

FAQs

- 1. What is the minimum amount with which I can enrol under GDS and how can I pay?**
You can enrol with the minimum installment amount of ₹3000/- . 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 ₹11/- per ₹10000/- of installment per day of delay will be reduced from accumulated amount. If you fail to pay 3 consecutive installments then your account will be suspended and you cannot make any further installment payment. You can however redeem the accumulated amount against purchases and avail benefits as per the table.
- 3. What if I purchase jewellery whose making is more than my eligibility?**
For example if you select a jewellery whose making is 22% and your eligibility is 19% then you will have to pay only 3% making charges.
- 4. Can I purchase jewellery more than my accumulated amount?**
Any purchase in excess of the accumulated amount will be at original making charges of selected jewellery.
- 5. Can I purchase silver and gold coins against this scheme?**
Yes you can.
- 6. Can I purchase jewellery before the maturity date?**
We suggest that you complete the tenure for maximum benefits however if you redeem earlier you will get benefits as mentioned in the table.
- 7. 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.
- 8. What will be the jewellery rate applicable?**
You will have to pay for jewellery at prevailing rates.
- 9. What if I am unable to close my account before 360 days?**
It is 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.
- 10. Can I initiate the plan in one showroom and redeem it at another aishpra showroom?**
Yes you can make payment at any of our showrooms and redeem at any of our showrooms.
- 11. Can I change my installment amount?**
All the installment amounts will be same and cannot be changed.
- 12. Can I make the monthly payment in advance?**
Yes, but redemption can be done only at the end of the commitment period and avail benefits as mentioned in the table.
- 13. Will I get the benefits of prevailing discount and offers being given by Aishpra?**
Yes you will get the benefit of prevailing offers and discounts on the excess weight being purchased beyond the accumulated amount.