

**Mumbai:**

241/43, Zaveri Bazar, Pin: 400002. Tel: (022) 3956 5001
 L.T. Road, Borivali (W), Pin: 400092. Tel: (022) 4056 5001
 M.G. Road, Nr. Rajawadi, Ghatkopar (E), Pin: 400077. Tel: (022) 2102 8107
 Prime Plaza, S.V. Road, Santa Cruz (W), Pin: 400054. Tel: (022) 3067 5001
 Off Gokhale Road, Nr. 'B' Cabin, Thane(W), Pin: 400601. Tel: (022) 4157 5001

Gujarat:

Ahmedabad: Iscon Centre, Shivranjani Cross Road, Satellite, Pin: 380015. Tel: (079) 3048 5001
 Surat: S.N.S. House, Nr. Lal Bungalow, Athwa Lines, Pin: 395007. Tel: (0261) 304 5001
 Rajkot: Dr. Yagnik Road, Opp. The Imperial Palace, Pin: 360001. Tel: (0281) 308 5001

Andhra Pradesh:

Hyderabad: 70, Greenland Road, Punjagutta, Pin: 500082. Tel: (040) 3043 5001 &
 Shop No. 1, Mogul's Court, Basheerbagh, Pin: 500001. Tel: (040) 3024 5001
 Vijayawada: M.G. Road, Opp. Gateway Hotel, Labbipet, Pin: 520010. Tel: (0866) 307 5001

Indore:

Laxmi Tower, Opp. Treasure Island, M.G. Road, Pin: 452001. Tel: (0731) 307 5001

Kochi:

Jos Junction, Jos Annex Building, M.G. Road, Ernakulam, Pin: 682016. Tel: (0484) 301 5001

TBZ**KALPAVRUKSHA PLAN-SUPER****Great Jewellery. Easy Installments.**

TBZ KALPAVRUKSHA PLAN®
GREAT JEWELLERY. EASY INSTALLMENTS.

Tribhovandas Bhimji Zaveri, "TBZ" presents an attractive opportunity to own exquisite 22kt gold, diamond or platinum jewellery through easy instalments.

You can begin with a minimum advance of Rs. 1,000/-. In case you want to start with a higher amount, you can do so in multiples of Rs. 500/-. Once you decide on an instalment amount, you need to pay the same every month for a period of 12 or 15 or 18 or 24 months consistently and without any gap. At the end of 13 or 16 or 19 or 25 months, TBZ will contribute an Additional Benefit amount as a scheme benefit to your accumulated account.

TBZ KALPAVRUKSHA PLAN-SUPER

Particulars	12 months	15 months	18 months	24 months
Monthly amount	Rs. 5,000/-	Rs. 5,000/-	Rs. 5,000/-	Rs. 5,000/-
Additional Benefit (after Maturity Date)	Rs. 5,000/-	Rs. 7,500/-	Rs. 10,000/-	Rs. 17,500/-
Total amount (after Maturity Date)	Rs. 65,000/-	Rs.82,500/-	Rs.1,00,000/-	Rs.1,37,500/-

This table is an illustration for Rs. 5000/- monthly instalment.

For any further queries, contact our showroom manager at TBZ.

HIGHLIGHTS *

1. On completion of payment of all instalments the Participant shall be eligible for the Additional Benefit.
2. To avail of the Additional Benefit the Participant must buy the jewellery from TBZ within 3 months of the Maturity Date of the Plan. After the said period of three months Additional Benefit shall lapse.
3. The first instalment under the plan is payable when the Participant enrolls under the Scheme. For example, if the Participant enrolls for 12 months plan, on 5th January 2011, then the first instalment will be payable immediately on 5th January 2011 and the last instalment will be payable on 5th December 2011 and the Maturity Date of the Plan will be 5th January 2012.
4. TBZ shall not be liable to pay any interest on the instalments paid by the Participant.
5. In case, any cheque is dishonored the Participants will be charged Rs. 200/- or actual bank charges whichever is higher. In case the deadline date of payment of the 15th of any month is missed due to dishonoring of a cheque, the Maturity Date will be extended by a month.
6. In the event the Participant opts to exit the Scheme before payment of all the instalments, the Participant will be allowed to buy jewellery at TBZ's prevailing selling price on the day of purchase by the Participant but only for the amount the Participant has paid till the month of exit and the Participant shall not be eligible for any Additional Benefit. Other campaign benefits, if any, cannot be availed under this plan. No cash refund will be given. If there is any difference in that day's value of the product/s bought and cumulative amount paid then the Participant will have to pay the difference at the time of purchase. No cash refund will be allowed under the scheme under any circumstances at any time.
7. If premature withdrawal from the Plan is before payment of the third instalment then the Participant shall be liable to pay Rs. 500/- towards administrative fees which shall be deducted from the instalments paid by the Participant.

*Please read the detailed terms and conditions in the enrolment form.