small difference for the remaining percentage. For example, if you pick an exquisite temple bridal necklace with 22% VA, we waive 19% and you pay only the 3% difference.

Q5: What if the jewellery I select weighs more than my accumulated gold weight?

Your accumulated gold weight enjoys full 100% scheme benefits (0% Making Charges and Free Wastage up to 19%). Only for the extra weight, standard gold rate, normal making charges, and applicable wastage will apply.

7 DELIVERY, REDEMPTION & PAYMENT FAQS

Q6: Can I redeem my accumulated savings for 916 Gold Coins?

Yes! Members can choose 916 (22K) BIS Hallmarked Gold Coins under this scheme. The accumulated gold weight will be handed over as 916 hallmarked coins without making charges.

Q7: Can I get a liquid cash refund instead of jewellery?

No liquid cash refunds are permitted across the showroom counter. Savings must be redeemed as 916 (22K) BIS Hallmarked Gold Jewellery or Coins within the 30-day buffer post-maturity (and prior to Day 360 from enrollment). Under statutory 365-day advance limits, if jewellery is not redeemed within 360 days, the account will be statutorily settled directly to your registered Bank / UPI account, concluding promotional scheme benefits.

Q8: What payment modes are accepted for paying instalments?

You can pay using UPI (Google Pay, PhonePe, Paytm), Net Banking, IMPS/NEFT, Debit/Credit Cards, or Cash at our Alangulam showroom. When paying online via WhatsApp (70106 90479), you receive your digital passbook update immediately.

Q9: Is GST applicable when I take delivery of my jewellery?

Yes, as mandated by the Government of India, 3% GST is applicable on the final jewellery purchase invoice upon redemption.

Q10: How will I track my monthly payments and accumulated gold grams?

You receive an official digital receipt directly on WhatsApp after every payment showing the amount paid, the gold rate applied, the grams credited, and your total cumulative gold balance. You can also get a physical passbook stamped at our Alangulam showroom.

Flexible Payments
GPay, PhonePe, Paytm, UPI, Net Banking, Cards & Cash accepted.

WhatsApp Passbook
Instant digital statement sent to your phone after each instalment.

BIS 916 HUID Hallmark
Every ornament is hallmarked with a unique 6-character alphanumeric laser HUID.

Join Thangadevi Savings Scheme Today

Visit our Alangulam showroom or enroll instantly via WhatsApp in 30 seconds.

Showroom Hours: Mon – Sun: 9:30 AM – 9:00 PM • Open All 7 Days

8/390, Main Road, Alangulam, Tenkasi District, TN – 627851 • 100% BIS 916 Hallmark Assurance

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