

Frequently Asked Questions (FAQs)

What are the modes of investing into Capital Gains Bonds?

Investment can be done in 2 modes:

1. ONLINE MODE

Investment can be done through the **Online Link** which is provided in the table titled **Eligible Bonds under 54EC**. This investment process is divided into 4 parts:

STEP 1

Start by clicking on the Online Investment link of the applicable issuer (given in the table) which opens the following page:

The screenshot shows the website interface for REC Limited, a Government of India Enterprise, serviced by IFIN (ICI Financial Services Ltd). The page is titled "APPLY ONLINE - PAYMENT THROUGH NET BANKING / DEBIT CARD". Under the "INSTRUCTIONS" section, there are two numbered steps. Step 1 instructs investors to download and submit an application form online and make payment through Net Banking / Debit Card. Step 2 states that interest shall be payable on the bonds from the date of receipt of funds in REC's Account, with a normal cycle of T+1 working days (T being the day payment is made through Net Banking / Debit Card). A large red arrow points down from step 2 to a button labeled "Fill Application Form Online". Other buttons include "Upload Application, KYC Documents & Proceed for Online Payment" and "Home Page". The footer contains the copyright notice "© KFin Technologies Limited. All Rights Reserved" and the "KFinTech" logo.

- Click on “Fill Application Form Online”
- Read and Accept the instructions for investors
- The application form below appears on the screen:

REC 54EC BONDS APPLICATION ENTRY FORM			
Investor Category (As per Income Tax Act, 1961) *	--Select--		
BROKER DETAILS *			
Application Through *	IFCI Financial Services Limited		
Sub Broker Code *	CP01513		
MODE OF HOLDING *			
Mode of Application *	<input type="radio"/> NSDL <input type="radio"/> CDSL <input type="radio"/> Physical		
DPID	IN	* enter 6 digit DPID and 8 digit ClientID	
REC advises all investors to apply in Demat Mode. Further REC shall pay incentive of Rs. 500/- per investor once if the bonds are applied in Demat mode			
DETAILS OF INVESTMENT AMOUNT * (Minimum 2 Bonds, Maximum 500 Bonds)			
No. of Bonds *			Amount Payable
DETAILS OF APPLICANT(S) *			
First Holder Name *	PAN *	Gender --Select--	Occupation --Select--
Date of Birth of First Holder			
FIRST/SOLE APPLICANT'S CORRESPONDENCE / COMMUNICATION ADDRESS * (Corresponding Address Proof is Not Required)			
Address 1 *	Address 2		
Address 3	City *		
PIN Code *			
Email *	Mobile (Indian Mobile No. Preferable) *		
FIRST/SOLE APPLICANT'S PERMANENT ADDRESS IN FULL * (Do Not Write Name Again)			
IS THE CORRESPONDENCE ADDRESS SAME AS ABOVE ? <input type="radio"/> YES <input type="radio"/> NO			
Address 1 *	Address 2		
Address 3	City *		
PIN Code *			
BANK PARTICULARS FOR PAYMENT OF INTEREST/REDEMPTION *			

- All white boxes preceded by a **red asterisk** CANNOT be left blank. System will not allow you to “Submit” the form till all * boxes are filled.
- SMS will be sent on the mobile number mentioned in application form on successful submission of the application.
- Download the duly filled up application form, take a print and sign the form at the relevant places.
- Scan the application copy duly signed by all applicant(s) and save it in PDF format.
- Proceed to Step 2

STEP 2

Click the “Upload Application/KYC documents” button as below.

com/REC/Brokers/default.aspx?K=F2271A&S=CP01513

Served by

REC
Endless energy. Infinite possibilities

REC LIMITED
A Government of India Enterprise

IFIN
IFCI Financial Services Ltd
(Subsidiary of IFCI Ltd)

APPLY ONLINE - PAYMENT THROUGH NET BANKING / DEBIT CARD

INSTRUCTIONS :

1. Dear Investor, Kindly download the following instructions to fill up and submit the application form online and make payment through Net Banking / Debit Card.
[Instructions to Apply Online and make through Net Banking / Debit Card](#)
2. Kindly note that interest shall be payable on the bonds from the date of receipt of funds in REC's Account. The normal cycle for receipt of funds is T+1 working days (T being the day payment is made through Net Banking / Debit Card)

Fill Application Form Online Upload Application, KYC Documents & Proceed for Online Payment Home Page

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Enter the following details while filling up the form to validate the application form:

1. Application No.
 2. Email ID
 3. Mobile No.
- Click “Get OTP” button to receive an OTP on your e-mail and mobile number.
 - Enter the OTP received on mobile / E-mail ID and click “Validate”.
 - On validation, the application information will be displayed on the screen.
 - Proceed to Step 3

STEP 3:

In the screen that is displayed, upload the following files in PDF format to proceed to payment window:

- a. Scan of Signed Application Form
 - b. Scan of self-attested ID proof
 - c. Scan of self-attested Address Proof
 - d. Scan of cancelled cheque in PDF format
-
- Upon uploading the above documents, the payment gateway will get enabled.
 - Click on “Proceed to Payment” button to make online payment through Net Banking / Debit Card.
 - Proceed to Step 4

STEP 4

- Make Payment through Net Banking / Debit Card.
- On successful / failed payment, an acknowledgement will be generated and sent to the e-mail provided in the application form.

OFFLINE MODE

2. Application can also be made through a **Application Form** which can be downloaded from the table titled **Eligible Bonds under 54EC**.
 - The application form of the relevant issuer needs to be downloaded and printout(s) to be taken of the same.
 - The form needs to be filled in entirety as per the instructions mentioned on the form. The acknowledgement at the bottom of the form is also to be filled.
 - Clients have a choice to receive the delivery of the certificates in physical or demat mode. The demat details need to be mentioned on the application form.
 - All holders mentioned in the application need to sign the form.
 - KYC documents of all the holders + personalized cancelled cheque of the 1st holder + investment cheque need to be attached with the application form.
 - All KYC documents need to be self-certified. Cancelled cheque of the bank needs to be of the same bank registered in the demat a/c, if opting for bond delivery in demat mode.
 - All completed documents need to be deposited at the designated collection centre in the city where the client resides. The collection bank will check all the documents and stamp the acknowledgement and return the same to the customer.
 - It is recommended that the client maintain photocopies of all the documents submitted.

