

LUCKY DRAW FOR ONAM OPULENCE CELEBRATION - SEAWOODS MALL

EXCLUSIVE CAMPAIGN TERMS AND CONDITIONS:

1. **Applicability:** This Campaign is open to Participants of the “Onam Opulence Celebration Lucky Draw Campaign” (“Campaign”) who satisfy the minimum eligibility criteria set out below.
2. **Eligibility:** Participants will be eligible to participate in this Campaign (unless they choose to opt-out), provided they meet all of the following conditions:
 - Must be 18 years of age or above.
 - Must be a resident of India;
 - Must have participated in the Campaign at the Indriya store located at Seawoods, Navi Mumbai.
3. **Agreement to the Terms and Conditions:** By participating, the Participant agrees to be fully and unconditionally bound by these terms and conditions and represents and warrants that they meet the eligibility requirements set forth herein. The Campaign is subject to all applicable laws of India.
4. **Campaign Period:** The period for participation in the Campaign will be from 22nd August, 2026 to 23rd August, 2026. The Campaign will be conducted **at the Indriya Store located at Seawoods, Navi Mumbai.**
5. **Participation and Prizes:**
 - A. **Lucky draw coupon:**
 - Visitors attending the Onam Opulence Celebration at Indriya Store, Seawoods, Navi Mumbai, may participate in the Campaign by completing and submitting the Campaign coupons with all required details. Completed coupons must be submitted at the said Indriya store, before 20:30 hours on 23rd August, 2026. Each participant shall be permitted **only one entry** under this Campaign. NJL reserves the right to disqualify participants submitting multiple entries or false information.
 - If the Participant’s coupon is selected in the lucky draw, the participant must be physically present at the time of the draw to claim the prize under this Campaign.
 - The lucky draw coupon issued under this Campaign is not transferable and serves only as an entry into the lucky draw. If the coupon is selected in the lucky draw, the winner may claim the prize only at the Indriya Store located at Seawoods, Navi Mumbai. The lucky draw coupon shall not be valid at any other Indriya store across India.
 - The coupon only serves as an entry for the lucky draw and does not have any monetary or redemption value.
 - The coupon is valid from 22nd August, 2026 to 23rd August, 2026 till 20.30 hours after which coupons will not be accepted.
 - The Coupon cannot be exchanged for cash.
 - Lost/stolen Coupon will not be replaced or reissued.
 - B. **Grand Prize**
 - Three (3) lucky winners will be selected from amongst eligible participants through a randomized draw conducted under the supervision of Novel Jewels Ltd. Personnel on 28th August, 2026.
 - Each lucky winner shall win one (1) 200 mg gold coin from Novel Jewels Ltd. (“NJL”) on the following conditions:

- Winners must be physically present at the time of the draw and must furnish valid government-issued identity proof to claim the prize;
- The prize is subject to availability at the Indriya store located at Seawoods, Navi Mumbai.
- The prize cannot be exchanged for cash and no alternative prize shall be offered under this Campaign..
- The winner announcement will take place on 28th August, 2026.
- The Lucky winners must claim the prize by 14th September, 2026 at the Indriya store located at Seawoods, Navi Mumbai, failing which the prize shall be deemed as forfeited.
- Indriya standard T&C and policies as applicable to products and transactions shall apply.

6. Exclusions:

- Any and all prize-related expenses, including taxes, transportation, personal expenses or any additional costs, shall be the sole responsibility of the winners.
 - No substitution of prizes or requests for cash equivalents by winners is permitted.
 - Neither NJL nor any of its affiliates shall be responsible for any third-party services, including logistics, or any disputes arising from such services.
 - NJL shall not be liable for any claims, damages, losses, or expenses arising from participation in the giveaway or the use of prizes, including personal injuries, accidents, delays, cancellations, or any unforeseen circumstances.
 - Winners acknowledge that participation in the Campaign and use of the prize are entirely at their own risk.
 - Employees of the Aditya Birla Group (ABG), their immediate family members, as well as government employees and media personnel are not eligible to participate in or win this Campaign.
 - NJL reserves the right to disqualify any participant submitting multiple entries, false information, or entries on behalf of non-residents.
7. **Use of personal information:** By participating in this Campaign and/or accepting the prize, the participant grants NJL the right to collect, store, process and use the participant's personal information for the administration of the Campaign and related promotional, marketing, customer engagement and advertising activities. The participant further agrees that NJL may contact them through phone calls, SMS, WhatsApp, email or other communication channels regarding Indriya products, offers, events, promotions and other marketing initiatives, in accordance with applicable law. The participant may opt out of such communications at any time in the manner prescribed by NJL. By accepting the prize, the participant also grants NJL the right to use their name, gender, portrait, photograph, voice, likeness, image and statements for promotional and advertising purposes, without any additional compensation or payment.
8. **Winner Selection and Notification:** Winners of the Campaign will be chosen in a random drawing under the supervision of NJL. Winners will be notified via email, phone call or WhatsApp within two weeks of the draw. NJL shall have no liability for a winner's failure to receive notices due to winners' spam, junk e-mail or other security settings or for winners' provision of incorrect or otherwise non-functioning contact information. If a winner cannot be contacted, is found to be ineligible, fails to claim the prize within the specified period required by NJL, fails to provide necessary documentary proof as required by NJL, the prize shall be forfeited and an alternate winner shall be selected. Alternate winners will be informed within 7 (seven) days and shall claim their prize within 7 (seven) days from when such notice of winning was received.

General Terms and Conditions:

1. This Campaign is subject to these terms and conditions.
2. Campaign Participants acknowledge that a total of three (3) gold coins weighing 200 mg each shall be awarded under the Campaign, with each eligible winner receiving one (1) gold coin.

3. By entering this Campaign, the participant confirms that they have read, understood, and agreed to be bound by these terms. Participation alone does not guarantee selection as a winner, nor should it be interpreted as a commitment by NJL do so. Additionally, nothing in these terms obligates NJL to conduct similar or other campaigns in the future;
4. The receipt by winner of the prize offered in this Campaign is conditioned upon compliance with any and all laws and regulations. Winners must provide all documents/proof including government issued Identification for such verification as may be required by NJL before accepting the delivery of the prize;
5. NJL assumes no responsibility and is not liable for acceptability, suitability, delivery, service, defects, deficiency, performance, failure or quality of the products/prize provided under the Campaign;
6. If a winner is found to have violated any applicable laws, as determined at NJL's sole discretion, will result in their disqualification from the campaign. All privileges and entitlements associated with being a winner will be immediately revoked;
7. NJL reserves the right to change the terms and conditions of this Campaign, including extending, withdrawing, cancelling or discontinuing or substituting the prize without notice, without assigning any reason, at its sole discretion without any liability;
8. Any attempt by a participant to intentionally damage or interfere with the proper operation of the Campaign may result in civil or criminal legal action. NJL reserves the right to seek damages to the fullest extent permitted by law. Participants found engaging in fraudulent activities or attempting to manipulate the Campaign rules may be disqualified at NJL's sole discretion;
9. NJL reserves the right to request proof of a participant's eligibility in the event that there is a doubt over his/her eligibility for the Campaign;
10. NJL shall not be liable for any indirect, special, or consequential losses, costs, or damages arising from participation in this Campaign, even if such losses were foreseeable or contemplated, whether due to breach of contract, negligence, statutory violations, or any other reason;
11. NJL is not responsible for any technical issue, failure or malfunction that might make any user ineligible to participate in the Campaign;
12. NJL reserves the sole right to modify the terms and conditions outlined herein, as well as any other rules and regulations related to the Campaign, at any time and without prior notice, explanation, or liability. While NJL may communicate changes separately at its discretion, it is not obligated to inform each participant individually;
13. By entering the Campaign, participants acknowledge and agree that NJL, along with its representatives, employees, officers, directors, affiliates, and partners, has the right to use their submitted entries and related content without further notice, approval, or compensation. This includes, but is not limited to, the use of the winner's name, photograph, voice, likeness, image, statements, and biographical details for publicity, advertising, marketing, or promotional activities worldwide, in any media now known or developed in the future, in perpetuity;
14. The participant agrees and undertakes to indemnify and keep NJL harmless and indemnified against any loss, damage, claims, costs and expenses which may be incurred or suffered by NJL due to participant's breach of any of the terms and conditions herein contained;
15. Participants in this campaign are deemed to accept these terms and conditions;
16. Prizes are non-exchangeable and non-refundable. Upon successful handover of the prize to the winner, ownership in the prize shall pass to the winner and any subsequent exchange, buyback or other transaction shall be governed by Indriya's prevailing policies applicable to such products.;
17. The decision of NJL shall be final and binding.
18. In the event any tax is required to be deducted or collected in relation to the prize under applicable law, including under Section 194B of the Income-tax Act, 1961, the winner shall provide such information and documents, including PAN details, as may be required by NJL for tax compliance purposes.

19. Where applicable, the winner shall be responsible for the payment of taxes required in connection with the prize. The winner may either deposit the applicable tax amount and provide satisfactory proof of such payment to NJL or deposit the equivalent amount with NJL for remittance of the applicable tax. Upon such remittance, NJL shall provide the relevant tax payment details/documents to the winner.
20. **Limitation of Liability:** By participating in the Campaign, each participant agrees to release, discharge, indemnify, and hold harmless NJL and their employees, officers, directors, representatives, subsidiaries, affiliates, advertising and promotion agencies, partners, agents, successors and assigns, and their respective directors, officers, employees, and agents (collectively, the "**Released Parties**") from and against any claims, liabilities, damages, or losses arising out of or in connection with:
 - a. Participation in the Campaign, including but not limited to any error, omission, interruption, deletion, defect, delay in operation, transmission, communications failure, or unauthorized access to or alteration of participant entries.
 - b. The cancellation, postponement, or alteration of the event for any reason, including but not limited to force majeure, public health restrictions, or decisions by the NJL or any government entity.
 - c. Any technical or human error that may occur in the administration of the Campaign or in the processing of entries, including lost, late, misdirected, or incomplete entries. The Released Parties shall not be responsible for any indirect, incidental, consequential, or punitive damages arising from participation in the Campaign or the use of the prize, to the maximum extent permitted by applicable law.
19. NJL reserves the right to cancel, modify, or suspend the Campaign at its sole discretion, without prior notice, due to circumstances beyond its control, including but not limited to fraud, technical issues, or other factors that impair the integrity or fairness of the Campaign.
20. **Disputes:** The Campaign and these terms and conditions shall be governed by the laws of India. As a condition of participating in this Campaign, participant agrees that any and all disputes which cannot be resolved between the parties and causes of action arising out of or connected with this Campaign, shall be exclusively brought before a court located in Mumbai, India having jurisdiction. Further, in any such dispute, under no circumstances will participant be permitted to claim any prize, and hereby waives all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees.
21. **THE RESIDENTS OF THE STATE OF TAMIL NADU [AS PER TAMIL NADU PRIZE SCHEME (PROHIBITION) ACT 1979] AND WHEREVER ELSE PROHIBITED BY LAW, SHALL NOT BE ENTITLED TO PARTICIPATE IN THIS CAMPAIGN.**