

## FAQs based on the Aisshpra's "Dream of Diamond" (DOD) Scheme

- 1. What is the minimum amount with which I can enroll under DOD and how can I pay?**  
You can enroll with the minimum installment amount of 5000/-. The payment can be deposited at our showroom via cash, UPI, debit/ credit card or via our customer app.
- 2. What if I am unable to pay installment on time?**  
Only 7/- per 10,000/- of installment per day of delay will be reduced from accumulated amount.
- 3. Can I purchase gold, silver coin/ jewellery against this plan?**  
Under this plan you can purchase diamond jewellery only excluding polki and solitaires.
- 4. Can I purchase jewellery before maturity date?**  
Yes, you can purchase jewellery before maturity date and avail benefits as mentioned in the table but you will not get the benefit of welcome bonus.
- 5. How will I get the benefit of welcome bonus and what is its value?**  
Welcome bonus is equal to the value of one installment and can be availed by the customer on completion of 330 days of tenure.
- 6. Can I close my scheme and get payment refund?**  
You can close your scheme against purchase only and avail benefits as mentioned in the table.
- 7. What will be the jewellery rate applicable?**  
You will have to pay for jewellery at prevailing rates.
- 8. What if I am unable to close my account before 360 days?**  
It's mandatory to close the account before 360 days of enrollment date. If you are unable to make your purchases before 360 days then the accumulated amount will be transferred to your bank account without any benefits.
- 9. Can I initiate the plan in one showroom and redeem it at another Aisshpra showroom?**  
Yes, you can make payment at any of our showrooms and redeem at any of our showrooms.
- 10. Can I change my installment amount?**  
All the installment amounts will be same and cannot be changed.
- 11. Can I pay the monthly payment in advance?**  
Yes, but redemption can be done only at the end of the commitment period as per benefits mentioned in the table.
- 12. Will I get benefits of prevailing discount and offers being given by Aisshpra?**  
Yes, you will get the benefit of prevailing offers and discounts on the extra purchases being made beyond the accumulated amount with bonus and benefits.