Sanchay Samruddhi Yojana (Illustration)

Details	Bullion	Gold Jewellery	Diamond Jewellery
Monthly installment Amount	10,000/-	10,000/-	10,000/-
Period	10 months	10 months	10 months
Deposit amount	1,00,000/-	1,00,000/-	1,00,000/-
Our Contribution (Discount)	7,000/-	8,000/-	10,000/-
Total Amount Installment Paid	1,07,000/-	1,08,000/-	1,10,000/-

Rules and Conditions

- 1. For joining the scheme it is required to fill up the form and attach your passport-size photograph and PAN card. For KYC purposes, any one of Aadhar Card (Front & back side) / PAN Card (Front & back side) has to be submitted.
- Account will not be opened unless account holder's online Bank Details (A photocopy of the account details page of your passbook /cancelled cheque) is submitted.
- 3. The period of the scheme shall be 360 days from the date of commencement of the scheme.
- 4. The monthly installments have to be paid before the 10th of the next month for which installment is due.
- 5. The amount of installment will be Rs. 1000/- (minimum) or in multiples of 100/- (e.g. Rs. 1000/-, 1100/-, 1700/-, 2100/-) and Rs. 200000/- (maximum).
- 6. It is required to mention the nomination details to open new scheme.
- 7. It is mandatorily to Purchase within time limit mentioned on receipt given to you at the time of maturity. The amount credited will be refunded by cheque or electronic fund transfer system. If account holder fails to purchase within prescribed time limit, in such cases the scheme benefit offered by us shall not be available.
- 8. Scheme benefit offered by us shall not be available if the installment is not paid regularly.
- 9. The amount of purchase should be equal to or more than total amount of installment paid by account holder and scheme benefit offered by us.
- 10. The value will be ascertained based on the rate prevailing on the date of purchase. The value will be equal to original price plus all taxes applicable on the date of purchase.
- 11. (For offline purchase) All receipts of installments paid will have to be submitted to us after the completion of the term.
- 12. If any account holder desire to discontinue the scheme or want refund of installment amount paid before maturity date in such cases scheme benefit offered by us will not be available and account holder should have to visit our PNG branch then amount will be refunded by cheque or electronic fund transfer system within 8 working days of request.
- 13. M/s Purushottam Narayan Gadgil, Sangli reserves all rights to modify the rules and conditions of the scheme, cancellation of the scheme or stoppage there of.



Maharashtra - Sangli : Saraf-Katta | Vishrambag | Kolhapur | Chiplun | Ratnagiri | Karad | Ichalkaranji | Miraj.

Karnataka - Jamkhandi | Belagavi | Vijayapur | Hubbali.

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