



#### What is the Purity of Gold offered under GoldRush?

GoldRush offers 24 Karat fine gold 999.9.

#### Is there any lock-in period for this plan?

Yes, there will be 3 months lock-in period for the plan.

#### Is the gold purchased by the customer kept in safe custody?

The gold purchased on behalf of the customer shall be stored at MPIPL (MMTC-Pamp India Pvt Ltd) on a consolidated basis i.e. daily purchase across all the customers.

#### Where is delivery of Gold available?

In case of delivery of coin/ bar, the shipment will be mandatorily delivered to the registered address of the customer as per GoldRush records. In case the registered address falls outside the serviceable areas list, the delivery of gold has to be collected from nearest VAT registered StockHolding branch or home branch from where the application is processed.

#### Are there any charges for delivery of gold?

Yes, customer has to pay the minting charges, delivery charges and taxes (if applicable) and administrative charges (if any).

### What is the procedure if customer holds less than 1 gram in his GoldRush account and wants to take delivery?

In GoldRush the minimum delivery is of 1 gram, thus the customer will have to do top-up for the balance quantity.

#### How can | get my holding statement?

The holding statement would be emailed to the customers monthly /quarterly. Once in a year, the physical holding statement will be dispatched to the customers on their registered address. Customer may also put a request for holding statement on e-mail id "qoldrush\_shcil@camsonline.com".

### Can I add/change nominee details or change address during the tenure?

Yes. Customer needs to submit Change Request Form with the required proofs to modify nomination/ address/ bank details/ contact numbers during the tenure of GoldRush by submitting the following proofs at designated points of acceptance:

\*Proof of Identity: PAN, UID(Aadhar), Passport, Voter ID or Employee ID Card (PSU/Govt. Cos.).

\*Proof of Address: Passport, Ration Card, Voter ID card, Bank A/C Statement, Passbook, Telephone bill (Only Landline), Electricity Bill or Letter from Employer (PSU/Govt. Cos.).

### StockHolding



## **StockHolding**

StockHolding Corporation of India Ltd (StockHolding) was incorporated as a Public Limited Company in 1986. Stockholding is promoted and owned by leading Financial Institutions and Insurance Majors such as Industrial Finance Corporation of India (IFCI), Specified Undertaking of Unit Trust of India (SU-UTI), Life Insurance Corporation of India (LIC), General Insurance Corporation (GIC), New India Assurance (NIA), National Insurance Company Limited (NICL), The Oriental Insurance Company Ltd (TOICL) and United India Insurance Company (UIC), all leaders in their respective fields of business. StockHolding has Pan India network of close to 200 branches spread across more than 150 cities/towns. StockHolding has positioned itself as one of the market leaders providing financial services over the last 26 years and holds Assets under Custody of ₹ 30 trillion, the largest in India. StockHolding enjoys the trust of lakhs of customers given its institutional status and has a proven track record of Process, Operational and Service capabilities, StockHolding provides Demat, Sub Broking, e-Stamping, Third Party distribution, Document Management System and Insurance Repository Services. StockHolding is also a Point of Presence (POP) for National Pension Scheme (NPS)

#### Stock Holding Corporation of India Limited

For any additional details / queries contact us on 1800229960 (Toll Free) or email: goldrush.sales@stockholding.com or visit our website: www.stockholding.com

- www.facebook.com/StockHoldingIN
- www.twitter.com/StockHoldingIN





From

**StockHolding** 





# Bullion (gold and silver coins/bars) Product and GoldRush Background

StockHolding has been in the business of distribution of silver and gold coins and has recently launched the GoldRush product, a Gold Accumulation Plan. GoldRush is a method of purchasing gold for the personal needs of the customers according to their wish. Under the plan customers have complete freedom to seek physical delivery of gold coins/bars anytime and on as many occasions as they want.



#### **GoldRush Features**

#### Purchase

Minimum purchase amount of ₹ 1000 and multiples of ₹ 100 thereof. Maximum no limit.

Purchases can be made as and when you wish to or through regular monthly payments (ECS).

#### Tenure

No Fixed tenure.

Minimum Lock-in of 3 months.

#### **Application**

Any adult resident, NRI or minor can enrol for GoldRush. Nomination is mandatory.

#### Allocation/Purchase Statement

Allocation of gold grams to client's GoldRush account on next day of receipt of clear funds.

Purchase invoice statements is sent through email to clients.

Physical Purchase Invoice is despatched to client on yearly basis.

**StockHolding** 





#### Delivery (on completion of 3 months lock-in)

Minimum delivery 1 gram (if gold grams accumulated is less than 1 gram, client has to give Top Up for balance quantity).

Minting, Delivery charges and Taxes as applicable will be charged to client.

Delivery of coins directly to the client's address.

Client has to compulsorily take delivery of the entire gold grams accumulated at end of 5 years.

#### GoldRush Advantages

Efficient way to accumulate gold.

Accumulate purest gold (999.9) with MMTC Pamp certification. Coins individually packed to international standards and assay

certified for purity.

Safe and secure storage of gold at MPIPL Vault with insurance. Flexibility with respect to purchase of gold.

Launched by StockHolding, one of the most trusted name in the industry.

#### Gold grams allocation - example ₹ 10000

**Assumption :** Client makes a payment of ₹ 10000 (credit to SHCIL bank a/c) on T day

Particulars	Calculation
Amount available for gold accumulation (A)	10000 X 100/101.05(**) = ₹ 9896.09
Rate as on T + 1 day (B)	2954.30(*)
Gold Gram allocated (A/B)	9896.09/2954.30 = 3.349 grams

<sup>\*</sup>rate is subject to daily change

### StockHolding





#### FAQs

#### What is the eligibility criteria for GoldRush?

Any adult Resident Indian, Non Resident Indian ("NRI") or Minor (wherein parents/ lawful guardians are applying on behalf of Minors) can enrol for GoldRush.

#### Can a customer have a joint account for this plan?

No, a customer cannot have a joint account for GoldRush.

#### Is nomination mandatory for GoldRush?

Yes, Nomination is mandatory for all applicants except minor.

### Can a minor enrol into GoldRush? If the applicant is minor then whose documents will be required?

Yes, an account can be opened in the name of the minor. In case the applicant is minor, guardian has to submit their proof of identity and proof of address with minor's date of birth document.

### What documents the applicant needs to submit for opening GoldRush account?

- a) If the applicant is existing SHCIL Demat client they have to submit application form alongwith Client Master Report
- b) If an applicant is KYC compliant, they have to tick the KYC complied option in the application form.
- c) In case the applicant does not fall in the (a) and (b) category, then Proof of Identity and Proof of Address need to be submitted along with the application form.

#### Whose signatures will be required on the form?

Signatures of applicant and nominee would be required on the form. Incase of minor, guardian's signature will be required.

#### What is the minimum & maximum amount for this plan?

The minimum amount for this plan at the time of application is  $\overline{t}$  1,000 and in multiples of  $\overline{t}$  100 thereafter. There is no limit on the maximum amount. Pan card copy will be required if the amount is equal to or more than  $\overline{t}$  50,000.

# Do I need to make a monthly contribution towards the plan? Can I increase/decrease or stop monthly contribution during the tenure of GOLDRUSH?

Customer is not obligated to make fixed or periodic payments except if the client has opted for ECS. If ECS opted client has to increase/decrease/stop the ECS, they may do so by submitting the ECS Cancellation form one month in advance from the ECS debit date. To increase or decrease the periodic payment amount, the clients have to also fill a fresh ECS form for the increased/decreased amount.

**StockHolding** 

<sup>\*\*1.05%</sup> CST/VAT (VAT is applicable in case of delivery in Haryana)

