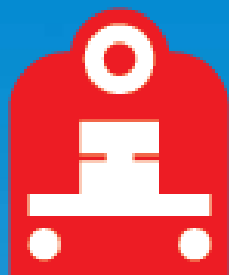




A GOVERNMENT
OF INDIA
UNDERTAKING



**INDIAN
RAILWAY
FINANCE
CORPORATION**
(A Government of India Enterprise)

INDIAN RAILWAY FINANCE CORPORATION (IRFC)

Capital Gains 54 EC Tax Exemption Bonds



SANRIYA INVESTMENT SERVICES
www.sanriya.in



Overview of Company



- Indian Railway Finance Corporation (IRFC) was set up on 12th December, 1986 as the dedicated financing arm of the Indian Railways for mobilizing funds from domestic as well as overseas Capital Markets.
- IRFC is a Schedule 'A' Public Sector Enterprise under the administrative control of the Ministry of Railways, Govt. of India. It is also registered as Systemically Important Non-Deposit taking Non Banking Financial Company (NBFC – ND-SI) and Infrastructure Finance Company (NBFC- IFC) with Reserve Bank of India (RBI).
- In more than 30 years of existence, IRFC has played a significant role in supporting the expansion of the Indian Railways and related entities by financing a significant proportion of its annual plan outlay.
- The primary objective of IRFC is to meet the predominant portion of 'Extra Budgetary Resources' (EBR) requirement of the Indian Railways through market borrowings at the most competitive rates and terms
- IRFC's cumulative funding to rail sector has crossed Rs.1.80 lakh crore as of 31st March, 2017 and is all set to cross Rs.2.20 lakh crore by the end of March, 2018. So far, it has funded acquisition of 8998 locomotives, 47910 passenger coaches, 2,14,456 wagons, which constitute around 70% of the total rolling stock fleet of Indian Railways.
- From 2011-12 onwards, IRFC has forayed into funding of railway projects and capacity enhancement works. The Company has been assigned the additional task of funding Railway Projects through Institutional Finance to the extent of Rs.1.50 Lakh Crore by 2019-20.
- IRFC has also been lending to various entities in Railway sector like Rail Vikas Nigam Limited (RVNL), Railtel, Konkan Railway Corporation Limited (KRCL), Pipavav Railway Corporation Limited (PRCL) etc.
- IRFC's constant endeavour has been to diversify its borrowing portfolio in terms of instruments, markets and investors which has led to the Company meeting the targeted borrowings year after year, through issue of both taxable and tax-free bonds, term loan from banks/financial institutions besides off shore borrowings, at competitive market rate.



Capital Gain Bond Issue Details



Type	IRFC Capital Gain Tax Exemption Bonds – Series VIII 2024-25
Lock-in-period	5 Years from Deemed Date of Allotment
Coupon (% p.a.)/ Interest Rate / Payable	5.25% p.a, payable annually on 15 th October every year till redemption
Issue Opens on and Closes on	01.04.2024 and 31.03.2025
Credit Rating	CRISIL AAA/Stable', ICRA AAA, CARE AAA/Stable
Face Value / Issue Price/ Minimum Investment	Rs. 10,000/- per Bond / Minimum Investment Rs. 20,000/-
Maximum Investment Rs.	500 Bonds of Rs. 10,000/- each in a financial year.
Maturity / Redemption AMT (Rs. Per bond)	Bonds will be automatically redeemed on maturity, no need to surrender of Bond Certificate(s).
TDS / Tax Benefit:/Taxation	No TDS deduction from Domestic investors./ U/s 54EC of Income Tax / Interest is Taxable, Principal amount on Maturity is Tax Free.
Mode of Subscription:	100% on application
Transferability	The Bonds are non-transferable, non-negotiable and can not be Offered as a security for any loan or advance.
Cheque / Draft to be drawn in the name of	IRFC Capital Gain Bonds
Do I need Demat Account?	Demat account is not mandatory, if you don't have demat a/c, then you will receive physical bond certificate like your Fixed Deposit.
Do I need to open new bank a/c from application accepting bank?	No, cheque of your existing bank account of any bank will work for investments



How to buy IRFC Capital Gain Bonds?



IRFC Capital Gain Bonds are available to buy. Visit <https://sanriya.in/bonds/> for more information.

Select the desired Bond by clicking on its name. It will take you to the IRFC Capital Gain Bonds web page.

RBI (Govt of India -GoI) Floating Interest Savings (Taxable) Bonds 2020					
Institute	Period Years	Minimum Investment	Coupon Rate	Closes On*	
RBI Floating Rate Savings Bond 2020 (Taxable)	7 Years	1,000/-	8.05%*	Now Open	

NHAI, IRFC, PFC and REC 54EC Capital Gain Bonds					
Institute / Issuer	Period Years	Minimum Investment	Coupon Rate	Opens On	Closes On
Rural Electrification Corporation Ltd (REC) Capital Gain Bond	5 Years	20,000/-	5.25%	1/04/20 24	31/03/2 025
Indian Railways Finance Corporation Ltd. (IRFC) Capital Gain Bond	5 Years	20,000/-	5.25%	1/04/20 24	31/03/2 025
Power Finance Corporation Ltd (PFC) Capital Gain Bond	5 Years	20,000/-	5.25%	1/04/20 24	31/03/2 025
National Highways Authority of India (NHAI) Capital Gain Bond	5 Years	10,000/-	5%	1/06/20 22	03/09/2 022

- Govt. of India RBI Bonds
 - HDFC Bank RBI GOI 8.05% Floating Rate Savings Bonds 2020 (Taxable) Application Form
- Capital Gain Bonds
 - IRFC Capital Gain Bond
 - PFC Capital Gain Bond
 - REC Capital Gain Bond
 - NHAI Capital Gain Bond
- Sovereign Gold Bond (SGB)
 - Sovereign Gold Bond Scheme 2023-24 Series-IV
- Investment Bonds





Capital Gain Bond Issue Details on web page



IRFC Capital Gain Bond Application Form

Indian Railway Finance Corporation Ltd. [IRFC] Capital Gain Bond 2024-25

Type	IRFC Capital Gain Tax Exemption Bonds – Series VIII
Lock-in-period	5 Years from Deemed Date of Allotment.
Coupon (% p.a.)/ Interest Rate /Payable	5.25 % p.a, payable annually on 15th October every year till redemption and balance along with redemption.
Interest on Application Money	At the prevailing Coupon Rate from the date of realization of cheque / demand draft / NEFT / RTGS.
Issue Opens on and Closes on	01.04.2024 and 31.03.2025

You will be able to find all details related to IRFC Capital Gain Bond:

- 1] Details
- 2] Application form
- 3] Copy of filled sample application form
- 4] Application form submission centres at your city or location
- 5] Who can invest?
- 6] What documents required?
- 7] RTGS Details
- 8] Contact details for any changes or updation.
- 9] Link to check application status
- 10] FAQs



How to apply? Application Process



How do you apply? What is the process to follow?

[Click here to refer details of IRFC Capital Gain Bond](#)

Click below to download IRFC Capital Gain Bond Application form 2024-25 Application Form

[Click here to download IRFC Capital Gain Bond Application form 2024-25](#)

[Click here to find filled sample IRFC Capital Gain Bond Application Form to refer and avoid mistakes](#)

- 1). Take a print-out of the Application Form on A4 paper size. (Application forms are not available at deposition centres; you must carry your own printed form.)
- 2). Attach the following documents to the application form: –
 - a. Self-attested photocopy of the applicant's PAN card
 - b. Self-attested Aadhar Card and Address Proof Photo Copy
 - c. One Cancelled Cheque (for ECS/RTGS/NEFT payment of Interest/Maturity Amount.)
 - d. Cheque or DD (payable in Pune) should be made payable to **"IRFC Capital Gain Bonds"**
 - e. In case, if payment is by RTGS / NEFT, then submit UTRN Transaction ID slip issued by Bank.
 - f. In case, if you need Bond allotment in Demat mode, kindly submit self attested Client Master List (CML).
- 3). Keep a copy of your application form for your records.

How to apply? Application Process



- 4). Please send us an image / softcopy / photocopy of your application on WhatsApp no. (9175 193456 / 9175 937626) before submitting it to see whether something is wrong or needs to be corrected. (we will update you.)
- 5). Submit/deposit your application form at any of the Listed/Designated Bank branches. **(See the list on <https://sanriya.in/irfc-capital-gain-bond-application-form/> and search for your city.)**
- 6). You should carry properly filled application form to the submission centers; submission centers only accept forms and provide acknowledgment.
- 7). The Acknowledgement copy will suffice your taxation purpose.
- 8). If your location is not included in the list below, you must send the Application Form along with the above documents to the following address by registered post or courier: :-

Sanriya Investment Services

Kamdhenu, 2nd Floor, Opp. Prakash Bhavan,
Next to Bank of Baroda, Near Chattushringi Temple,
above Tribes India, Senapati Bapat Rd, Shivajinagar,
Pune, Maharashtra 411016, Mobile No: 9175 193456, 9175 937626

We will notify you upon receipt of your submission form, verify everything and update you accordingly if anything is pending, submit your form, and we will send you an acknowledgment.



How to apply? Application Process



- 9). Bond Certificate/ Letter of Allotment:-IRFC will issue the Bond Certificates within 2 months from the deemed date of allotment or such extended period as may be decided by IRFC.
- 10). To record and track the status/allotment of your application form, send us the image / soft copy / photocopy on Mobile No 9175193456 / 9175 937626 (WhatsApp)
- 11). Frequently Asked Questions related to Indian Railway Finance Corporation Ltd (IRFC) Capital Gain Bonds Investments are also available on same web page.
- 12). Broker Code: I006 - SBICap, Sub Broker Code: 7350200256 should be entered as the broker code.



Who can apply?

- Individuals
- Hindu Undivided Families (HUF)
- Partnership firm
- Insurance Companies
- Companies and Body Corporates
- Provident Funds, Superannuation Funds and Gratuity Funds
- Banks
- Mutual Funds
- Financial Institutions (FIs)
- Foreign Portfolio Investors (Subject to existing regulations)
- Regional Rural Banks
- NRIs/other foreign eligible investor investing out of NRO A/c on non-repatriable basis
- Co-operative Banks
- Limited liability Partnership



Documents Required to Invest

I. For Resident Indian Nationals:

- A] PAN CARD
- B] Documents in support of Name and Address (copies Self Attested in case of Individual, ANY ONE)
 - a) Aadhaar Card
 - b) Passport
 - c) Driving License
 - d) Identify Card issued by any institution
 - e) Copy of the electricity bill or telephone bill showing residential address
 - f) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address
 - g) Voters Identity Card
 - h) Ration Card
 - i) Bank A/c Statement

II. For NRIs / Other foreign eligible investor

- a) Passport-Mandatory
- b) PAN Card
- c] Indian Address Proof
- d] Overseas address proof.
- e] NRO Bank A/c Cheque.

III. For Corporate-Investor

Documents in support (copies attested by Company Secretary/Director)

- a) Certificate of Incorporation and Memorandum & Articles of Association
- b) Resolution of the Board of Directors and identification of those who have authority to operate
- c) Power of Attorney granted to its managers, officers or employees to transact business, on its behalf
- d) Copy of PAN / PAN Allotment letter.

IV. For Partnership Firms-Investor

Documents in support (copies attested by Notary)

- a) Registration certificate, if registered
- b) Partnership deed
- c) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf
- d) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses
- e) Telephone bill in the name of firm/partners

V. Trust & Foundations-Investor

Documents in support (copies attested by Notary)

- a) Certificate of registration, if registered
- b) Power of Attorney granted to transact business on its behalf
- c) Any officially valid document to identify the Trustees, Settlers, Beneficiaries and those holding Power of Attorney, Founders/ Managers/ Directors and their addresses
- d) Resolution of the managing body of the Foundation/Association
- e) Telephone bill
- f) Copy of PAN/PAN Allotment letter (otherwise exemption certificate issued by IT Authorities)

RTGS/ NEFT Details for Payments 2024-25



Investors can directly deposit the amount in the IRFC's Collection Account by way of NEFT/RTGS and submit the original application form along with necessary documents in to the particular bank branch in your Location (collecting Bank on same day) along with UTRN / Payment details and Bank Statement. **Beneficiary Name : IRFC Capital Gain Bonds**

Bank	A/c No	IFSC Code	MICR Code	Branch
HDFC Bank	57500000106078	HDFC0000003	110240001	Trade Finance Department, E – 19/29, 2nd Floor, Harsha Bhawan, Middle Circle, Connaught Place, New Delhi – 110 001.
Canara Bank	2471201001214	CNRB0003525	110015199	Government Business Branch, National Archives of India, Near Shastri Bhawan, Janpath, New Delhi – 110 001.
IDBI Bank	0171103000000374	IBKL0000171	110259013	Sushant Lok, Gurgaon 6-7, Vipul Square, Sushant Lok, Phase-I, B-Block, Gurgaon 122002.
ICICI Bank	000405115784	ICIC0000004	400229002	Capital Market Division, 122/1, Mistry Bhavan, Backbay Reclamation, Churchgate, Mumbai – 400020.
Axis Bank	917020075878468	UTIB0000007	110211002	148, Statesman House, Barakhamba Road, Connaught Place, New Delhi – 110001



For status of your application, Interest – maturity payment, investors details changes, death claim etc.



For Status of your Application, interest, maturity payment, name / bank change, bond certificate, death claim by nominee etc. contact the Registrar & Transfer Agent of issue :-

KFin Technologies Private Limited, (Formerly known as “Karvy Fintech Private Limited”)

Selenium Tower B, Plot Nos. 31 & 32,

Financial District, Nanakramguda,

Serilingampally Mandal,

Hyderabad – 500032, P: +91 40 6716 2222, F: +91 40 2343 1551,

Mr. M Murali Krishna & Mr. R.Williams,

Email : irfc54ecbonds@kfintech.com | einward.ris@kfintech.com

The details of the Nodal Officer of the Registrar is as under –

Mr. Nagesh Govu, Email : govu.nagesh@kfintech.com Tel.: +91 40 6716 1503, Fax.: +91 40 2343 0814

[Click Here to check your IRFC Capital Gain Bonds Application Form status online](#)



Contact for investments in IRFC Capital Gains Bonds.



SANRIYA INVESTMENT SERVICES.

Kamdhenu, 2nd Floor, Opp. Prakash (MSEB Office)

Bhavan, Next to the Bank of Baroda, Near Chattushringi

Temple, above Tribes India, Senapati Bapat Road,

Shivajinagar, Pune, Maharashtra 411016 India.

Mobile: 9175 193456 | 9175 937626

Email: fd@sanriya.in | spk@sanriya.in

Website: www.sanriya.in





Disclaimer



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