



Dear Investor,

Sovereign Gold Bond (SGB) 2022-23 Series - III issue opens for subscription on December 19, 2022 and closes on December 23, 2022. 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:

Issue price	Rs 5409 per gram
Discount for online application	Rs 50 per gram
Price post online discount	Rs 5359 per gram
Issue opening date	19/12/2022
Issue closing date (Last date to apply)	23/12/2022
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 2022-23:

Sl. No.	Tranche	Date of Subscription	Date of Issuance
1.	2022-23 Series III	December 19-23, 2022	December 27, 2022
2.	2022-23 Series IV	March 06-10, 2023	March 14, 2023

Web link for Standard & General Disclaimer:

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

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Registered Office Address:

No 480, First Floor, Khivraj Complex – 1, Anna Salai, Nandanam, Chennai - 600 035.

Phone: 044 - 24313094 - 97, Email: indbank@indbankonline.com

Our Website: www.indbankonline.com