



**Dear Investor,**

**Sovereign Gold Bond (SGB) 2020-21 Series - X** issue opens for subscription on January 11, 2021 and closes on January 15, 2021. Gold being considered as a safe haven asset class worldwide and helps in diversification of one's long term portfolio, investors can consider investing in this issue.

**Brief summary of current issue:**

<b>Issue price</b>	Rs 5104 per gram
<b>Discount for online application</b>	Rs 50 per gram
<b>Issue opening date</b>	11/01/2021
<b>Issue closing date (Last date to apply)</b>	15/01/2021
<b>Interest rate per annum</b>	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:**

Sr. No.	Tranche	Date of Subscription	Date of Issuance
1.	2020-21 Series X	January 11-15, 2021	January 19, 2021
2.	2020-21 Series XI	February 01- 05, 2021	February 09, 2021
3.	2020-21 Series XII	March 01- 05, 2021	March 09, 2021

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

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