



The Swarna Mudra plan offers customers a plan to accumulate Swiss Gold Grams at periodic intervals and at the end of the term offer fulfillment in 24 Carat Swiss Gold Coins of 99.99% purity. The plan also comes with the added benefit of a free Life risk cover.

Brought to you by



Surat Diamond Jewellery Pvt. Ltd.
Vasant Vilas, 5th Floor,
31 Dr. D.D. Sathye Marg,
Near Girgaum Portuguese Church,
Mumbai 400 004.

Logistics Provider



Money

Reliance Infrastructure Finance Pvt. Ltd.
H. Block, 1st Floor, Dhirubhai Ambani
Knowledge City,
Opp. Khoparkhairane Railway Station,
Navi Mumbai – 400 710.

Facilitator



RMP Info Tec Private Limited,
No 100,
Mahalingapuram Main Road,
F1 Apollo Dubai Plaza
Chennai 600 034.

Product Information

Feature	Description								
Eligibility	Any resident Indian Individual including minors and HUFs								
Minimum Initial Advance	₹ 12000/- and in multiples of ₹ 1000/- thereafter								
Minimum Monthly Advance	₹ 2000/- and in multiples of ₹ 1000/- thereafter								
Tenure	3 / 5 / 7 / 10 years								
Lock-in Period	12 months. Customer cannot fulfill within the lock-in period.								
Gold Coin Purity	24 carat imported Swiss Gold Coins of 99.99% purity								
Gold Coin Denominations	0.5 / 1 / 5 / 8 / 10 gm								
Gold Price	Gold Price to be declared daily by 11.00 am on business/working days								
Gold Grams Allotment	Allotment of Gold Grams will be up to 2 decimal points round down based on the prevailing Gold Price as on the date of realization of funds in the bank account of Surat Diamond Jewellery Pvt. Ltd.								
Payment Modes	ECS/Direct Debit. Initial Payment by DD								
Minimum Purchase Value	₹ 60,000/- promotional offer for 9 month. ₹ 75000/- from 31/03/2013								
Charges & Fees	<ul style="list-style-type: none"> Processing Fee of Rs. 150/- to be levied in case of ECS/Direct Debit bounce or failure to realize DD Pre-Mature Termination fee shall be payable in case of pre-mature fulfillment in case the cumulative advance amount paid by the customer is less than the Minimum Purchase Value <table border="1"> <thead> <tr> <th>Fulfillment</th> <th>Within 12 Months</th> <th>Post 12 Months but before 24 months</th> <th>Post 24 months</th> </tr> </thead> <tbody> <tr> <td>Pre-Mature Termination Fee</td> <td>Not Allowed</td> <td>₹ 8000/-</td> <td>₹ 5000/-</td> </tr> </tbody> </table>	Fulfillment	Within 12 Months	Post 12 Months but before 24 months	Post 24 months	Pre-Mature Termination Fee	Not Allowed	₹ 8000/-	₹ 5000/-
Fulfillment	Within 12 Months	Post 12 Months but before 24 months	Post 24 months						
Pre-Mature Termination Fee	Not Allowed	₹ 8000/-	₹ 5000/-						
Fulfillment Related Payments	The customer will have to make the following payments at the time of fulfillment <ul style="list-style-type: none"> Rounding off to the nearest incremental 0.5 grams at the prevailing Daily Gold Price Taxes such as VAT and any other applicable State taxes 								
Eligibility For Risk Cover	Resident Indian Individuals between the Age of 18 and 44								
Sum Assured	On pending Monthly Subscriptions								
Max. Risk Cover	₹ 10 lakhs								
Risk Cover Start Date	3 month from the Start of the Plan								
Risk Claim Settlement	Risk Claims will be settled only in the form of Gold Coins								
Swaramudra Website	www.swarnamudra.co.in								

Terms and Conditions

- Swarna Mudra (hereinafter referred to as "the Plan") is promoted by Surat Diamond Jewellery Pvt. Ltd. ("hereinafter referred to as "the Company") to enable systematic and disciplined purchases of Gold by Individuals for their personal requirements. At the same time it provides a complementary Risk cover to take care of pending Swarna Mudra Payments in case of untimely demise of customer
- The Plan is NEITHER a financial product NOR a deposit but a method of accumulating gold for the personal needs of the customer. The Company offers no investment advice or any assured returns while promoting the Plan.
- Participation in this plan is voluntary on the part of the customer. The Plan is NON TRANSFERABLE and delivery of Gold at the time of fulfillment would be made solely to the customer/his nominee in Person.
- The Gold Coins offered under this plan are 24 Carat imported Swiss Gold Coins of 99.99% purity in tamper proof packaging with international assay certification and are offered in denominations of 0.5gm, 1 gm, 5gm, 8gm and 10gm (the Gold Coins). The Company will not be responsible for any complaints whatsoever in respect of the Gold Coins, once they are sold and delivered to the customer. The Company shall not accept requests for exchange of Gold Coins once fulfillment is done under this Plan.
- Participation under this Plan is open to resident Indian Individuals including minors (through their guardians) and Hindu Undivided Families (HUF) only.
- By participating in this plan the customer is deemed to have read, understood and accepted the Terms and Conditions of the Plan as contained herein. These Terms and Conditions are binding on the customers upon their signing the Application Form and tendering payment thereof.
- Advance Payment Details**
 - Customers are required to indicate their choice of tenure and monthly advance amount at the time of filling the application form.
 - The various tenures available under the Plan are 3/5/7/10 years.
 - There is a lock-in period of 12 months under the Plan. Customer cannot redeem before the completion of the lock-in period.
 - The initial advance amount that the customer has to pay at the time of registration is ₹ 12000/-.
 - The minimum monthly advance amount which the customer has to commit at the time of registration shall be ₹ 2000/- and in multiples of ₹ 1000/- thereafter.
 - By registering under this Plan the customer is committing to make advance payments equivalent to the "Minimum Purchase Value", which is an amount of ₹ 60,000/-. Customer will have to pay a Pre-Mature Termination Fee on any fulfillment less than the "Minimum Purchase Value" as specified in the Pre-Mature Fulfillment Section. For example, in case the customer has made a cumulative advance payment of ₹ 34,000 at the end of 12 months and now wants to avail fulfillment, then the customer shall need to make an additional advance payment of at least ₹ 26,000 to redeem Gold Grams without paying a pre-mature termination fee.
 - The customer cannot change the Monthly Advance Amount and the Tenure selected at the time of registration. However, the customer may make additional advance payments of a minimum of ₹ 2000/- and in multiples of ₹ 1000/- thereafter. Example: If the customer has committed a monthly advance amount of ₹ 2000/- then at the end of the 3rd month the customer would have paid an initial advance of ₹ 12,000 and 2 monthly advance payments of ₹ 2000/-, which is a total of ₹ 16,000. The customer in the 4th month can make an additional advance payment of ₹ 5000/- over and above the monthly advance payment of ₹ 2000/-.
 - The remittance of the initial advance amount shall be made by a single DD payable in Chennai. DD payable at any other location shall not be accepted. DD should be crossed "Account Payee" and drawn in favor of "Surat Diamond Jewellery Pvt. Ltd.". DD charges will not be borne by the Company.
 - The remittance of the subsequent monthly advance amounts shall be via ECS/Direct Debit mode ONLY for which the customer will have to sign an ECS/Direct Debit Mandate at the time of Registration.
- Customer ID**
 - A "Customer ID" will be generated within 15 Business Days of the date of submission of the Application Form at the Official Points of Presence. Application Forms received after 4.00 pm on any business day shall be deemed to have been submitted only on the next business day. The Customer ID shall be created subject to (i) the application form and the supporting documents being valid and acceptable, and (ii) realization of the DD towards initial advance.
 - Customers shall be intimated by email/SMS on (i) realization of the DD and (ii) upon creation of Customer ID.
 - The company shall not accept requests for transfer or assignment of any payment made by the customer.
- Rejection of Application**
 - No requests for refund of Advance amount shall be accepted once the Application Form has been received at any of the Official Points of presence and is under review.
 - The Company reserves the right to reject any application on any ground for non compliance of requisite norms. However, once the application is accepted the advance amount paid by the customer under the Plan shall not be refunded.
- Gold Price and Gold Grams Allotment**
 - The Daily Gold Price offered by the Company under this Plan may be different from that available in the open market or at any other retail outlets. The daily price at which the Gold grams are credited to the customer shall be up to two decimal points.
 - Gold Grams shall be credited to the customer's account on T+1, where T is the date of realization of customer payment to the Company.
 - Gold Grams up to 2 decimal points rounded down shall be credited to the customer's account by dividing the advance amount paid by the customer by the Daily Gold Price.
 - Gold Price shall only be published on Business Days. A Business Day means any day other than Saturday or Sunday or a day declared as holiday under the Negotiable Instruments Act, 1881 or a day on which normal business could not be transacted due to storms, floods, bandhs, strikes, riots or any other events as the Company may specify from time to time.
 - In case of erroneous credit of Gold Grams the same shall be reversed.
- Customer Communication**
 - It is mandatory for the customer to provide his/her mobile phone number. Customer should also preferably mention a valid Email ID in the Application Form. Upon enrollment in the Plan, the customer shall be sent a Welcome Letter and Frequently asked questions on his/her Email ID.
 - The customer shall be sent a Statement of Holding to his registered Email ID on a monthly basis. The Statement of Holding shall reflect the monthly/additional advance amounts paid by the customer and the Gold Grams accumulated during the relevant period.
- Know Your Customer (KYC) Compliance**
 - Customers shall provide self attested copies of acceptable proofs of identity and address
 - A self certified copy of the PAN card of the customer (designated guardian in case of a minor) shall be mandatory to be submitted with the application form in case the cumulative advance payments made by the customer under the plan exceeds an amount of ₹ 5 lakhs anytime during the tenure of the plan or a monthly advance payment greater than or equal to ₹ 50,000/- is made.
- Nomination**
 - Nomination is mandatory for customers under the Swarna Mudra Plan.
 - Minor can be nominated and in that event, the name, address and signature of the guardian of the minor shall be provided by the customer. However, the customer cannot be a designated guardian for a minor nominee. Guardian on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
 - In the event of death of the customer, the nominee (or the designated guardian of the nominee in the case a nominee being a minor) can take delivery of accumulated gold under the Plan. In such cases, the nominee (or the designated guardian, as the case may be) needs to provide (i) proof of identity bearing his/her signature, and (ii) the death certificate of the customer.
- Fulfillment Process**
 - Customer can request for Fulfillment in the form of Gold Coins from any of the designated branches offering fulfillment under the Swarna Mudra Plan. Under no circumstances cash or cash equivalents shall be made available to the customer upon fulfillment.
 - At the time of making a request for Fulfillment, the customer has to specify the (i) the denominations of gold coins and (ii) the designated branch from where he /she shall take delivery of the gold coins
 - At the time of making the Fulfillment request the customer shall be intimated of the fulfillment related payments to be made towards (i) rounding off the accumulated gold grams to the nearest higher 0.5 gram, and (ii) the applicable taxes on the Gold Coins being fulfilled. The price of Gold Grams purchased for rounding off purpose shall be at the rate prevailing on the day of such purchase. Customer shall pay Cheque / DD (subject to realization) towards the fulfillment related payments so calculated.
 - Once the Customer has placed a fulfillment request, the Company will not accept any changes thereafter.
 - Customer shall be issued a Fulfillment Voucher upon making the fulfillment related payments.
 - The Fulfillment Voucher shall only be activated on successful realization of the fulfillment related payments.
 - Physical delivery of the gold coin(s) along with Sales Invoice at the designated branch mentioned by the customer shall happen by the 15th of next month for all fulfillment requests placed during the previous calendar month.
 - At the time of collection of gold coins, the customer shall come in person and shall provide a copy of his/her photo ID proof along with the Fulfillment voucher issued by the Company. If the customer is a minor, then the Guardian shall accompany the minor and a copy of the Guardian's Photo ID proof shall be required.
- Pre-Mature Fulfillment**
 - Fulfillment during the lock-in period is not allowed.

- Customer can request for a Pre-mature fulfillment post lock-in period but before the completion of the chosen tenure.
- A Pre-Mature Termination fee shall be payable as per the below table in case of pre-mature fulfillment and in case the cumulative advance amount paid by the customer is less than the Minimum Purchase Value (as defined under the Advance Payment details section)

Fulfillment	Within 12 months	Post 12 months but before 24 months	Post 24 months
Pre-mature Termination Fee	Not Allowed	₹ 8000/-	₹ 5000/-

16. Periodic Payment Details

- There should be a gap of minimum 30 days between the 1st monthly advance payment date and the account opening date i.e. the initial advance payment date. If the number of days between initial advance payment date / account opening date and 1st monthly advance payment date are less than 30 days, then the 1st monthly advance payment will start from next month.

Initial Advance Payment Date / Account Opening Date	Customer Opted for	1st Monthly Advance Payment Date
21-May-2012	10-Jun-2012	10-Jul-2012

b. Post Dated Cheque

- Post Dated Cheque (PDC) can be submitted in the place of an ECS/Direct Debit mandate
- All PDCs under Swarna Mudra should be of same Monthly subscription Amount
- Customer will provide the required number of PDC as per tenure opted by him/her. Eg. If customer has opted for tenure of 36 month, then customer will provide 35 PDCs. All PDCs have to be consistent in terms of amount, drawee bank, signature, bank account number. The PDCs need to be from a bank account where the applicant is the sole/primary account holder.
- Monthly Subsequent Cheques should be dated 10th or 20th, for example if an investor wishes to have a monthly subscription of ₹ 2000/- each for 35 months. Starting from Jan 2013 to Nov 2015. i.e. customer enrolled in plan on 5th Jan 2012. 35 PDCs of equal amount i.e. ₹ 2,000/-. All these cheques should bear the same date of different months (10th or 20th of a month)
- All PDCs to be drawn in favour of "Surat Diamond Jewellery Pvt Ltd" & crossed "A/C Payee Only". All PDCs issued by the customer should be multi-city/AT par (CTS-2010) Standard Cheques as per RBI instructions. Monthly subscriptions will not be registered if the customer submits non-CTS-2010 standard cheques.
- Customer ID and plan name to be mentioned on reverse of all PDCs
- In case of rejection of Application the PDCs shall be returned to the postal address of the customer as stated in the Application Form
- Returned / Dishonored cheque will not be presented again for collection
- In case of pre-mature fulfillment balance PDCs (if available) will be returned to the Customer
- Customer to ensure there are no alterations/cancellations on any of the PDCs.
- The gap between initial DD & first PDC should be at least 30 days.

17. ECS/Direct Debit Cancellation/Rejection

- If the ECS mandate is delayed or not effected at all for reasons of incomplete or incorrect information or due to any other reason attributable to intentional misrepresentation of information on the part of the customer, then the Company shall reject such applications. In such a case, the Company shall be levying a penalty charge of ₹ 1000/-. The company shall also be issuing a letter to the customer requesting the customer to provide a duly signed copy of his/her bank details wherein the Company can refund the remaining amount.
- Customer can request for a discontinuation of the ECS/Direct Debit instruction in writing at least one month prior to the next due date of the ECS/Direct Debit.
- If the customer has not requested for a discontinuation of the ECS/Direct Debit and the Debit transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any other reason attributable to clearing settlement mechanism then an operational charge of ₹ 150/- will be levied against the Customer ID. Such Operational Charges will be recovered by deducting equivalent gold grams as per the prevailing Gold Price in the system.
- In case the customer wants fulfillment without paying the Pre-mature terminal Fee or any fulfillment related payments, then all such charges shall be adjusted against the Gold Grams accumulated in the customer's account. The Gold Grams shall be reversed equivalent to such charges as per the prevailing Daily Gold Price under the Swarna Mudra Plan.
- The Gold Coins offered under this plan are subject to the taxes, levies, charges as applicable from time to time.
- The Company reserves its right to alter, amend, add or delete a part or whole of the plan upon prior written notice of at least 2 months and with an option to the customer to redeem the gold coins immediately thereafter. Company also reserves its right to discontinue the plan any time after 3 years of launch of the plan by providing prior written notice of at least 2 months and in such an event no new payment will be accepted and all fulfillment requests of the existing customers of the plan will be processed as per the above terms and conditions immediately on such discontinuation. However, no such alteration, amendment, addition or deletion in the plan shall be effected before completion of 3 years from the date of subscribing the plan by a customer.
- Reliance Infrastructure Finance (P) Ltd. is only a provider of logistics assistance to the Company.
- The Company reserves its rights to share the customer related information with the authorized service provider, logistics provider and other related entities for better servicing the customers.
- Life Risk Cover**
 - Life Risk Cover is applicable only to resident Indian Individuals between the age of 18 and 44 as per the next birthday. Life Risk Cover becomes effective subject to acceptance of the Simple Health Declaration Form and satisfaction of the appointed Life Insurer in all respect and post realization of the first 2 monthly advance payments. Risk cover will not become effective in case the ECS Mandate gets rejected or the first 2 monthly advance payments are not realized

Date of Birth	Date of Registration	Risk Cover Activation	Date Age at the time of Risk Cover Activation	Risk Cover
10th Oct. 1968	1st July 2012	10th Sept. 2012	44	Activated
10th Oct. 1969	1st July 2012	10th Sept. 2012	45	Not Activated

Acceptance or Rejection of Life Risk will be based upon the information provided in Simple Health Declaration Form & is at complete discretion of the appointed Life Insurer. If the Risk cover of the client is rejected by appointed Life Insurer due to any reason then the client will not be eligible for Risk cover.

- Risk Cover Subject to the terms and condition herein, Clients under the Plan will be covered under the Group Term Assurance Policy issued by the appointed Life Insurer. Each client will be provided the copy of Certificate of Life Risk Cover (COR), once the Risk cover becomes applicable. Client is required to keep the safe custody of COR as in case of death of the client; the beneficiary will be required to produce original COR along with other required document as per Insurance Company's policy for settlement of claim.
- Risk cover will cease due to following reasons:
 - The customer fails to make 3 consecutive monthly advance payments anytime during the tenure of the plan post activation of Insurance cover.
 - The cumulative advance payments of the customer become greater than the Sum Assured arrived at when the risk cover becomes effective before the completion of the tenure. For example, in case a customer commits a monthly advance payment of ₹ 2000/- for a 10 Year term at the time of Registration, then post realization of 2 subsequent monthly advance payments the Risk Cover becomes effective for the remaining 118 months of the 10 year term which is equivalent to a sum assured of ₹ 2,36,000 (118 months x ₹ 2000). In case the customer's cumulative advance payments becomes ₹ 2,36,000 by the end of the 7th year then Risk Cover in such a case will cease.
 - Note: The Risk cover cannot be renewed in any case if the same is terminated due to any reason mentioned as above. Calculation of Assured amount under the risk cover.
- Once the Risk cover is applicable to the client, the assured amount will be the Sum Assured arrived at, at the time of registration, minus the Cumulative Advance Payments made, subject to a maximum of ₹ 10 lakhs.
- All claims and settlement of claim for the Risk cover under the Plan will be subject to the COR.
- In case of death of the client, the nominee has to inform us within 3 months of the death of client. Nominee needs to file the claim along with the required document for claim settlement as per the Insurance Company's policy.
- If the claim is filed after 3 months of death of client, same shall be subject to investigation by the appointed Life Insurer.
- The Risk coverage cannot be claimed in case of death of the client happens due to the following reasons:
 - Death due to suicide
 - Death due to pre-existing conditions (No claims are payable for deaths due to sickness, diseases or accident which has occurred prior to the start of the cover).
 - Death during waiting period (No claims are payable for deaths occurring within 90 days of the Risk coverage become applicable except for death due to accident).
 - The assured amount under the Risk cover will be calculated from the date of death.
- The customer will be able to place a fulfillment request only upon successful settlement of the Claim by the appointed Life Insurer under the said Risk Coverage.
- While settling a claim under the Risk Coverage, customer will be given equivalent gold grams as per the prevailing rate of Gold in the system at the time of placing fulfillment request.

24. Disputes, if any, are subject only to the jurisdiction of the courts at Mumbai.



Paste your latest photograph with signature

Powered by **RELIANCE** Money

Distributor Name & Code	Sub Agent Code	For Office use only

Customer Details

This application form to be completed in English with black ink BLOCK LETTERS only Date*

Name* Mr./Ms./Mrs. First Name Middle Name Last Name

Status (Please ✓) Resident Individual On Behalf of Minor

Guardian Name Mr./Ms./Mrs. First Name Middle Name Last Name

(if applicant is below 18yrs)

Guardian named above is : Father Mother Court Appointed Date of Birth*

Address

City* District State* Pincode

Tel. Mobile Email

Know Your Client Details

PAN Copy of PAN attached

Address Proof Telephone Bill Electricity Bill Passport Driving License GAS Bill Ration Card Bank Passbook Bank a/c statement Voter Identity Card Registered Lease / Sale Agreement of residence Others, please specify

Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary Public/Elected Representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority. (**) Identity card/ document with proof of address issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members. The proof of address in the name of the spouse may be accepted

Please submit ID proof and Age proof & tick below (by Applicant not submitting PAN card proof)

Driving License Voter Identity Card Passport Other ID proof Please Specify Other Age proof Please Specify

(*)Identity card/ document with applicant's photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members, Credit Cards/Debit Cards with photograph issued by banks

Initial Advance Payment Details

Tenure* 3years 5years 7years 10years

Initial Advance Amount ₹ DD Number

DD Dated Drawn On

Monthly Subscription Details

Monthly Subscription ECS / Direct Debit PDC** Monthly Subscription Amount (₹)

The below details to be filled only in case of PDC option

Instrument Nos.	Date	No. of PDCs	Bank Name, Branch	A/c Type
<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Savings <input type="checkbox"/> Current
<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Savings <input type="checkbox"/> Current

**PDC to be drawn in favour of "Surat Diamond Jewellery Pvt Ltd". Customer ID to be mentioned on reverse of all PDC.

Swarna Mudra is a Gold Accumulation Plan. The Plan is neither a financial product nor a deposit and does not give any yield, interest or return

Nominee Details

Name* Mr./Ms./Mrs. _____ First Name _____ Middle Name _____ Last Name _____

Appointee / Guardian Name Mr./Ms./Mrs. _____ First Name _____ Middle Name _____ Last Name _____
(if nominee is below 18yrs)

Guardian named above is : Father Mother Court Appointed

Date of Birth*

Address _____

City _____ District _____ State _____ Pincode

Tel. _____ Mobile _____ Relationship with Customer _____

Declaration & Signature

I propose to enrol for Swarna Mudra, subject to terms & conditions of the product brochure as amended from time to time. I have read and understood (before filling application form) the terms & conditions mentioned in the product brochure, and I accept the same I have neither received nor been induced by any rebate or gifts, directly or indirectly, while enrolling to Swarna Mudra. I declare that the advance payment proposed to be remitted in Swarna Mudra will be from legitimate sources only and will not be with any intention to contravene/evade/avoid any legal/statutory/regulatory requirements. I understand that Surat Diamond Jewellery Pvt. Ltd., may, at its absolute discretion, discontinue any or all of the services by giving prior notice to me. I authorize Surat Diamond Jewellery Pvt. Ltd to debit my customer ID with the service charges as applicable from time to time. I hereby authorize the aforesaid nominee to receive all the gold accrued to my credit, in the event of my death. Signature of the nominee acknowledging receipts of the proceeds of Swarna Mudra shall constitute full discharge of liabilities of Surat Diamond Jewellery Pvt. Ltd. in respect of my customer ID

Date

Place _____

Signature / Thumb Impression of Customer

Check List of Documents to be submitted

<input type="checkbox"/>	Filled Copy of Swarna Mudra Application Form Signed by the Customer
<input type="checkbox"/>	Blank Copy of Swarna Mudra Application Form Signed by the Customer
<input type="checkbox"/>	DD of Rs. 12,000/- drawn in favor of "Surat Diamond Jewellery Pvt. Ltd." and crossed A/c Payee and payable at Chennai
<input type="checkbox"/>	Filled Copy of ECS/Direct Debit Mandate Form Signed by the Customer
<input type="checkbox"/>	Cancelled Copy of Cheque whose A/c number matches the A/c mentioned in the mandate
<input type="checkbox"/>	Filled Copy of Simple Health Declaration Form Signed by the Customer
<input type="checkbox"/>	Self Attested Copy of Customer Identity Proof
<input type="checkbox"/>	Self Attested Copy of Customer Address Proof
<input type="checkbox"/>	Self Attested Copy of Customer Age Proof

Instructions

1. Please read the product brochure of Swarna Mudra carefully before enrolling. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment
2. The application form must be filled in English in BLOCK letters using black or dark blue colored ink. Incomplete applications are liable to be rejected. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made, the primary applicant is requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. Please refer to the checklist at the bottom of the application form to ensure that the requisite details and attachments have been provided. This will help in avoiding processing delays and / or rejection of your application form
3. The applicants' name and address must be given in full (P.O. Box No. alone is not sufficient). This will be used for correspondence/contacting the customer. If the Applicant is a minor, the name of the guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/communication. Also, please provide Telephone No./E-mail Id of the Applicant, so as to facilitate faster and efficient communication
4. PAN Requirements: PAN shall be mandatory in case the Monthly Subscription Advance is greater than ₹ 50,000/-. PAN shall also be mandatory in case the total advance amount exceeds an amount of ₹ 5 lakh anytime during the tenure of the Plan.
5. Nomination is a mandatory requirement for all applicants. Nomination can be changed at anytime during the tenure of the Plan.
6. Signatures should be in English or in any other Indian language. Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF
7. The Applicant cannot be the Guardian in case a minor is being nominated.



**Electronic Clearing Service
RBI-ECS Debit / Direct collection Mandate form**

I / We the account holders with the Bank as per details below hereby request and authorise the Bank to accept this ECS mandate executed by me/ us in favour of M/s Surat Diamond Jewellery Pvt. Ltd. and submitted by them or through their authorised service provider under RBI ECS debit procedures. I / We further request and authorise the bank to debit my / our account to honor the periodical payment contribution requests presented by the service provider. Various details of bank account and periodical payment are furnished below:

Bank Account Details

I/We hereby authorise Surat Diamond Jewellery Pvt. Ltd. and their authorised service providers to debit my/our following bank account by ECS (Debit Clearing)/ Direct Debit/SI to account for collection of Monthly Advance Payments (Applicant should be amongst one of bank account holders.)

Bank Account Number:

Account Type Savings Current

Bank Account Holder's Name(1st holder): _____

Bank Name: _____

Bank Branch Name / Address: _____

Bank City: _____ PINCODE

Bank Branch MICR Number (9 DIGITS):

as appearing in Cheque leaf- please attach a copy of cancelled cheque/ banker's attestation

Periodic Payment Details:

Date of effect (tick applicable date): 10 20 Monthly Advance Amount: ₹

Start Month: End Month: FREQUENCY: Monthly

Beneficiary / Contribution Details:

Name of the Beneficiary: Surat Diamond Jewellery Pvt. Ltd Beneficiary Product Code: Swarna Mudra

Swarna Mudra Customer ID : _____

Customer / Contributor's Name: _____

Declaration

I/We wish to inform you that I/We have registered for the subject scheme for the contribution payment to the beneficiary as per account details as above by debit to said Bank account. I/We express my willingness for participation in RBI's ECS scheme. I declare that the particulars given above are correct and complete. I/We agree to discharge the responsibility expected of me as a participant under the ECS scheme. I/We hereby authorize the beneficiary or their representatives to get this mandate lodged with bank / get verified and further execute by raising debits on the applicable dates through RBI ECS - Debit scheme. If the mandate is not lodged / transaction is not collected or delayed for reasons beyond control of the beneficiary / service provider representative or on account of incomplete or incorrect information, I/We shall not hold them responsible. I/We shall keep indemnified for claims and actions, that beneficiary or representative may incur, for execution of transactions in conformity with this mandate

Authorisation

I/We hereby request and authorise the bank to honor the periodic debit instructions raised as above and cause my account to be debited accordingly. Charges, if any, for mandate verification may be debited to my account. I hereby undertake to keep sufficient funds in the account well prior to the applicable date and till the date of execution. If the date of debit happens to be a holiday or non working day for the bank or location, the debit may happen on any subsequent working day. Debited contributions may be passed on to the beneficiary / representative as per rules, procedures and practices in force.. I/We shall not dispute any debit raised under this mandate and as specified therein and during or for the validity period. I/We shall keep indemnified for claims that Bank may incur for reason of execution in conformity with this mandate

As per Bank records	Account Holder- 1st	Jt. Account Holder - 2nd	Jt account Holder -3rd
Name			
Signature			

For Bank Use Only

Certified that the bank account details and signatures of the account holders are correct and as per bank's records.

Date

Stamp & Signature of the Authorized Official of the Bank



LIST OF CITIES FOR TRANSACTION FACILITY VIA ECS (Debit)

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Aurangabad, Asansol, Bangalore, Bardwan, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneshwar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttak, Davangere, Dehradun, Delhi, Dhanbad, durgapur, erode, Gadag, Gangtok, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hasan, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, Kakinada, Kolhapur, Kolkata, kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Raichur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Tirunelveli, Trichur, Trichy, Trivandrum, tumkur, Udaipur, Udupi, varanasi, vijaywada, vizag

LIST OF PARTICIPATING BANKS UNDER DIRECT DEBIT

ICICI Bank, Citi Bank, State Bank of India, Axis Bank, Union Bank, Bank of Baroda, Corporation Bank, IDBI Bank, Federal Bank, Allahabad Bank, Bank of India, Punjab National Bank

TERMS AND CONDITIONS FOR ECS / Direct Debit Facility

1. The customer agrees to abide by the terms and conditions of ECS/Direct Debit facility as applicable at the time of Registration and as may be modified from time to time at a later stage
2. This ECS facility is offered only to those customers having bank accounts in select cities as mentioned. The list of cities, banks and branches may be modified/updated/changed/removed at any time in future without assigning any reasons or prior notice. The Direct Debit facility is only available with select banks as mentioned in the list.
3. In the event the Bank discontinues the ECS facility or the RBI directs discontinuation of this services, the Customer shall immediately make necessary alternate arrangements and shall intimate the Company accordingly in writing of the change. It is understood that the responsibility is of the customer to inform the company of any change relating to the ECS mandate.
4. Customers can attach a cancelled cheque or a copy of the cheque pertaining to the bank account which is to be registered for ECS/Direct Debit. Alternatively, customers can also get the bank account mentioned on the form certified from their banker with the bank seal
5. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any other reason attributable to clearing settlement mechanism, the customer would not hold any of the Surat Diamond Jewellery Pvt. Ltd. responsible
6. The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for ECS/Direct Debit will be liable to be rejected.
7. This request for debit mandate may be revoked only through a written letter from the account holder submitted atleast one month in advance withdrawing the mandate and acknowledged at Surat Diamond Jewellery Pvt. Ltd.
8. Customers will not hold Surat Diamond Jewellery Pvt. Ltd. responsible, if the transaction is delayed or not effected or the customer bank account is debited after the specific date, due to various clearing rules, clearing settlement cycles of ECS, local or national holidays or to due to any action/non-action by the bankers
9. Surat Diamond Jewellery Pvt. Ltd. shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the customer. The customer assumes the entire risk of using this facility and takes full responsibility
10. Bank shall not be liable for, nor be in default, by reason of any failure or delay in execution under this authority, where such failure or delay is caused in whole or in part by any acts of God, natural calamities, riots, strike, change of government and banking policies, force majeure events, other perils, communication network disruptions, etc.
11. In case customer wishes to change the bank account details for the existing ECS/Direct Debit mandate registered, then he has to provide a cancellation for the existing mandate and re-register fresh Mandate with the new bank details.
12. If the debit date of any of the monthly ECS/Direct Debit transaction is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.