



Dear Investor,

Sovereign Gold Bond (SGB) 2022-23 Series - IV issue opens for subscription on March 06, 2023 and closes on March 10, 2023. 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 5611 per gram
Discount for online application	Rs 50 per gram
Price post online discount	Rs 5561 per gram
Issue opening date	06/03/2023
Issue closing date (Last date to apply)	10/03/2023
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:** The bonds are tradable from a date to be notified by RBI. (It may be noted that only bonds held in de-mat form with depositories can be traded in stock exchanges) The bonds can also be sold and transferred as per provisions of Government Securities Act, 2006. Partial transfer of bonds is also possible.
- ❖ **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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