

Your Old Gold. Your Instant Cash. Everything You Need to Know About Encashing Gold at Chandukaka Saraf Jewels



csjewels.com/blog/encash-gold-for-instant-cash-chandukaka-saraf-jewels-guide

Gold has always been more than jewellery in Indian households. It is a savings. It is security. It is something families hold onto through the good years, knowing it will be there when they need it. And sometimes, life brings a moment when accessing that value quickly and fairly is exactly what you need.

At Chandukaka Saraf Jewels, we understand that. Our Cash on Gold service is designed to give you the fairest value for your gold — quickly, transparently, and with the trust of a brand that has been part of Maharashtra families for nearly 200 years. This is not a compromise. This is your gold working for you.

Why Customers Choose to Encash Their Gold

There is no single reason why someone decides to encash gold, and there should not be any judgement attached to the decision. Gold is an asset. Using it when you need to is simply good financial sense. Here are some of the most common situations where encashing gold becomes the right choice.

Many families have [gold jewellery](#) that was purchased years or decades ago and is no longer worn. Styles change, tastes change, and old pieces sit in lockers gathering dust instead of serving a purpose. Encashing old or unused gold turns a dormant asset into active value.

Sometimes a financial need arises that requires immediate funds — a medical expense, a child's education fee, a business opportunity, or an urgent home repair. Gold is often the most accessible store of value in an Indian household, and encashing it can provide same-day liquidity without the complexity of a loan.

Some customers choose to encash older or broken jewellery and use the proceeds to buy a new design from our current collection. This is a practical way to upgrade jewellery while managing the cost effectively.

Whatever your reason, the decision to encash gold is a valid and often wise financial choice. The key is to do it with a jeweller you can trust completely.

What Makes Chandukaka Saraf Jewels the Right Choice for Gold Encashment

Choosing where to encash your gold is as important as deciding to encash it. There are many places that will buy your gold, but very few that will give you the fairest value with complete transparency. Here is what sets Chandukaka Saraf Jewels apart.

Same-Day Payment. When you sell your gold at Chandukaka Saraf Jewels, you receive your payment on the same day. There is no waiting. No processing time. No follow-up required. You walk in with your gold and walk out with your payment.

0% Deduction. We offer 0% deduction on the valuation of your gold. The amount calculated from the purity and weight of your gold is the amount you receive. We do not apply processing fees, handling charges, or deductions of any kind. What you see is what you get.

Transparent Gold Valuation. Your gold is evaluated based on its purity (karat) and weight, applied against the prevailing gold rate of the day. Every step of this calculation is done in front of you. You can see the reading, understand the rate, and ask any question you have. Nothing happens behind closed doors.

Karatmeter Purity Testing. Chandukaka Saraf Jewels was the first jeweller in India to introduce the Karatmeter — a device that tests gold purity instantly and accurately in front of the customer. Your gold is tested with this technology, and the purity result is shown to you before any valuation is made. You do not have to guess or take anyone's word for it. You see the purity number yourself.

Nearly 200 Years of Trust. Since 1827, Chandukaka Saraf Jewels has built its reputation on honesty, transparency, and genuine care for the customer. We have not survived for nearly two centuries by shortchanging anyone. When you bring your gold to us, you are bringing it to a jeweller whose legacy is built on doing right by every person who walks through our doors.

How Gold Valuation Works

Understanding how your gold is valued helps you make an informed decision and ensures you know exactly what to expect. Here is a straightforward explanation.

Step 1: Purity Testing. Your gold piece is tested using the Karatmeter to determine its exact purity — for example, 22 karat (91.6% pure), 18 karat (75% pure), or 14 karat (58.3% pure). The purity result is displayed in front of you.

Step 2: Weight Measurement. The net weight of your gold is measured accurately. For jewellery with gemstones or non-gold elements, only the gold weight is counted.

Step 3: Applying the Gold Rate. The weight is multiplied by the current day's gold rate for the corresponding purity. The gold rate changes daily and is pegged to the national market rate. Your valuation is calculated using that day's rate — not an arbitrary or discounted figure.

Step 4: Final Amount. With 0% deduction, the final calculated amount is what you receive. No surprises, no deductions, and no renegotiation at the last moment.

This process takes a matter of minutes at any Chandukaka Saraf Jewels showroom. You can ask questions at any step, and our team will explain everything clearly.

What Gold Can You Encash

We accept a wide range of gold items for encashment. You do not need to worry about the condition or age of the gold. What matters is purity and weight.

Old [gold jewellery](#) necklaces, bangles, rings, earrings, chains, and pendants — can all be encashed regardless of age or style. Broken or damaged jewellery that you no longer use is also accepted. Loose gold coins and bars can be encashed as well, subject to verification of hallmarking and purity.

We recommend bringing the original purchase invoice or hallmarking certificate if available, but it is not mandatory. The Karatmeter purity test provides an independent and accurate verification of your gold's value.

Is Encashing Gold the Right Decision for You

This is a personal decision and we respect that. If you have gold that is sitting unused and you have a genuine financial need or a desire to reinvest, encashing it can be a smart, practical choice. Gold that is locked away is not growing — it is simply waiting. Converting it to cash at a fair rate puts that stored value to work for you.

If you are undecided, we encourage you to visit any Chandukaka Saraf Jewels showroom and speak with our team. We are happy to do a valuation with no obligation. You will see exactly what your gold is worth at today's rate and can make your decision with full information in hand.

Visit Us Today

[Chandukaka Saraf Jewels](#) has 22 showrooms across Maharashtra and Karnataka. Walk in to any of our stores and our trained team will assist you with your gold encashment in a comfortable, private, and professional environment.

Your old gold deserves a fair outcome. We are here to make sure you get one.

Frequently Asked Questions

1. What is the Cash on Gold service at Chandukaka Saraf Jewels?

The Cash on Gold service allows customers to sell their old or unused gold to Chandukaka Saraf Jewels at the current market rate. The gold is tested for purity using the Karatmeter, weighed accurately, and the payment is made on the same day with 0% deduction.

2. How quickly do I receive payment when I sell gold?

Payment is made on the same day. You do not need to wait for processing or follow up. You receive your payment before you leave the showroom.

3. What does 0% deduction mean?

0% deduction means that the full calculated value of your gold — based on purity, weight, and the prevailing gold rate — is paid to you without any processing fees, handling charges, or any other deduction of any kind.

4. How is my gold's value calculated?

Your gold is tested for purity using the Karatmeter, then weighed. The weight is multiplied by the current day's gold rate for that purity level. The result is your payment amount, with 0% deduction applied.

5. What is the Karatmeter and how does it work?

The Karatmeter is a device that tests gold purity instantly and accurately. Chandukaka Saraf Jewels was the first jeweller in India to introduce this technology. Your gold is tested in front of you, and the purity reading is displayed for you to see before any valuation is made.

6. What kinds of gold can I bring to sell?

You can bring any gold jewellery including necklaces, rings, bangles, earrings, chains, and pendants. Broken or damaged jewellery is also accepted. Gold coins and bars can be encashed subject to purity verification.

7. Do I need to bring the original purchase receipt?

The original receipt is helpful but not mandatory. The Karatmeter purity test provides an independent and accurate verification of your gold's quality regardless of documentation.

8. Is the gold rate used for valuation the current market rate?

Yes. Your gold is valued at the prevailing national market rate for that day, corresponding to the purity of your gold. The rate changes daily and is applied fairly.

9. Why should I choose Chandukaka Saraf Jewels over other gold buyers?

Chandukaka Saraf Jewels offers same-day payment, 0% deduction, transparent Karatmeter purity testing, and the trust of a brand established in 1827. We have built our reputation over nearly two centuries on honesty and fairness.

10. Can I use the cash from selling gold to buy new jewellery at Chandukaka Saraf Jewels?

Yes. Many customers choose to encash their old jewellery and use the proceeds to purchase new designs from our current collection. Our team can help you explore the collection and find a piece that fits both your taste and your budget.

11. How many stores does Chandukaka Saraf Jewels have?

Chandukaka Saraf Jewels has 22 showrooms across Maharashtra and Karnataka. You can find your nearest store at csjewels.com/find-a-store.

12. Is my gold handled privately and securely during the valuation?

Yes. The valuation process is conducted in a professional and private environment at all our showrooms. Your gold remains in your presence throughout the testing and valuation process.

13. What if I change my mind after the valuation?

The valuation is done with no obligation. If you decide not to proceed after seeing the valuation, you are welcome to take your gold back. There is no pressure or commitment required.

Most mornings come down to one quiet question in front of the mirror is this jewellery too much for a desk day, or not enough? Heavy chokers look wonderful in photographs but dig in during long meetings and catch on blazer collars by noon. A Light Weight Gold Necklace solves this neatly, and so does a well-chosen Gold Chain with Pendant you can wear all week without thinking twice. This guide covers how to choose both and style them for office days without the small mistakes that make jewellery feel wrong by midday. Why Office Wear Jewellery Needs Its Own Set of Rules Jewellery built for weddings rarely works at a desk job. The Problem with Statement Jewellery at Work Bold pieces are made to be noticed from across a room, which makes them impractical at a desk. They grow uncomfortable after a few hours, catch on dupattas and bag straps, and look distracting on video calls. What "Office Elegance" Really Means Office jewellery is judged on weight, finish, and quietness rather than sparkle. Any...