



Dear Investor,

Sovereign Gold Bond (SGB) 2020-21 Series - VII issue is open for subscription and closes on October 16, 2020. Gold being considered as a safe haven asset class worldwide and helps in diversification in one's portfolio, Investors can consider investing in this issue.

Brief summary of current issue:

Issue price	Rs 5051 per gram
Discount for online application	Rs 50 per gram
Issue opening date	12/10/2020
Issue closing date (Last date to apply)	16/10/2020
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*

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