

FULLFILLMENT REQUEST FORM

Customer ID

Date

Customer Details:-

Name of Applicant/Guardian* _____

Address _____

City* _____ State* _____ Pin code* _____

Mobile* _____ Tel. _____ Email.id _____

Fulfillment Request Details:-

I request you to fulfill the Gold grams accumulated in Swarna Mudra account as per details given below.

Minimum Purchase Option: Yes No

In case you tick Yes, then you will have to pay the balance amount so as to make a min. purchase of Rs. 60,000 as per the Terms and Conditions. In case you tick No, then as per your maturity advice you can either choose to pay the penalty amount or alternatively grams worth the penalty amount at the day's gold price will be deducted.

Proof of ID/Address (in case of change in registered address change Address proof to be submitted)

PAN Card UID Passport Voter Id Driving License Other (Please specify):- _____

Customer Id.

SWARNA MUDRA ACKNOWLEDGE SLIP (TO BE FILLED BY REQUESTOR)

Received Fulfillment request from Mr./Mrs./Ms _____

Date of Acknowledgement

TERMS AND CONDITIONS

- Customer can indicate fulfillment preferences by submitting a fulfillment request form at least 15 calendar days prior to maturity. In Case the customer doesn't submit any fulfillment preferences then default Coin preferences shall apply.
- If the denominations selected and quantity opted for are not equal to the total accumulated grams after rounding off, then the remaining grams will be fulfilled as per optimum denomination.
- This request form will be processed only if you have completed your lock-in period of 6 months. The min. purchase value applicable would be Rs. 75,000. Only if your account was opened prior to 30th June 2013, then the Minimum purchase value applicable to you would be Rs. 60,000.
- Additional Gold gram allotment under the minimum purchase option equivalent to the balance amount would be made on T+1, T being the date of realization of balance amount.
- Premature termination fee to be levied on fulfillment amount less than the minimum purchase value as per the following table

Particular	Less Than 24 Months	Greater Than 24 Months
Pre-termination Fee	Rs.8,000/-	Rs.5,000/-

If the customer does not make payment towards premature termination fee, the equivalent grams would be deducted as per the Gold rate on T+1 Business Day, T being the date of submission of fulfillment request.

- While submitting the pre-mature fulfillment request, the customer should also submit monthly installment ceasure instructions. There should be a minimum of 30 days gap from the date of monthly ceasure to next installment.
- Upon successful processing of the fulfillment request, the system shall generate a maturity advice, which shall bear the following details.
 - Total Grams accumulated till date
 - Gram deduction if any equivalent to the penalty amount in case Minimum Purchase option is not chosen and Additional Gold Gram allotment in case Minimum Purchase Option is chosen.
 - Residual Grams for round-off to nearest 0.5 grams
 - Denomination of Coins (only applicable for coins)
 - Fulfillment related Payments: The fulfillment related payments will be calculated as below:
 - Round-off payments to be made for the residual grams. The Daily Gold Price shall be applicable on the date the fulfillment process runs as described above
 - Coin Making Charges as per the denomination of coins specified (only applicable for coins).
 - Pre-mature termination charges (Conditional). In case the customer doesn't want to pay this then equivalent gold grams as described above will be deducted.
 - Applicable Local Taxes and State levies like Octroi, Entry Taxes, etc which are calculated on the Pre-Tax Invoice Amount
 - VAT on the Pre-VAT Invoice amount which shall be arrived at by totaling the Pre-Tax invoice amount and local taxes and State levies as may be applicable
- The fulfillment related payments shall be made by a single cheque /DD payable locally , in the city where the collection centers of CAMS are located or via Online payment. Outstation Cheques/DD will not be accepted. Cheque/DD should be crossed "Account Payee" and drawn in favor of "Surat Diamond Jewellery Pvt Ltd" Customer ID....." DD charges will not be borne by Surat Diamond Jewellery Pvt. Ltd.

Signature / Thumb Impression of Applicant

Date:- _____

Place:- _____

(Guardian to Sign if applicant is minor)