

Dear Madam/Sir,

As you are aware, Reliance Money Precious Metals Private Limited ('Company') has been operating the Reliance My Gold Plan ('RMGP') since 2012. Over the past few years, we have succeeded in enabling you to systematically accumulate gold in alignment with your personal requirements.

We have arrived at a commercial decision to transfer /assign the RMGP product to Stock Holding Corporation of India Limited (hereinafter referred to as 'Stock Holding') with effect from July 29, 2016 (hereinafter referred to as the 'Effective Date') for transfer of the entire business of RMGP i.e. all its customers along with their holdings of gold grams and moneys, if any, lying with the Company.

Accordingly this notice is issued to all customers of RMGP, intimating them of the proposed transaction of business transfer from RMPM i.e. our company to Stock Holding with effect from July 29, 2016. Hence, all customers are advised to take note of the same and be informed that there is also an exit option provided (as more particularly mentioned hereinbelow) to customers who do not wish themselves to get transferred to Stock Holding and they can accordingly convey their intention to exit the RMGP plan latest by July 14, 2016, post which there will be book closure period of 15 (Fifteen) days for reconciling accounts, and thereafter on and from July 29, 2016, business would be transferred. Accordingly on July 14, 2016 which will be the last day of the RMGP product, any unutilized money of the customer lying towards subscription under the RMGP shall be utilised for buying gold on that day itself and the gold purchased on that day shall be credited in the customer account.

This would mean that on and from the Effective Date:-

- i. All customers who had subscribed to RMGP shall become the customers of Stock Holding and their respective accounts shall stand transferred to Stock Holding and hence their relationship with RMPM shall cease to exist with effect from the Effective Date. The support of World Gold Council as a marketing associate to RMGP shall also cease on and from the Effective Date. All other existing arrangements of RMPM with respect to RMGP shall also cease on and from the Effective Date.
- ii. Stock Holding shall integrate the RMGP customers into their existing gold accumulation product viz. Gold Rush with effect from the Effective Date. Comparative features of Stock Holding's Gold Rush vis-à-vis RMGP is attached herewith as **Annexure 1** for your reference.
- iii. On and from the Effective Date, all customers will have to compulsorily make payment for future gold accumulation as per their subscription to Stock Holding for the balance term.
- iv. Stock Holding shall enhance the purity of gold from 995 purity gold to 999.9 purity gold for the customers. Accordingly, the absolute quantity of the gold grams accumulated till the Effective Date will reduce by a nominal percentage as the quality of gold provided by Stock Holding will be of the highest standard (i.e. 999.9 purity) than currently being offered by RMGP i.e. 995 purity. Such conversion is not expected to give rise to any loss in value of gold, since market rate of 999.9 purity gold is correspondingly higher than market rate of 995 purity gold.
- v. In furtherance to the takeover of business by Stock Holding, the current business practice of RMGP of purchasing gold over a period of 20 (twenty) days in a month shall be discontinued and the terms of Gold Rush scheme of Stock Holding shall apply. Stock Holding, upon receipt of subscription request from a customer, will buy the entire quantity of gold of 999.9 purity at the declared price on T+1 day (T day being the date of realization of funds) and immediately credit the gold grams to the account of such customer.
- vi. On and after the Effective Date, gold will be delivered to customers only in the form of gold coins for the gold grams accumulated by the customer and the option of taking jewellery instead of gold coins at the time of fulfillment will be discontinued.
- vii. A period 15 (Fifteen) days i.e. from July 15, 2016 to July 29, 2016 will be observed as book closure period so that all accounts will be reconciled during this period and the activities pertaining to transfer of business to Stock Holding will be implemented. During this book closure period, no investments shall be made and no payments will be received from the customers. In case any amounts are received or payments are made by customers online, then the same will be accounted for and gold will be purchased for that amount only after the Effective Date and will be accordingly credited to the customer's Gold Rush account immediately after such purchase.
- viii. Any post dated cheques of customers lying with the company shall be returned and shall be deemed to be cancelled on and after the Effective Date.
- ix. For all customers who continue with the subscription plan on from the Effective Date, the payment methods of Stock Holding shall be applicable. (Kindly refer to the FAQ section on Stock Holding's website - www.goldrushonline.in)
- x. Exit options available for customers who do not wish to continue their subscription are as follows:
 - a. Exit option before transfer: A customer who does not intend to continue the subscription post the transfer of business from RMPM to Stock Holding, can make a fulfillment request on or before July 14, 2016 under RMGP. Thereafter, all the accumulated gold standing to the credit of that customer shall be delivered without any penalty or foreclosure charges.
 - b. In case no preference/revert is received from the customer on or before July 14, 2016, such customers shall automatically become the customers of Stock Holding's Gold Rush with effect from the Effective Date i.e. July 29, 2016.
 - c. Exit option after the transfer of business on the Effective Date: Even after the Effective Date, customers can request Stock Holding to discontinue the subscription and request delivery of gold as per Gold Rush (kindly refer to point 7 of Annexure 1).

For any clarification, please contact us at 1800 3000 2267 or write to us at rmgp.support@relianceada.com.

Annexure 1
Comparative features of RMGP and Gold Rush

Sl. No.	Particulars	RMGP - Reliance	Gold Rush – StockHolding
1	Purity/Quality of Gold	24 Karat Gold of 995 Fineness	24 Karat Gold of 999.9 Fineness
2	Timing of purchasing gold	Gold is purchased over a 20 day period in a month and credited to the customer's account on day for each purchase	Gold is purchased in a single day (T+ 1 business day) and credited to the customer's account on T +1 business day for entire quantity. Gold is purchased on net amount after deduction of VAT/CST.
3	Tenure	1 to 15 years	No Fixed Tenure
4	Lock in Period	As per plan subscribed by customer	3 months - In Offline NIL - In Online
5	Minimum and maximum amount	Fixed Subscription of minimum Rs. 1,000/- and multiples of Rs. 100/-	First purchase/ Application: minimum Rs. 1,000/- Subsequent purchases: multiples of Rs. 100/- There is no limit on the maximum amount (Pan card copy will be required if the amount is equal to or more than Rs 50,000/-.)
6	Flexibility to vary the subscription amounts	Fixed amount to be contributed monthly for the selected fixed tenure Over and above the aforesaid fixed monthly amount, Customer has an option of paying an additional subscription amount from time to time. (In respect of additional subscription amount, customer has an option of requiring purchase of gold without dividing the purchases over 20 days)	Flexibility to purchase gold of a minimum of Rs. 1000/- and in multiples of Rs. 100 Customer is not obligated to make any fixed or periodic payments except if the client has opted for ECS/NACH. If the customer opts for ECS/NACH, he is permitted to increase or decrease his contribution by cancelling his earlier ECS/NACH mandate and providing a fresh mandate.
7	Gold delivery	A. Form: Gold Coins/ Bar /Gold Jewellery B. Delivered mandatorily at the registered address of the customer	A. Only Gold Coins/ Bar B. Delivered mandatorily at the registered address of the customer. C. In case of non deliverable pin code, delivery shall be made to the nearest VAT registered StockHolding branch.
8	Gold Pricing	RMPMs daily price as published on its website	Gold is bought on T+1 day (T day being date of credit of amount into StockHolding's bank account). Gold prices are updated on a daily basis at www.goldrushonline.in
9	Charges/ taxes applicable	At the time of purchase: Administrative charges At the time of fulfilment/ delivery to customer: VAT, Minting, delivery charges, applicable taxes on the same	At the time of purchase: VAT / CST. At the time of fulfilment/ delivery to customer: Minting, delivery charges, applicable taxes on the same.
10	Mechanism to check holding statement	A. Holding statement sent to customers on monthly basis. B. Mailback service available	Holding statement is sent to each customers via mail on monthly basis and also as and when requested by the customers. Customers will be provided with the annual statement on yearly basis through registered post/courier.
11	Trusteeship arrangement	IDBI Trusteeship Services Limited (IDBI) acts as the trustee for RMGP	Trusteeship arrangement with IDBI trusteeship Services Limited (IDBI) is underway.
12	Custody and safe keeping of Gold	Gold is kept in safe custody of Lemuir Secure Logistics Private Limited (Lemuir)	The gold purchased on behalf of the customer is stored at MMTC-Pamp India Pvt Ltd (MPIPL)

A copy of the brochure and FAQs relating to Goldrush product is available on www.goldrushonline.in.

Registered Office :

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