



1. TERMS AND CONDITIONS

1.1 Swarnakosh.com ("we", "us", "our" or "Swarnakosh™") website(s) (our "Sites") and related services are made available to you pursuant to the following terms and conditions ("T&C") and any other rules posted on our Sites. Please read the T&C carefully before placing any orders with Swarnakosh™.

1.2 We may modify the T&C from time to time. Please read the T&C and check back often. If you do not agree to any changes to the T&C, you must immediately stop placing your order or purchasing from Swarnakosh™.

2. ORDERS

2.1 All orders would be subject to acceptance and availability of stocks. We reserve the right not to accept your order under any circumstances with no reason given.

2.2 Please allow us to have 72 hours response time to process your order placed with us and/or inquiry(s) sent to us.

3. PRICING POLICY

3.1 Prices shown on the Sites are in Indian Rupees (₹) and are non-inclusive of shipping and handling charges.

3.2 For shipping and handling charges, please contact us on sales@swarnakosh.com.

3.3 These prices are subject to change if the items are subject to markdowns at any time during our promotion and sale periods.

3.4 Customers wishing to purchase from a country other than India, please note that:-

- 1) All transactions are denominated in Indian Rupees.
- 2) We are not liable to any local taxes and duties applicable in your country. If local taxes and duties are applicable, they should be borne by the customer.
- 3) Full postage/delivery charges will be incurred at your own expense and we will inform you on this via e-mail.

4. ACCEPTANCE OF YOUR ORDER

4.1 Once you have placed your order with us, you will be notified by email from us acknowledging your order, and another email will confirm the availability of the item(s) which you have ordered from us, and also provide you with payment details.

4.2 We may also refuse to process and accept a transaction for any reason or refuse service to anyone at any time at our sole discretion. We will not be held liable to you or any third party by reason of our refusal on the purchase.

5. PAYMENT POLICY

5.1 The following payment methods will be acceptable by us:-

- 1) By online banking (ECS / NEFT / RTGS / wire transfer);
- 2) By cash deposit to our designated bank account(s);
- 3) By cheque (subject to clearing, payable in Mumbai);
- 4) By demand draft made out to “Swarnakosh Impex LLP” payable in Mumbai, India.

5.2 We will take all reasonable care to keep the details of your order and payment secure.

5.3 Once the payment has been credited or deposited in our designated bank account, you are required to send us an email to notify us and include the following details as follows:-

- 1) Full Name
- 2) Bank name
- 3) Reference number
- 4) Total amount transferred
- 5) Date of transaction
- 6) Scan of deposit slip

6. DELIVERY

6.1 Upon receiving the payment details and confirming receipt of payment, we will send you an email confirmation that the order will be delivered to you within 7 working days (if within India). We will endeavour to deliver your order to you, to the delivery address you have provided in your order, within the time period set out above. The order tracking number will be emailed to you as soon as the order is shipped.

6.2 Once we have confirmed the delivery of the order, no refunds or returns will be accepted unless the item has been received in a damaged condition, is defective, or is different from that ordered.

6.3 In the event of any unforeseen circumstances in which the third party courier service provider is unable to deliver your order within the time period set out above, we will notify you on this if it is made known to us by our third party courier service provider.

6.4 Delivery is restricted to certain cities only due to value and fragile nature of our items. Please inquire before placing order.

7. CONTENT

7.1 Swarnakosh™ would endeavour to ensure that the information on the Sites is accurate and complete. We does not guarantee that the content on the Sites is accurate and error-free, or that the functional aspects of the Sites or the content will be error free, or the server that makes it available are free of viruses or other harmful components.

7.2 We always recommend that all users of the internet ensure they have up-to-date anti-virus software installed.