## THE DEMERITS of investing in Gold Jewellery Schemes

- You can buy mainly Gold jewellery and not gem stones / special jewellery / coins / bars
- Jewellery can be purchased only from the same jeweller
- The invested amount cannot be redeemed for cash
- The lower making charges are lower only for select designs
- Not a regulated investment market, hence risk of fraud by the Jeweller.



## **Investing in SGB**

or Sovereign Gold Bond Scheme is favoured over Gold Schemes.

