

Investing in Gold – Why and How For Retail Investors



Indian Securities Market - Overview

Market Regulator SEBI



Stocks and
Commodities
Derivative
Exchanges



NSE, BSE, MSE,
MCX etc.



Depositories



NSDL, CDSL



Other
Intermediaries



Stock Brokers,
RTAs, Mutual
Funds, Investment
Advisors etc.

Starting Investment in Securities Market

Accounts Required



Bank Account



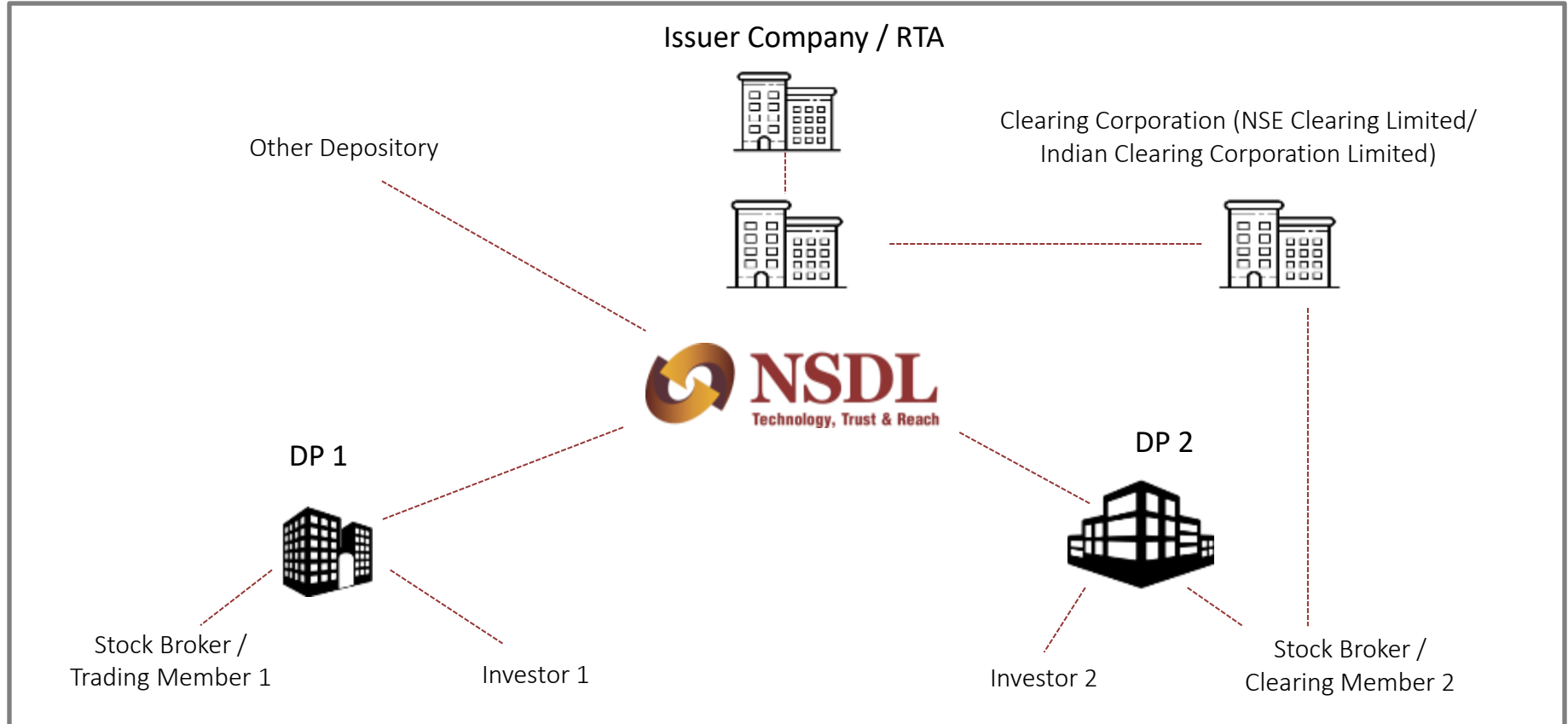
Trading or Broking Account



Demat Account

Many DPs offer a 3-in-1 account opening facility which gives you the convenience of opening a trading, demat and bank account – all together. Now many DPs are offering online demat account opening. Trading or Broking account is required only if you want to buy / sell shares through stock exchange.

Indian Securities Market - Depository System

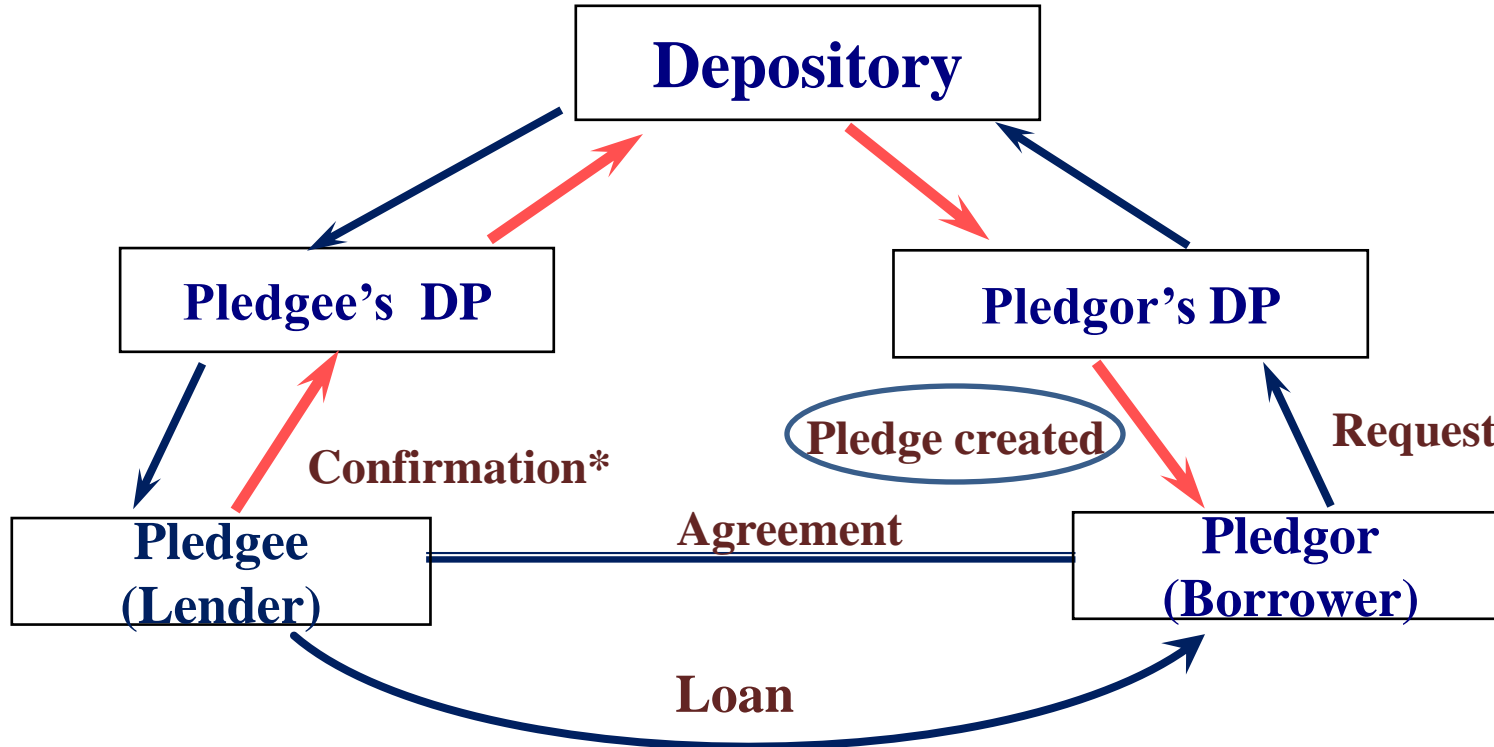


Services offered by Depository Participant



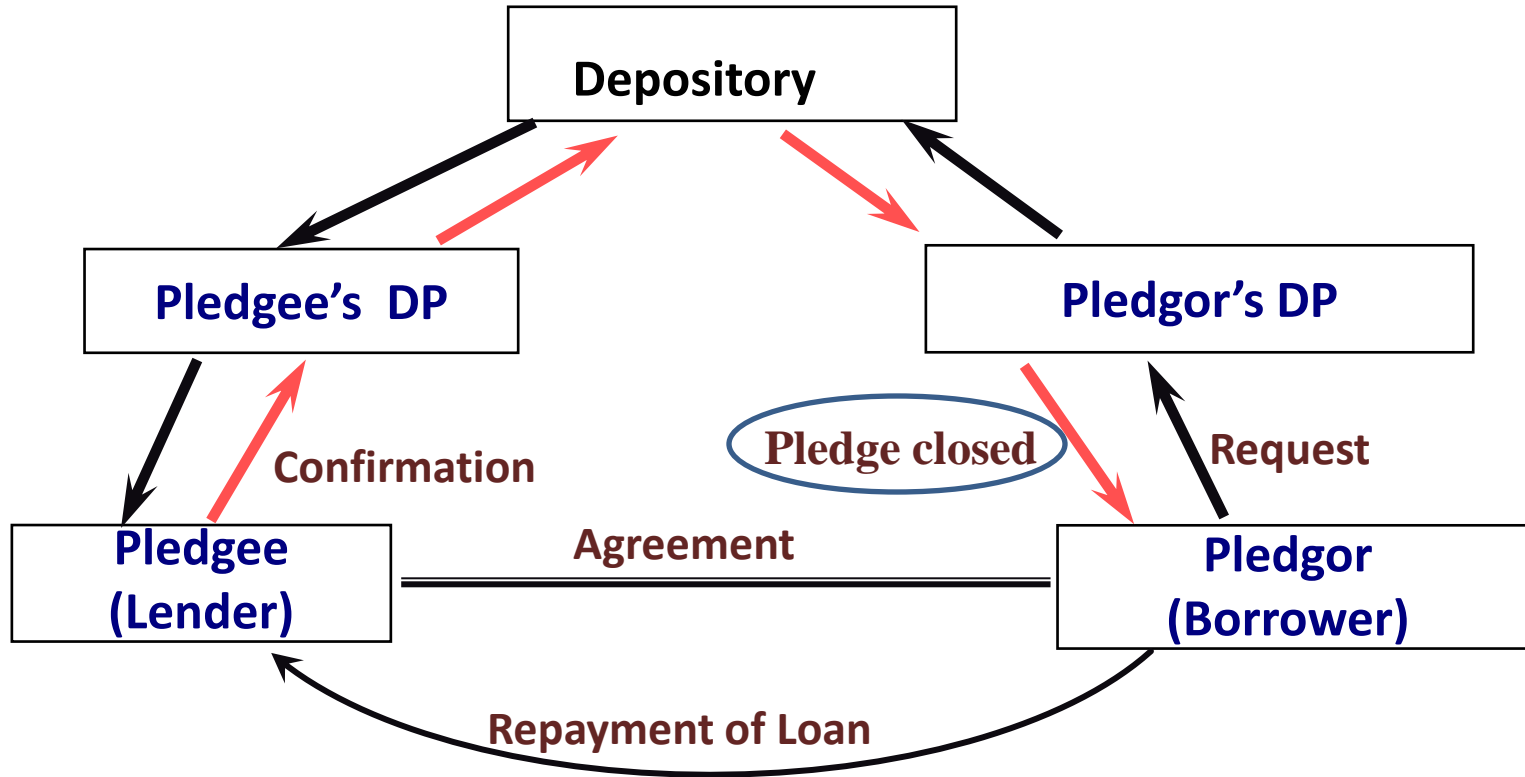
*Even unlisted shares can be dematerialized. **Transfer of securities held in physical form not allowed w. e. f. April 1, 2019. Re-lodgement of transfer deeds which were submitted prior to this, but were rejected or returned, was allowed till March 31, 2021. Shares pending for transfer with listed company / its RTA shall be issued only in demat.

Pledge Creation and Confirmation

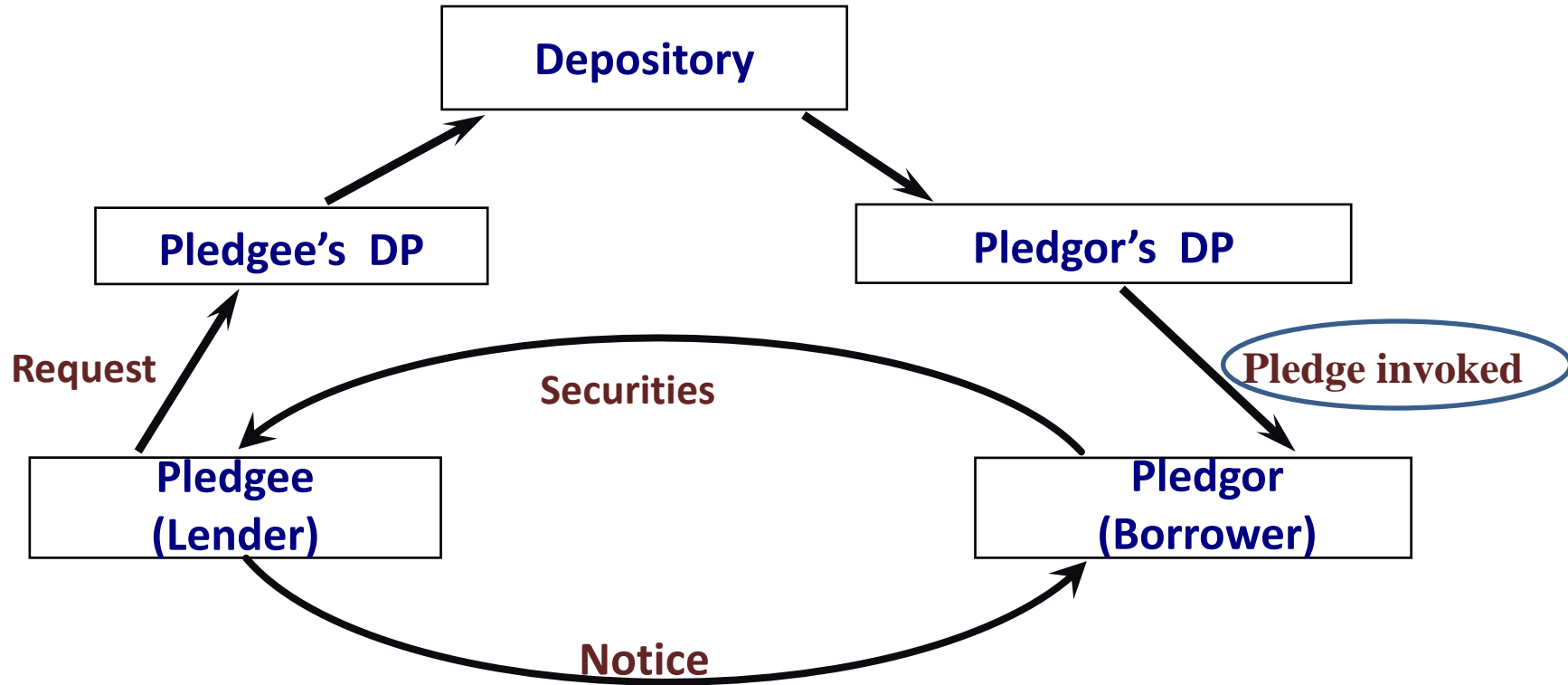


* Not needed if Pledge Standing Instruction is enabled

Pledge Closure (Normal)



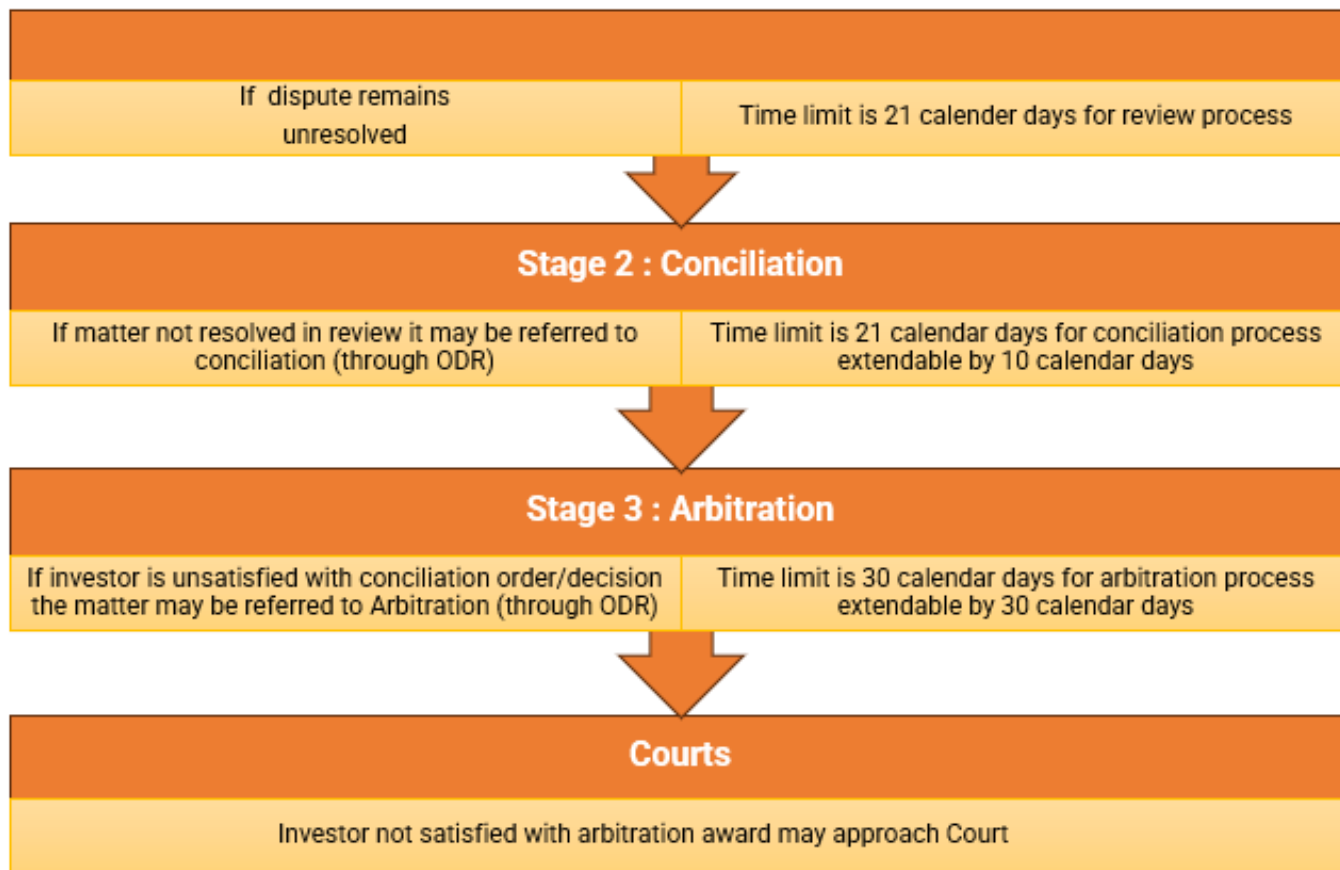
Pledge Invocation



SMART Online Dispute Resolution (SMART ODR) Mechanism

1. An investor/client (including institutional/corporate client) shall first take up grievance directly with the Market Participant by lodging a complaint.
2. If the grievance is not redressed satisfactorily, the investor/client may escalate through SEBI SCORES.
3. If the investor/client is still not satisfied with the outcome, then the investor/client can initiate ODR through the SMART ODR portal.
4. An investor/client can initiate dispute through ODR if grievance is lodged directly with Market Participant and remains unresolved; **OR** after lodging grievance on SCORES and is not satisfactorily resolved.
5. Market Participant may also initiate dispute through the ODR Portal by giving notice period of 15 calendar days to the investor/client for resolution of the dispute, which is not resolved.
6. For more information, visit SEBI Circular No. SEBI/HO/OIAE/OIAE_IAD-3/P/CIR/2023/195 dated July 31, 2023 on SEBI website.

Stages of SMART ODR



Key points on Anti-Money Laundering

Legislative and Regulatory References

- Prevention of Money Laundering Act, 2002
- Prevention of Money Laundering (Rules), 2005
- SEBI Master Circular – October 15, 2019

What is Money Laundering (ML)?

- Money Laundering is “the process in which the proceeds of crime are converted and disguised as legitimate assets”

What is Anti-Money Laundering (AML)?

- Anti-Money Laundering is “the initiative to effectively prevent, detect, control and report ML activities to the authorities”

What are Suspicious Transactions?

Transactions (including attempted transactions), that may involve proceeds from a predicate offence, do not have any economic rationale, made in circumstances of unusual or unjustified complexity or gives rise to a reasonable ground of suspicion that it may involve financing of activities relating to terrorism

Key Authorities – Financial Intelligence Unit (FIU-IND), Ministry of Home Affairs and the Enforcement Directorate

Key points for all Investors

Individuals:

- Provide officially valid documents for proof of identity and address
- Furnish correct information on income, occupation, business, marital status, etc.
- Provide accurate financial information – salary or business income as applicable
- Inform about any changes to the above information
- Invest only using own sources of funds, not third party funds
- Do not fall prey to any gimmicks or schemes from anyone

Non – Individuals:

- Provide officially valid documents for proof of identity and address
- Furnish information about Beneficial Owner(s), where applicable
- Furnish all other related documents (AoA, MoA, Partnership deed, ASL, etc.)
- Provide correct information about nature and type of business
- Changes to the above information may be duly informed to DPs

Cooperate with DPs who may seek any additional information for due diligence

Be diligent and aware about various money laundering schemes

Contact your DP or broker in case of any doubts

Be a Prudent Investor



Keep record of documents signed, account statements, contract notes received and payments made. Save important emails and take periodic back up of data.

BO may note that off-market transfer of shares leads to change in ownership and cannot be treated as pledge.

Change password of your online accounts frequently.

Never share your passwords, OTP, CVV and PIN with any one.

Never click on suspicious links received via SMS, email or social media platforms.

Read SMS, emails, letters, statements, bills sent by your broker, bank, DP and NSDL. These are sent to you to keep you updated.

Accept the DIS only if serial number is pre printed and Client ID is pre stamped or pre printed. Keep DIS in safe custody. Do not to leave the DIS “blank or signed” with the Depository Participants (DPs) or any other person/entity when not in use.

Be a Prudent Investor



- Inform your DP about any change in your Personal Information such as address, bank account immediately.
- If your DP is offering you an online account opening facility, you also have the facility to close your account online.

Always mention your Mobile Number and email ID in account opening form and keep them updated.

NSDL publications and presentations are available in Hindi, English and other languages at www.nsdl.co.in → Education

Schedule of Awareness Programs, Registration, Feedback and Webinar Recordings are available at www.nsdl.co.in → Education

Be a Prudent Investor – Don'ts



Never deal with any unregistered or unauthorised market intermediary. Check on the SEBI's website that your stock broker / authorised person, mutual fund distributor, investment advisor are registered with SEBI.

Never invest with borrowed money. Avoid unnecessary loans and credits.

Be a Prudent Investor

**Nominate Karo - Surakshit, Samajhdaar,
aur Atmanirbhar Niveshak Bano !**

NOMINATE YOUR LOVED ONES TODAY!!

**Opt-in/Opt-out of Nomination in your demat account for
ensuring smooth transmission of securities and to prevent
accumulation of unclaimed assets in securities market.**



SCAN TO
KNOW
MORE



SCAN TO
NOMINATE
ONLINE*

***Applicable to single demat account holder (Resident Individual) who
have not opted-in/opted-out for Nomination in their demat account.**

Be a Prudent Investor

Do Not Fall Prey To Stock Tips, Hot Picks etc. Circulated on Twitter, Instagram, WhatsApp, Telegram, Unsolicited SMS, YouTube Channels etc.



Be a Prudent Investor – Consult a SEBI Registered Investment Advisor and Do Your Own Homework Before Investing

Be a Prudent Investor

Do Not Invest In Any Ponzi Scheme, Unregistered Collective Investment Scheme or Any Other Schemes Promising Unrealistic Returns



Be a Prudent Investor – Consult a SEBI Registered Investment Advisor and Do Your Own Homework Before Investing

Be Vigilant! Invest through a SEBI registered Intermediary

Investors are advised to stay away from fraudulent schemes/Apps promising unrealistic returns.

Beware of impersonators !!

For more information on NSDL Depository Participants registered with SEBI, visit https://nsdl.co.in/direct_search.php on NSDL website.

For SEBI registered Intermediaries, visit [SEBI | Recognised Intermediaries](#) on SEBI website.



SEBI Complaints Redressal System - SCORES 2.0



The graphic features the SEBI logo at the top left and the NSDL logo at the top right. The central text reads "SCORES 2.0" in large red letters, followed by "Your One Stop solution" and "SEBI Complaints Redressal System". A hand is shown holding a smartphone displaying the SCORES app interface. At the bottom left, a section titled "HOW SCORES WORKS" lists five steps: 1. Register on SCORES, 2. Lodge Complaint, 3. Track Status, 4. Seek Review, and 5. Provide Feedback.

SCORES 2.0
Your One Stop solution
SEBI Complaints Redressal System

HOW SCORES WORKS

1. Register on SCORES
2. Lodge Complaint
3. Track Status
4. Seek Review
5. Provide Feedback

For more information, visit <https://scores.sebi.gov.in/scores-home>

Dharohar – Milestones in the Indian Securities Market

Explore the evolution of
Indian Securities Market



Website: <https://mism.org/>

Get ready to explore the transformation of India's securities market!

SEBI's 'Dharohar' platform offers a unique glimpse into the market's growth over the years.

For more information, visit <https://mism.org/>



dharohar

Milestones in the Indian Securities Market

An Initiative By



Launched by SEBI on the occasion of 76th Republic Day, January 26, 2025

Be a Prudent Investor



Secure your investments and protect your peace of mind by choosing only

SEBI REGISTERED INTERMEDIARIES



SEBI भारतीय प्रतिष्ठान और विनिवेश बोर्ड
Securities and Exchange Board of India


UNLOCK THE WEALTH OF KNOWLEDGE WITH Soothi 2.0 App

- User-friendly interface with comprehensive tools aimed at simplifying complex financial concepts
- Resources and Educational Videos designed to increase investor awareness
- Unbiased, Objective and Trusted Source of Investment Awareness
- Reliable and essential insights into the securities market
- Vital for young investors, who are at the beginning of their financial journey
- Access a range of Financial Tools and Calculators
- Do your Financial Health Check up

Empower yourself in the world of **Investing**

Download Our App Now!

QR Code



SEBI भारतीय प्रतिष्ठान और विनिवेश बोर्ड
Securities and Exchange Board of India

NSDL
National Securities Depository Limited

SCORES 2.0
Your One Stop solution
SEBI Complaints Redressal System

HOW SCORES WORKS

1. Register on SCORES
2. Lodge Complaint
3. Track Status
4. Seek Review
5. Provide Feedback

Nominate your loved ones Today !!

Opting-in or opting-out of nomination is mandatory in your Demat account.



SCAN TO NOMINATE ONLINE

*Applicable to single demat account holders (resident individuals) who have not opted in or opted out of nomination in their demat account.



ATTENTION

Stay vigilant and protect yourself from potential scams on social media, particularly involving any payment requests or subscriptions.

Conduct extensive research and exercise due diligence to protect your money



In case of receiving suspected fraud communication, report to Chakshu Platform of Department of Telecommunications

<https://sancharsaathi.gov.in/sfc/Home/sfc-complaint.jsp>



In case of receiving spam or UCC, Make DND complaint at respective TSP's app/website

TRA I DND APP, OR CALL/SMS TO 1909



In case fraud has already happened, report the same to Cyber Crime

Helpline 1930

Website www.cybercrime.gov.in



Online Closure of Demat Account

If your DP is offering you an online account opening facility, you also have the facility to close your account online.

SEBI Launches Free Online Investor Certification Examination

Enhance your investment knowledge and test your skills with this voluntary certification program



भारतीय प्रतिभूति और विनियम बोर्ड
Securities and Exchange Board of India



NISM National Institute of
Securities Markets
A Capacity Building Initiative of SEBI

TEST YOUR KNOWLEDGE WITH

SEBI-Investor Certification Exam

The registration process is easy just use your Aadhaar and OTP. Don't miss this opportunity to test your financial skills and stay ahead

Free



Think you know the basics of securities market?



Test your knowledge of securities Markets and investment.



Test your knowledge about investment process and associated risks



Test your attitude and behaviour towards Investment

FREE ONLINE CERTIFICATION EXAM

- To test your Knowledge about securities market

 Free Study Material  No Exam Fee

SCAN FOR REGISTRATION
<https://sice.nism.ac.in/>



+91 8080806476 certification@nism.ac.in

Test your Knowledge with

SEBI- Investor Certification Examination



<https://sice.nism.ac.in/>



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Securities and Exchange Board of India

+91 8080806476 certification@nism.ac.in

For more information, visit

SEBI Investor Website (<https://investor.sebi.gov.in/>)
NISM website (<https://www.nism.ac.in/sebi-investor-certification-examination/>).

SEBI Investor Website



हर निवेशक की ताकत
Har Investor Ki Taaqat

<https://investor.sebi.gov.in>

UNLOCK THE **WEALTH** OF **KNOWLEDGE**
AT THE SEBI INVESTOR WEBSITE
Empower yourself in the world of investing

 Dive into Money Matters to grasp Personal Finance concepts.

 Educational Resources, related to investments, including securities market

 Access a range of Financial Tools and Calculators.

 Evaluate your Financial Health with the easy check.

Join on a journey of informed decision-making and confident participation in the securities market.







Learn to Manage Your Money for Financial well-being.

For more information related to investments in securities market, please visit SEBI Investor Website <https://investor.sebi.gov.in>

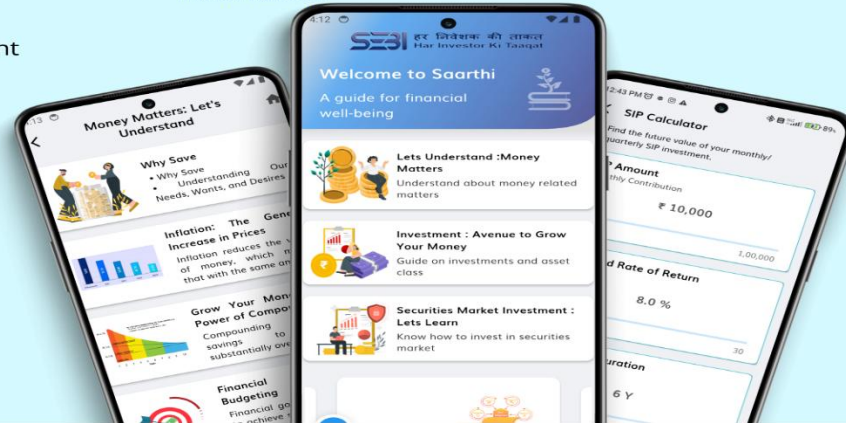
SEBI Saaṛthi 2.0 Mobile App



UNLOCK THE **WEALTH** OF **KNOWLEDGE** WITH **Saaṛthi App**

-  User-friendly interface with comprehensive tools aimed at simplifying complex financial concepts.
-  Resources and Educational Videos designed to increase investor awareness.
-  Unbiased, Objective and Trusted Source of Investment Awareness
-  Reliable and essential insights into the securities market.
-  Vital for young investors, who are at the beginning of their financial journey
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Empower yourself in the world of investing



For more information related to investments in securities market, please visit SEBI Investor Website <https://investor.sebi.gov.in/> and SEBI Saaṛthi Mobile App

NSDL Newsletter for Investors

The Financial Kaleidoscope – Free monthly newsletter



The Financial
Kaleid scope
Defining the different shapes of investment

**March
2025**

**Women and
Financial Planning:
Taking Charge of Your
Financial Future**



www.nsdl.co.in



Education



Newsletter – The
Financial Kaleidoscope

If You are holding Securities in Paper form

1. Provide PAN, KYC information and Nomination to RTA / Company for all joint holders.
2. Get PAN and Aadhaar linked for all joint holders.
3. Folio may be frozen if not complied.
4. Electronic interface provided by company / RTA for various service requests like issuance of duplicate shares, transmission, change in name etc.
5. SEBI has prescribed 'Simplified and Standard Norms' for processing of various service requests [Form ISR – 1 and other forms available on website of listed company / RTA].

Lodge complaints for Unsolicited Communication and fraudulent activities using telecom resources

In case of Unsolicited Communication and fraudulent activities using telecom resources, you can lodge complaints as follows:

- a) In case of receiving spam or commercial communication make “DND” complaint at respective Telecom Service Provider’s App/Website, TRAI DND App, or Call/SMS to 1909
- b) In case of receiving suspected fraud communication, report the same to “Chakshu Platform” of DoT (<https://sancharsaathi.gov.in/sfc/Home/sfc-complaint.jsp>)
- c) In case fraud has already happened Report the same to Cyber Crime helpline number 1930 or website (<https://www.cybercrime.gov.in>)

Grievances Redressal

1. Read Investor Charter at www.nsdl.co.in → Education
2. Lodge your complaint with SEBI at <https://scores.sebi.gov.in/> or SEBI Saa᳚thi Mobile App.
3. For filing dispute for resolution by conciliation and arbitration, visit SEBI's Securities Market Approach for Resolution Through ODR (SMART ODR) Portal <https://smartodr.in/login>
4. SEBI Toll free helpline - 18002667575 / 1800227575
5. NSDL helpline - 022-48867000
6. Online submission of Grievances at www.nsdl.co.in → Query related to Demat
7. NSDL email for grievance - relations@nsdl.com
8. NSDL email for other information - info@nsdl.com





Be alert.

Never click on unknown links... you may risk exposing your bank account to frauds.



Beware of unknown links:

- Delete SMS/emails with unknown links immediately
- Verify details of website if it requests financial details
- Do not share personal or bank information on social media



For more details, visit <https://rbikehtahai.rbi.org.in/dp>



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RESERVE BANK OF INDIA
www.rbi.org.in

DigiSaathi, 24/7 helpline for automated responses on information related to digital payment options
Toll-Free Number: 1800-891-3333; A Short Code: 14431; Website: www.digisaathi.info



Be cautious

while scanning QR codes to make payments.

Be alert of online loan apps and quick-win lottery schemes

Beware of links offering:

Unauthorised Digital Lending Apps
Fake Lottery Schemes



- While making payments using QR code confirm the name on the screen
- Never download Lending Apps from unknown sources
- Do not share personal or bank information with unknown entities

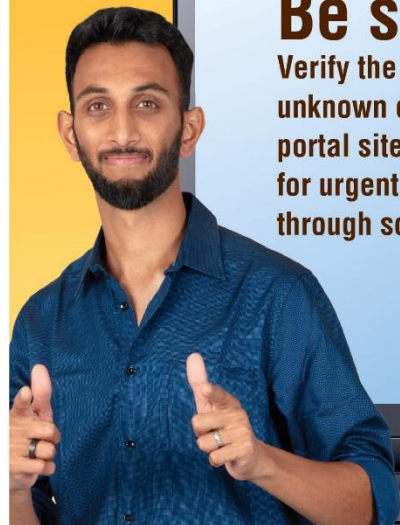


For more details, visit <https://rbikehtahai.rbi.org.in/dp>



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Be smart.

Verify the credentials of unknown callers, investment portal sites and requests for urgent help for money through social media.

Prasidh Krishna
Indian Cricketer, RBI Employee



Beware of fraudsters:

- Do not answer calls/emails from unknown persons demanding money
- Check details of websites/Apps offering high returns
- Verify requests for urgent help for money



For more details, visit <https://rbikehtahai.rbi.org.in/dp>



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भारतीय रिज़र्व बैंक
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Investment in Gold

Why Invest In Gold?

1. Its is distinct Asset Class. A Prudent allocation to each asset class is fundamental concept of Portfolio Management.
2. It has world wide acceptability. Even central banks maintains gold reserve.
3. Historically, it has provided consistent returns.
4. Easy entry and exit options for investors.
5. Hedge against inflation.

How to Invest In Gold?

1. Traditional or physical Gold
 - ✓ Coins, Bars
 - ✓ Jewellery
2. Gold Mutual fund
3. Gold Exchange Traded Fund
4. Digital Gold
5. Sovereign Gold Bond

Though popular, but purchasing jewellery is not same as investment in gold. It is primarily for consumption or usage.

Gold Investment in Traditional or Physical form

Advantages

1. Easy and convenient purchase
2. Cash purchase is possible
3. High liquidity

Problems

1. Threat of theft / loss
2. Making charges
3. High storage cost
4. Difficult to detect impurity
5. Lack of standard pricing

Investment in Gold Funds

1. It is like any other mutual fund.
2. AMC invests in gold, securities of gold mining companies and Gold ETFs.

Advantages

1. Any time entry and exit option for investors.
2. Small amount of investment - ₹500 or more. SIP option available.

Problems

1. Returns depend on fund performance.

Gold Exchange Traded Fund

Similar to mutual funds which invest in gold and which are traded in stock exchange.

Advantages

1. Any time entry and exit option for investors.
2. Small amount of investment is possible. SIP option available.
3. Investor holding equivalent of 1 Kg gold (or its multiple) in ETF may opt for redemption in physical gold.

Problems

1. Returns depend on fund performance.



Digital Gold

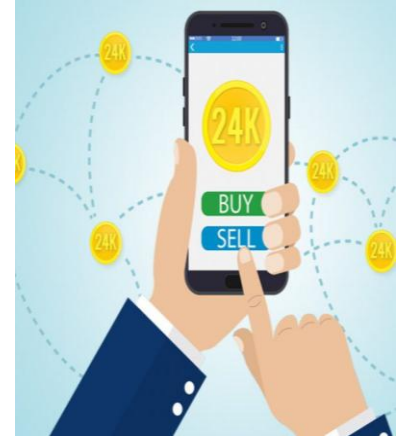
1. Similar to buying physical gold. By paying money, you get a notional credit in your gold account.
2. The intermediary selling digital gold maintains inventory in physical gold.

Advantages

1. Anytime entry and exit options.
2. Option to get delivery in physical form.
3. You can invest even ₹ 1. SIP option available.

Problems

1. Not a regulated product. Stock brokers are restricted from offering this product.
2. Intermediary cost and taxes makes it expensive comparatively.



Sovereign Gold Bond

1. SGBs are relatively a new form to invest in Gold. Bonds are in the market since 2015.
2. It's a Government Security, issued and managed by RBI.
3. SGBs are held in Bond Ledger Account maintained by RBI.
4. Investors are allotted units against the price paid by them.
5. Purchase and Redemption price are based on prevailing market price.



Features of SGB

1. Who can buy SGB?
 - ✓ Any Indian resident – individuals, Trusts, HUFs, charitable institutions and universities.
 - ✓ Investment may be on behalf of a minor.

2. Investment limits – Per Investor on the basis of PAN
 - ✓ Minimum - 1 unit (or gram)
 - ✓ Maximum - 4000 units or 4 Kilograms per investor per financial year (for individual and HUF)

3. Allotment
 - ✓ Investors get 'Certificate of Holding' generated from e-Kuber portal of RBI.
 - ✓ Alternatively, units are allotted in demat account mentioned by investor in the subscription form.

4. Interest
 - ✓ At present 2.50% pa, paid half yearly.
 - ✓ Interest is credited in the linked bank account.
 - ✓ Interest at saving bank rate is paid on the investment amount from date of investment to date of allotment.

Features of SGB

5. Tenure - 8 year

- ✓ Premature redemption possible from 5th year (on interest payout dates).
- ✓ Maturity payments are credited automatically to linked bank account.

6. Price

- ✓ Subscription and Redemption price are simple average of closing price of gold of 999 purity of previous 3 working days as published by India Bullion and Jewellers Association Limited.

6. Tax

- ✓ No long term capital gain for individuals if held till maturity.
- ✓ Indexation benefit if transferred to other person before maturity.

How to Subscribe / Purchase SGB?

1. Direct subscription when issue is on

- ✓ Through banks, select post offices, stock exchanges and SHCIL.
- ✓ Through RBI Retail Direct Account.
 - Application for subscription can be made in paper form or through netbanking.
 - If application and payment are made online, price discount @ 50 per gram available.
 - Generally available for a week in each month.
 - Purchase upto ₹20,000 may be in cash.



How to Subscribe / Purchase SGB?

2. Secondary Market Purchase

- ✓ Already issued SGB can be purchased anytime through your stock broker.
- ✓ Price can be different from initial subscription price.
- ✓ Purchase will be in demat form.



Dematerialization of Physical SGB

1. Physical SGBs can be converted in demat anytime before maturity.
2. You need to submit a request to entity through which you purchased SGB.
3. You need to mention your DP ID and Client ID in which you want the credit. You may use your exiting demat account. No need to open a new account.
4. That entity will enter your request in e-Kuber portal of RBI.
5. Bonds will be credited to your demat account after confirmation by RBI.



Rematerialization of SGB

1. SGBs held in demat account can be converted in physical form anytime before maturity.
2. You need to submit a request to your DP.
3. You need to mention name of the entity (bank or post office) through which you want to hold physical SGB and bank account details.
4. That entity will enter your request in e-Kuber portal of RBI.
5. Bonds will be debited from your demat account and a certificate of holding will be issued to you after confirmation by RBI.
6. Before opting for remat, please check with DP about the charges payable.

Transfer of SGB

1. SGBs can be transferred anytime before maturity through sale or by way of gift.
2. Transfer can be for entire or part quantity.
3. Physical SGBs can be transferred by submitting a request in prescribed Transfer Form and copy of Certificate of Holding to the entity through which you purchased it.
4. That entity shall enter the details in e-Kuber portal after verification of details and KYC of transferor and transferee.
5. After confirmation of the request by RBI, revised Certificate of Holding may be generated from the e-Kuber portal and issued to the transferee.
6. SGBs held in demat account can be transferred or gifted by way of an off market transaction through your DP.
7. The transferee will receive interest and maturity payment on the relevant due dates.

How to liquidate investment in SGB before maturity?

1. You may sell the SGBs held in demat account any time through your stock broker at the prevailing market price.
2. Banks extend loan against SGB held in physical or demat form.
3. SGBs held in demat account or physical form can be surrendered to RBI for pre-mature redemption after 5th year. Request for early redemption must be given at least 10 days before the date of interest payment.
4. For early redemption of SGBs held in demat form, 'Redemption / Repurchase Form' should be submitted to DP. Please ensure that bank details are correctly recorded in demat account.
5. Redemption (early or upon maturity) takes place at prevailing market price and proceeds are credited to linked bank account of the investor.

Comparison of various forms of Gold investment

Particulars	Physical Gold	Digital Gold	Gold Fund	Gold ETF	Sovereign Gold Bond
Returns	Only on account of price escalation	Only on account of price escalation	Directly related to Fund performance	Directly related to Fund performance	Twin returns – half yearly interest and on account of price escalation
Purity	Doubtful (unless BIS mark or other wise certified)	Purity is guaranteed by selling intermediary	Not applicable	Not applicable	Not applicable
Tax	LTCG after three years with indexation benefit	LTCG after three years with indexation benefit	LTCG after three years with indexation benefit	LTCG after three years with indexation benefit	No LTCG if held till maturity, else taxable with indexation benefit. Interest income is taxable.
Acceptability as collateral	Yes	Not at present	No	No	Yes
Entry option	Any time	Any time	Any time	Any time	Direct purchase when tranche is open. Any time purchase in stock market.
Exit option	Any time	Any time. There may maximum storage period.	Any time	Any time	Restrictive (in paper form). If held in demat, can be sold anytime
Storage cost	High	No	No	No	No
Demat account	Not applicable	Not applicable	Optional	Essential	Optional
Regulation	None	None	SEBI	SEBI	RBI

Still thinking – why Gold?

1. “Gold is money. Everything else is credit.” J. P. Morgan
2. “The Golden Rule: He who has the gold makes the rules.”
3. “If the world does well, gold will be fine. If the world doesn't do well, gold will also do fine...but a lot of other things could collapse.” Thomas Kaplan

Be a Prudent Investor



Demat Ki Paathshala - An initiative by NSDL for Investor Education

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THANK YOU

We welcome your feedback and suggestions about this program at www.nsdل.co.in /
info@nsdl.com