



Dear Investor,

Sovereign Gold Bond (SGB) 2020-21 Series - I is open for subscription. Gold being considered as a safe haven asset class worldwide and helps in diversification in one's portfolio, Investors can consider investing in this ongoing issue.

Brief summary of current issue:

Issue price	Rs 4639 per gram
Discount for online application	Rs 50 per gram
Last date to apply	24/04/2020
Interest rate per annum	2.50%

Sovereign Gold Bond Features:

- ❖ Tenor of 8 years with an option to exit from the 5th year.
- ❖ Tradable in exchanges if held in demat mode.
- ❖ Certificate issued towards investment in bonds.
- ❖ Convenience of investing online.

Sovereign Gold Bond Benefits:

- ❖ Attractive Interest with asset appreciation possibilities.
- ❖ Redemption is linked to prevailing Gold Price.
- ❖ Elimination of risk and cost of storage.
- ❖ Exempt from Capital gains tax, if held till maturity.
- ❖ **Tradability:** Bonds will be tradable on stock exchanges within a fortnight of the issuance on a date as notified by the RBI.
- ❖ **Transferability:** Bonds shall be transferable by execution of an Instrument of transfer in accordance with the provisions of the Government Securities Act.
- ❖ **Tax treatment:** The capital gains tax arising on redemption of SGB to an individual has been exempted. The indexation benefits will be provided to long term capital gains arising to any person on transfer of bond.
- ❖ **Hassle free:** Ownership of gold without any physical possession (No physical holding risk and no cost of storage).

- ❖ **Interest rate: 2.50% per annum.**
- ❖ **Discount for Online applications: Rs 50 per gram.**
- ❖ **Maximum limit for;**
 - ❖ **Hindu Undivided Family (HUF): 4 Kg*.**
 - ❖ **Trusts and similar entities: 20 Kg*.**

**Above limits are subject to change as per notification from Government through RBI*

Forthcoming Tranches during 2020-21:

Sl. No.	Tranche	Date of Subscription	Date of Issuance of Bonds	Issue price per gram Gold (in Rs) #
1.	SGB 2020-21 Series I	April 20-24, 2020	April 28, 2020	4639
2.	SGB 2020-21 Series II	May 11-15, 2020	May 19, 2020	Yet to be announced
3.	SGB 2020-21 Series III	June 8-12, 2020	June 16, 2020	Yet to be announced
4.	SGB 2020-21 Series I	July 6-10, 2020	July 14, 2020	Yet to be announced
5.	SGB 2020-21 Series I	August 3-7, 2020	Aug 11, 2020	Yet to be announced
6.	SGB 2020-21 Series VI	August 31- September 4, 2020	Sep 08, 2020	Yet to be announced

RBI will announce price per gram prior to commencement of subscription.

Web link for Standard & General Disclaimer:

<https://corporate.indbankonline.com/Standard%20and%20General%20Disclaimer.pdf>

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