**App Process**

Steps to follow while making Scheme Installment Payment through Android App :

First update profile option with "Edit account" and "Manage addresses" option

1. In our Android App , there are three horizontal lines at the top left corner.

2. Please click on those lines. You will see "Schemes" option after "Collection" option

3. After clicking on "Schemes" option you will see KALPTARU SCHEME, GOLD TREE PLUS SCHEME and SCHEME PAYMENT

4. Please click on SCHEME PAYMENT and Click on "+" mark and enter your GOLD TREE ACC ID/Kalptaru ID there and click on CONTINUE button

5. After clicking on CONTINUE button, you will receive an OTP on your registered mobile number.

6. Please enter an OTP and click on VERIFY

7. After that details against your Kalptaru ID/GOLD TREE will be added into "INSTALLMENT & PAYMENT"

8. Select Scheme Id From drop down for Payment

9. Select Payment Option and click on CONTINUE

10. Please click on "CONTINUE" and follow the further steps

11. If there is any issue while making payment, feel free to ask us.

**Website Process**

Steps to follow while making GOLD TREE / KALPTARU Installment Payment through Web Site (Desktop):

First update your profile by using "Account Detail" option

1. On our web site, you will see option: LOG IN on top right corner.

2. Please click on LOG IN and enter your login id and password.

3. After logged in, you will see "Schemes" option, please click on “Schemes” then click on "Scheme Payment"

4. After clicking on Scheme Payment you will see two options: ADD SCHEME & INSTALLMENT PAYMENT

5. Please click on Add Scheme and enter your Scheme ID there and click on CONTINUE

6. After that you will see the message: We have sent OTP on your register mobile number with Scheme Id - \*\*\*\*\*

7. Please enter an OTP you received on your registered mobile no. and click on VERIFY

8. Now, Please click on INSTALLMENT PAYMENT

9. Select Scheme Id From drop down for Payment

10. Select Payment Option and click on CONTINUE

11. Please click on "CONTINUE" and follow the further steps

12. If there is any issue while making payment, feel free to ask us.