

Following are the Sovereign Gold Bond offerings Terms and Conditions:

General Terms & Conditions/Disclaimer

1. The facility of investment in SGB is governed by the terms and conditions in the Know Your Client (KYC) Form, SEBI prescribed rights and obligation document and Power of Attorney executed by the client in respect of trading account with YSL.
2. The client undertakes to read and understand all the relevant offer documents, prospectus, risk factors and terms and conditions before applying in the SGB through YSL.
3. The client is required to Allocate Fund(s) prior to order placement.
4. The client is required to check order status by going on the Order Book section post order placement.
5. The client shall ensure that there are sufficient funds in the client's linked bank accounts with YES BANK Limited. YSL shall not be liable for any consequences arising out of inadequacy of funds or failure on the part of the banker to make available the requisite funds for the SGB.
6. The client agrees and acknowledges that investment in SGB may involve a degree of risk and any execution of any transaction by the client under this facility shall mean that the customer has taken into account such risks.
7. The Client is requested to check up the personal, bank and demat account related details provided by him. The client acknowledges that there are no errors in the bid details and in event of wrong details; application/bid is liable to be rejected.
8. YSL shall process all valid bid/application upto a particular cut off time which will be decided at the sole discretion of YSL.
9. YSL reserves the right to accept/reject any Bid/Application without assigning any reason thereof.
10. YSL shall not be held responsible in case due to some reason the bid revision instruction sent by Client is not received by or if the bid/revision could not be uploaded to the stock Exchange or could not be sent to the Banker/Registrar to the issue or non allotment of securities for any reason whatsoever.
11. YSL shall not be liable for any failure to perform its obligations, to the extent that such performance has been delayed, hindered or prevented by systems failures, network errors, delay or loss of data, due to the above, data entry errors and in circumstances of acts of God, floods, epidemics, quarantine, riot or civil commotion and war, or for any reason beyond their control.

12. YSL shall not be liable for failure of the system or for any loss, damage or other costs arising in any way out of:
- System failure including failure of ancillary or associated systems, or fluctuation of power, or other environmental conditions; or
 - Accident, transportation, neglect, misuse, errors, frauds of the clients or agents or any third party; or
 - Any fault in any attachments or associated equipment of the clients; or
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- Any incidental, special or consequential damages including without limitation of loss of profit.

Neither YSL, its employees nor representatives shall be liable for any unauthorized transaction on the client's account due to any omission/error on the client's part or for any indirect, consequential or incidental loss such as loss of profits, business or income. The client hereby fully indemnifies YSL and its employees against any action, suit, proceedings, initiated against it or any loss, cost or damage incurred by it as a result thereof.

13. Client hereby confirms that he has read and understood the SGB prospectus, the issue Bid-cum-application form and the Risk factors and voluntarily instructs YSL to make the above Bid on his behalf. Client hereby authorizes YSL to do all such acts, deeds and things as may be necessary for or incidental to make the above Bid.
14. YSL has the absolute discretion to amend or supplement any of the Terms and Conditions at any time.

Timings are as follows and YSL at its sole discretion can change the timings

During Period Days (Except Last Day)		Last Day
Order Window (Opening Time)	10:00 AM	10:00 AM
Order Window (Closing Time)	8:00 PM	2:00 PM

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