

TERMS AND CONDITIONS

Welcome to the world of Craftsmanship. Thank you for your patronage at Nagendra Bhusan Bhandar™. Jewellery here is crafted by one of Kolkata's finest Karigars with lots of love and care, using carefully selected diamonds and precious stones. Wear art and beauty crafted with love and effort.

Our Promise

- Authentic craftsmanship
- Transparent pricing
- Trusted quality assurance
- Customer-first service

GENERAL TERMS OF SALE

1. The Firm shall issue a computer-generated tax invoice as valid proof of purchase.
2. Customers must verify all product details, including weight, at the time of purchase. No claims regarding weight discrepancies will be entertained thereafter. For any invoice-related queries, customers may contact the Firm in writing via letter or email.
3. As per government regulations, purchases exceeding ₹1,99,000 in a single day (or multiple transactions related to the same product) require submission of a valid PAN card. Aadhaar details must also be provided where applicable under prevailing laws.

RETURN POLICY

1. The original bill must be preserved and presented for all future transactions. The individual named on the bill must be present during such transactions.
2. Jewellery may be exchanged within 07 days from the date of purchase, provided it is returned in its original condition.
 - Items must not be altered, damaged, mishandled, or exposed to chemicals, perfumes, or heat.
 - Return will be made by A/C Payee Cheque only.
 - Exchange value will be calculated based on prevailing market rates of gold, silver and diamonds at the time of exchange.
 - The original tax invoice must be presented.
 - The Firm reserves the right to modify or discontinue exchange and refund programs without prior notice.
3. All disputes shall be subject to the jurisdiction of the courts in Howrah.
4. The Firm reserves the right to amend these terms in accordance with applicable laws.

PAYMENT & DELIVERY

1. For payments made via cheque or demand draft, delivery will be processed only after the realisation of funds.

ADVANCE RECEIPT / CUSTOMER ORDERS

1. Gold rates are fixed proportionately based on the amount paid. Ordered products must be collected within 30 days of the delivery date. Failure to do so may result in cancellation of the order, with the amount retained as an advance until further confirmation.
2. A minimum advance of 25% is required to place an order. The booked product will be held for 15 days unless full payment is completed.
3. Delivery will be made only to the person named in the order or an authorised representative with valid documentation. In case of the customer's demise, delivery shall be made to legal heirs upon submission of valid legal documents.

EXCHANGE PROGRAM

Exchange requests will be accepted subject to inspection of product condition, weight, and authenticity.

1. Valuation terms:
 - Gold value will be based on purity and prevailing market rates.
 - Net weight excludes stones and other materials.
 - The net gold weight shall exclude the weight of all stones and any non-gold components in the jewellery, including but not limited to ah, polla, loha or nowa, shakha, or similar materials.
 - Diamonds and stones will be valued with applicable deductions.
 - Making charges, taxes, and discounts from the original invoice will be deducted.
 - No compensation will be provided for wear and tear or weight loss.
2. Original invoice and certificates must be presented. An absence may result in additional deductions per the firm's policy.

GENERAL EXCHANGE PROGRAM (GEP)

1. Non-Firm jewellery may be accepted for exchange as per the Firm policy.
2. Such jewellery will undergo testing, including melting if required, with customer consent.
3. No cash refunds will be provided for non-Firm products.

REPAIR & MAINTENANCE

The original receipt must be presented to collect repaired or altered items.

1. The person who signed the receipt will be considered the owner. Collection by an authorised representative requires a valid authority letter.

Regd. Store & Office: 17, Rabindra Sarani, Liluah, Howrah – 711204, West Bengal, India

For Query, Complaint & Feedback call: 8240676683 & 033 2645-2363 (11 a.m. - 02 p.m.) & (05 p.m. – 8.30 p.m.)

For Query, Complaint & Feedback: nagendrabhushanbhandar@gmail.com

Website: <https://nagendrabhusanbhandar.com>

 Nagendra Bhushan Bhandar  nagendra_bhusan_bhandar
