

Information for Investors of
Sovereign Gold Bonds 2017-18 – Series-III

Item	Sovereign Gold Bond
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 4 kg for individuals, 4 kg for Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities notified by the government from time to time 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 not payable .
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 from the 5 th 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 are available on the website at www.rbi.org.in/www.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)**

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



Form 'B'
[See Paragraph 5(3)]

Acknowledgement Receipt

Application No.....

Date/...../.....

Received from Mr/ Mrs / Ms.....Cash/
Demand Draft/Cheque No./Electronic Transfer/..... dated
...../...../..... drawn on (Bank and branch)
..... for ___ grams totaling an amount of ₹..... (Rupees.....
..... only) for the purchase of Sovereign Gold Bond 2017-18 –
Series-III for a period of 8 years, interest payable on basis of the nominal value of
₹.....
(Rupees.....only).

For Tamilnad Mercantile Bank

Manager

----- Branch

(Stamp / Seal of the Receiving Office)

Form 'D'
[See paragraph 15]

NOMINATION

I/We (Name and address),
the holder/s of Stock certificate/BLA No for the loan
hereby nominate the following person/s who shall on my/our death have the right to the
Government securities/Bonds and receive payment of the amount for the time being
due on the Government securities / Bonds specified below:

PARTICULARS OF NOMINEE:

Date of issue	Amount Rs.	Date of repayment	Full name with expanded initials and address of nominee	Date of birth in case of minor	Relation-ship to holder/s	Particulars of bank account

To be filled in case if nominee is minor: As
the sole nominee above is a minor on this date, I/We appoint Shri/Smt./Kum
..... to receive the amount for the time being due
to the above Government securities/Bond in the event of my/our death during the
minority of the said nominee

If the nomination is in substitution of the one already made: This nomination is in
substitution of the nomination dated made by me/us and registered
on your books at which shall stand cancelled on registration of
this nomination.

Place: _____ (Signature(s) of the Stock Certificate holder (s)
Date: _____ / BLA holder(s))

Signature with name and address of witnesses:

- 1.....
- 2.....

Acknowledgment

We acknowledge having registered the nomination in favour of
(Name of nominees) for the Stock Certificate/BLA No. for the
loan and the nomination registration no. is
Please quote the above nomination registration no. in all communication pertaining to
change or cancellation of nomination.

Date:

Authorised Official (TMB)

Form 'E'
[See paragraph 15]

CANCELLATION OF NOMINATION

I/We (name and address) do hereby cancel the nomination dated made by me/us in respect of the following Stock certificate/Bond Ledger Account No., and registered by the Public Debt Office/branch of the Agency bank on(date) vide registration no.

Particulars of the Stock Certificate/Bonds

Date of Issue	Nomenclature of the loan	Stock Certificate / BLA No.	Amount (Rs.)

Place: _____ (Signature(s) of the Stock Certificate holder (s)
Date: _____ / BLA holder(s))

Signature with name and address of witnesses:

- 1.....
- 2.....

Acknowledgment

We acknowledge having cancelled the nomination in favour of (Name of nominees) for the Stock Certificate/BLA No. for the loan noted vide our nomination registration no. dated

Date:

Authorised Official (TMB)

Form 'F'
[See paragraph 16]

TRANSFER OF STOCK CERTIFICATES

I/We* (transferor/s) do hereby assign and transfer my/our* interest or share in the inscribed stock certificate numberof percent Government Loan of amounting to Rs. being the amount /a portion of the stock for Rs. as specified on the face of this instrument together With the accrued interest thereon to..... (transferee/s), his / her / their* executors, administrators or assigns, and I/We* do freely accept the stock certificate number to the extent it has been transferred to me/us*.

I/We* (transferee/s) hereby request that on my/our* being registered as the holder/s of the stock transferred to me/us*, the above stock certificate to the extent it has been transferred to me/us* may be renewed in my/our* name (s)/converted in my/our* name(s).

@I/We*..... (transferor/s) hereby request that on the above transferee(s) being registered as the holder/s of the stock hereby transferred to him/them*, the aforesaid stock certificate to the extent it has not been transferred to him/them* may be renewed in my/our* name (s).

As witness, our hand the day of two thousand and

Signed by the above-named transferor in the presence of**	Signature of transferor..... Address:
Signed by the above-named transferee in the presence**	Signature of transferee.....

*: Delete whichever is not applicable.

@: This paragraph is to be used only when a portion of the Certificate is transferred.

** : Signature, occupation and address of witness. Witness should be different for transferor and transferee.

Transferred:

Stock Certificate issued No/s dated

Manager, Reserve Bank of India,