

Dated : 04th March 2013

Surat Diamond Jewellery Pvt Ltd PDC Process

1. The authorized distributors agent closes a sale of Swarna plan.
2. The customer fills in the application form with all the mandatory details and attaches the required KYC (photograph, acceptable id proof and address proof).
3. Customer opts for Post Dated Cheque (PDC) as the mode of monthly subscription in the application form.
4. Depending on the tenure opted; customer provides the required number of PDC in addition to the initial subscription. Eg. If customer has opted for tenure of 24 month, then customer will provide 23 PDCs plus 1 cheque of current date for initial subscription. All PDCs have to be consistent in terms of amount. PDC's can be drawn from multiple banks(maximum 3 banks). All PDCs issued by the customer should be CTS-2010 standard cheques as per the RBI's instructions. Monthly subscriptions will not be registered if the customer submits non-CTS-2010 standard cheques. Refer RBI Circular for reference.
5. Alternate, if the customer is not having the desired number of cheques, he can provide partial PDC for the same. Atleast 11 PDCs needs to be provided in case of furnishing lesser number of PDCs against the tenure opted
6. The 1st PDC should be dated at least 35 days from the date of acceptance of the application.
7. Customer to ensure that there are no alterations / cancellation on any of the PDCs.
8. All the PDCs to be in favor of "Surat Diamond Jewellery Pvt Ltd " and with future dated with either 10th or 20th of every month with intervals of one month. Eg application submitted on 12th March 2013 with tenure of 36 months with monthly option date of 10th will have 11 PDCs in case of providing lesser number of PDC against the tenure opted with date as 10/05/2013, 10/06/2013 etc.
9. Customer to mention his name and application number / folio number on reverse of all the PDCs
10. The customer then submits the application form, supporting KYC documents and PDCs to the nearest CAMS branch. Customer to mention the details of PDCs in the application form providing details with respect to the range of cheque numbers, drawee bank etc.
11. As CAMS receives the documents, it performs a quality check on them and if all details of customers, documents and PDCs are as per requirement, the application is processed for creation of customer id .

12. All the PDCs collected at CAMS branch will be sent to CAMS Chennai for processing and storage.
13. An SMS is triggered by the CAMS server on "**T + 1 day**" informing the customer of successful creation of customer id and credit of the initial installment towards his Swarna Plan.
14. If there is any shortfall on the quality check requirements (PDC details, KYC documents, mobile number not provided, etc.), CAMS rejects the application across the counter.
15. For **monthly subscription**, an SMS will be sent to the customer on "**T-4**" day, reminding him about the monthly subscription amount due and to ensure funds in his bank account.
16. In case the customer pre-maturely terminated the plan then in such a case the PDCs to be returned to the customer at his/her registered postal address.
17. All accepted PDCs will be forwarded to service provider for storage.