





**Information for Investors of Sovereign Gold Bond 2020-21**

<b>Item</b>	<b>Sovereign Gold Bond 2020-21</b>
1) Category of Investor	The Bonds will be restricted for sale to resident Indian entities including individuals, HUFs, Trusts, charitable institutions and Universities.
2) Limit of investment	Minimum subscription of 1 Gram and Maximum investment of 4kg for individuals and HUF & 20kg for trust and similar entities per investor per annum.
3) Date of Issue of bonds	Date of receipt of bond will be the same which is inscribed on the holding certificate.
4) Forms of Bonds	De-mat and Physical (Certificate of Holding).
5) Interest Option	Half yearly intervals. Interest will be credited directly in to the account mentioned in the application form or in the Account linked with the Demat a/c.
6) Post Maturity Interest	Post Maturity Interest is <b>not payable</b> .
7) Bank account	It is mandatory for the investors to provide bank account details to facilitate payment of interest /maturity value.
8) Nomination Facility	The sole Holder or all the joint holders may nominate a maximum of two persons as nominee.
9) Maturity period	8 years from the date of issue.
10) Premature redemption	On the coupon dates after the 5 <sup>th</sup> year of issuance.
11) Tradability	Trading of these bonds on stock exchanges shall be notified.
12) Loans from banks against the security of these bonds	The holders of the said securities shall be entitled to create pledge, hypothecation or lien in favour of scheduled banks.
13) Application forms	Branches of all the scheduled commercial banks, designated Post offices, SHCIL and authorised stock exchanges.

**Instructions for Investors/ Applicants**

- a) Application should be complete in all respects.
- b) Incomplete applications may be rejected or delayed till full particulars are available.
- c) In case the application is submitted by a Power of Attorney (POA) holder, please submit original POA for verification, along with an attested copy.
- d) In case the application is on behalf of a minor, please submit the original birth certificate from the School or Municipal Authorities for verification, together with an attested copy.

- e) Please note that nomination facility is available to a Sole Holder or all the joint holders (investors) of an SGB.
- f) In case nominee is a minor, please indicate the date of birth of the minor and a guardian can be appointed.
- g) Nomination facility **is not available** in case the investment is **on behalf of minor**.
- h) Please provide bank account details for receiving payment through Electronic mode.
- i) Please notify the change of bank account, if any, immediately.
- j) POST MATURITY INTEREST IS NOT PAYABLE.
- k) Indicate your date of birth.

### **Rights of the Investors**

- a) Holding Certificate will be issued to the investor.
- b) The interest on the bond is paid half-yearly. The servicing of the Interest will be done through the bank account provided in the Application form or through the A/c linked to the de-mat, as the case may be.
- c) Application forms for investments under Sovereign Gold Bonds 2020-21 are available on the website at [www.rbi.org.in/finmin.nic.in](http://www.rbi.org.in/finmin.nic.in)
- d) A sole holder or all the joint holders may nominate maximum of two nominees to the rights of the bonds.
- e) The nomination will be registered at the Office of Issue and a Certificate of Registration will be issued to the holder.
- f) The nomination can be altered by registering a fresh nomination.
- g) The existing nomination can be cancelled by a request to the Office of Issue.
- h) The investor is entitled to receive repayment amount within five clear working days from the date of tender of application for early redemption.

In case the bank does not comply with the above, you may lodge a complaint in writing in to the nearest office of Reserve Bank of India as under:

**THE REGIONAL DIRECTOR,  
RESERVE BANK OF INDIA,  
CONSUMER EDUCATION AND PROTECTION DEPARTMENT/  
BANKING OMBUDSMAN  
(LOCATION)**  
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YOU MAY ALSO ADDRESS YOUR COMPLAINT TO:

**THE CHIEF GENERAL MANAGER  
INTERNAL DEBT MANAGEMENT DEPARTMENT  
CENTRAL OFFICE  
FORT, MUMBAI-400 001, MAHARASHTRA**

Disclaimer: - I have read and understood the details of information for the investors as well as rights and duties of investors. The agent/ bank has explained the features of the scheme to me.

Signature of the applicant