

# Terms and Conditions

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Last Updated: June 5, 2026 | Effective Date: June 5, 2026

## Introduction

Saravanan Wisdom operates independently as a home-based digital platform providing spiritual content, video media, and physical spiritual products. We do not maintain a commercial storefront, physical stock facility, or corporate office. All processes are managed from our residential workspace.

## Acceptance of Terms

By accessing our platform, watching our media, making a voluntary contribution, or purchasing a product, you agree to be bound by these terms. If you do not agree, you must immediately cease using this website.

## Product Insights

We specialize in manually prepared Rudraksha beads. Inventory and fulfillment follow a strict, cyclical pre-booking structure:

- **Booking Windows:** Batch 1 (Jan-Mar), Batch 2 (May-Jul), Batch 3 (Sep-Nov).
- **Dispatch Cycles:** Batch 1 (April), Batch 2 (August), Batch 3 (December).
- **Stock Caps:** Strictly capped at sixteen (16) orders per 3-month cycle.
- **Overselling:** If exceeded due to error, we reserve the right to cancel the order with a full refund within 7-10 business days.

## Registration and Guest Checkout

No password-protected account is required. Transactions are handled via a "Guest Checkout" workflow. Users must provide accurate, complete, and current information.

## Payment & Security

All financial transactions, including product purchases and voluntary financial contributions, are processed securely via our Payment Gateway.

- **No Financial Data Storage:** Saravanan Wisdom does not see, collect, capture, or store your sensitive payment credentials, including credit/debit card numbers, net banking passwords, CVV codes, or UPI PINs. All payment data is encrypted and handled exclusively by our Payment Gateway in compliance with industry standards.
- **Order Confirmation:** An order is considered legally placed only after successful payment authorization is confirmed by the Payment Gateway. We are not responsible for transactions that fail due to bank timeouts, insufficient funds, or gateway errors.

## Shipping and Delivery

- **Domestic Only:** Shipping is restricted to India; international orders are not accepted.
- **Address Changes:** Must be emailed to [saravananwisdom.media@gmail.com](mailto:saravananwisdom.media@gmail.com) within 24 hours.

## Delivery Failures and Return to Origin (RTO)

If a package is returned, the customer must contact us within 7 days to arrange re-shipping. Failure to do so results in order cancellation with a 20% restocking and handling fee.

## Intellectual Property

All content is the exclusive property of Saravanan Wisdom. Users may view content for personal spiritual enrichment but may not replicate or commercially exploit it without written consent.

## Platform Downtime & "As-Is" Provision

The platform is provided "As-Is". We disclaim liability for temporary platform downtime or outages beyond our control.

## Limitation of Liability

To the maximum extent permitted by applicable Indian law, Saravanan Wisdom shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of your use of the website, purchase of products, or voluntary contributions. Our total liability for any valid, proven claim relating to a product purchase shall not exceed the actual amount paid by you for that specific transaction.

## Governing Law & Legal Jurisdiction

These Terms and Conditions are governed by, interpreted, and construed in accordance with the laws of the Republic of India. You explicitly agree that any legal dispute, claim, disagreement, or court proceeding arising out of or relating to these terms, our website, or your purchases can **only** be filed, heard, and adjudicated within the exclusive jurisdiction of the competent courts located in Chennai, Tamil Nadu, India.

## Modifications to Terms

We reserve the right to modify these terms. Continued usage constitutes acceptance of updated terms.

## Official Contact Information

**Business Name:** Saravanan Wisdom

**Official Email:** saravananwisdom.media@gmail.com

**Operational Setup:** Home-based (India)