THANGAM JEWELLERS

HOUSE OF KTS • 35+ YEARS OF HERITAGE & TRUST

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

OFFICIAL PROSPECTUS | Plan Code: KTS-SG-2026

Thangadevi Smart Gold Plan

Transform your old, broken, or unhallmarked gold into brand-new 916 BIS Hallmark jewellery. Enjoy **0% Making Charges & 100% Free Wastage (up to 19% VA)** with guaranteed 22K (916) weight locking from the House of KTS.

2.000g	11	0%	19%
MIN. WEIGHT	MONTHS TENURE	MAKING CHARGES	FREE WASTAGE (VA)
Quarter Sovereign (1/4 Pavun)	Guaranteed Weight Lock	Full Waiver on Maturity	100% Free up to 19% VA

1 PLAN MECHANICS • 3-STEP SIMPLE JOURNEY

STEP 01

Deposit Old Gold

Bring old ornaments, unhallmarked gold, broken chains, or coins (min. 2.000g). Net gold weight is evaluated transparently on our counter and credited in 22K (916) equivalent grams.

STEP 02

11-Month Weight Lock

Your credited 22K (916) gold weight is 100% guaranteed in your passbook, immune to gold price rises. Surrendered gold is refined into inventory for crafting new 916 jewellery.

STEP 03

Redeem Brand-New 916 Gold

After 11 months, select brand-new 916 BIS Hallmark jewellery matching your credited weight with 0% Making Charges & 100% Free Wastage up to 19% VA!

2 TRANSPARENT NET WEIGHT & 22K CONVERSION STANDARDS

Stone & Impurity Deduction

Stones, enamel, wax, lacquer, dust, and non-gold findings are deducted in front of you to determine the true net gold weight to 3 decimal places (0.001g).

Karat Purity Valuation

Deposited gold (18K, 20K, 22K, or 24K coins) is evaluated at fair showroom standards. All net calculations are confirmed with you prior to enrollment.

22K (916) Equivalent Formula

Credited Grams = Net Weight × (Purity % / 91.6%). E.g., 10g of 24K (99.9%) yields 10.906g of 22K; 10g of 20K (83.3%) yields 9.094g of 22K credited to passbook.

3 ELIGIBLE GOLD ASSETS & POPULAR DEPOSIT SLABS

Eligible Gold Forms: Any karat (18K, 20K, 22K, 24K coins), broken chains, single studs, damaged rings, heirloom pieces, unhallmarked gold. Minimum deposit is just 2.000 grams.

2g	4g	8g	16g	24g	40g+
1/4 Pavun	1/2 Pavun	1 Pavun	2 Pavun	3 Pavun	5+ Pavun
Quarter Sovereign	Half Sovereign	1 Full Sovereign	2 Sovereigns	3 Sovereigns	5+ Sovereigns

4 DIGITAL DOCUMENTATION & BULLION REFINEMENT STANDARDS

Official Stamped Certificate

Every deposit is documented with gross weight, stone deduction, net gold weight, purity karat, and credited 22K (916) grams bearing the seal of the House of KTS.

WhatsApp Passbook Receipts

Instant digital confirmation delivered directly to your WhatsApp, locking your credited 22K (916) gold weight balance with 100% value protection from Day 1.

Bullion Refinement Policy

Deposited old gold is immediately refined into pure bullion for showroom casting in full compliance with BIS standards; original physical ornaments cannot be returned.

100% BIS 916 HALLMARK	WEIGHT GUARANTEE	WASTAGE SAVINGS	HOUSE OF KTS HERITAGE
Government Hallmarked & HUID Lasered	Guaranteed 22K Grams Locked for 11 Months	0% MC & Free Wastage up to 19% VA	Serving Alangulam & Tenkasi for 35+ Yrs

5 MATURITY PRIVILEGES & REDEMPTION GUIDELINES

0% Making Charges & Free VA (up to 19%)
Full Privilege

Upon completing 11 months, enjoy 0% Making Charges & 100% Free Wastage up to 19% VA across all 916 BIS Hallmark jewellery categories matching your credited 22K weight.

Heavy Bridal & Temple Designs (>19% VA)
Excess Only

If you choose intricate antique, temple, or designer bridal jewellery with Wastage exceeding 19% VA (e.g., 22%), you pay ONLY the 3% difference. The first 19% VA remains 100% free!

Excess Weight Billing Policy
Transparent

Your credited gold grams receive full 0% MC & 100% Free VA privileges. If you pick a heavier ornament, only the extra grams are billed at that day's rate with standard retail terms.

Grams Value Savings & Rate Hedge
Value Lock

Your credited 22K weight is fixed in grams upon enrollment. You save ₹10,000–₹35,000 in wastage fees on new jewellery, fully protected from gold price increases.

6 DISCONTINUATION & PREMATURE EXIT POLICY

Duration Held	Waiver Privileges	Redemption Details (916 Jewellery)
Months 1 to 6 (Days 1–180) Early Exit	0% Waiver	Redeemable for brand-new 916 BIS Hallmark jewellery; standard Making Charges & Wastage apply.
Months 7 to 8 (Days 181–240) Mid Tenure	**0% MC + 50% Wastage Waiver** Up to 19% VA	Select brand-new 916 BIS Hallmark jewellery with 0% Making Charges and a 50% discount on Wastage.
Months 9 to 11 (Days 241–329) Pre-Maturity	**0% MC + 75% Wastage Waiver** Up to 19% VA	Select brand-new 916 BIS Hallmark jewellery with 0% Making Charges and a 75% discount on Wastage.
11 Months Complete (Day 330+) **Full Maturity**	**0% MC + 100% Free V.A. (up to 19%)**	**Full scheme privileges!** 0% Making Charges and 100% Free Wastage up to 19% VA on brand-new 916 BIS Hallmark jewellery.

Commercial Advance & Statutory 360-Day Delivery Rule: The Thangadevi Smart Gold Plan is a commercial advance purchase and exchange agreement for the supply of brand-new 916 BIS Hallmark jewellery in compliance with statutory trade regulations (365-day delivery mandate under Companies Deposit Rules). The 30-day redemption window opens on Day 330 upon completing 11 months and closes on Day 360. All redemptions are fulfilled as brand-new 916 BIS Hallmark jewellery. If jewellery is not selected on or before Day 360, promotional 0% MC & free wastage benefits expire, and the credited 22K weight must be redeemed against 916 jewellery under standard retail terms. 3% GST is applicable on final jewellery purchase invoice as per law.

7 FREQUENTLY ASKED QUESTIONS (FAQS)

Q1: What kind of old gold can I deposit?
You can deposit any physical gold—broken chains, single studs, damaged rings, heirloom ornaments, unhallmarked gold, or 24K coins. Minimum deposit is just 2.000 grams.

Q2: How is purity evaluated for non-916 gold (18K/20K/24K)?
Your gold is evaluated and converted into 22K (916) equivalent grams. E.g., 10g of 24K (99.9%) yields 10.906g of 22K; 10g of 20K (83.3%) yields 9.094g of 22K credited to your passbook.

Q3: Can I get my original old ornament back if I change my mind?
No. Deposited old gold is refined into inventory bullion for crafting brand-new jewellery. The original ornament cannot be returned; at maturity, you receive brand-new 916 BIS Hallmark jewellery of the same credited 22K weight.

Q4: What is the redemption window upon completing 11 months?
You have a 30-day redemption window from Day 330 up to Day 360 to visit our Alangulam showroom and select your 916 jewellery with 0% Making Charges & 100% Free Wastage up to 19% VA.

Q5: Can I get a liquid cash refund instead of jewellery?
This plan is a commercial jewellery advance and exchange agreement. Under statutory regulations, all redemptions are fulfilled strictly as brand-new 916 BIS Hallmark jewellery.

Showroom Counter Enrollment • House of KTS Heritage

Visit our showroom in Alangulam to enroll in the Thangadevi Smart Gold Plan. Our team will verify your gold weight on the counter and issue your official passbook & digital WhatsApp receipt in minutes.

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

8/390, Main Road, Alangulam, Tenkasi District • 35+ Years of Trust & Heritage • 100% BIS 916 Hallmark Assurance

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COUNTER HELPLINE / WHATSAPP

Thangam Jewellers (House of KTS) • Official Scheme Prospectus • Website: https://thangamjewellers.com/smart-gold/