

Annexure-1

**Income-tax Rules, 1962
FORM NO.60**

[See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name		Middle Name		Surname	
2	Date of Birth / Incorporation of declarant					
3	Father's Name (in case of individual)					
4	Flat No./Floor No.					
5	Name of premises / Block Name & No.					
6	Road / Street / Lane					
7	Area / Locality					
8.	Town/District/State					
9	Pin code					
10	Telephone Number (with STD code)					
11	Mobile Number					
12	Amount of Transaction (Rs.)					
13	Date of transaction					
14	In case of transaction in joint names, number of persons involved in the transaction					
15	Mode of transaction	Cash	Cheque	Card	Draft/Banker's Cheque	Online transfer / Other
16	Aadhaar Number issued by UIDAI (if available) :					
17	If applied for PAN and it is not yet generated enter date of application and acknowledgement number : Date :					
18	If PAN not applied, fill estimated total income (including income of spouse, minor child etc., as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held (a) Agricultural income (Rs.) (b) Other than Agr Income (Rs.)					
19	Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)	Document code	Document identification number	Name and address of the authority issuing the document		
20	Details of document being produced in support of identify in Column 4 to 13 (Refer Instruction overleaf)	Document code	Document identification number	Name and address of the authority issuing the document		

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my / our estimated total income (including income of spouse, minor child etc., as per section 64 of Income Tax Act, 1961) computed in accordance with the provisions of Income tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today the _____ day of _____ 20 _____

Place :

(Signature of declarant)

Note: Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,

(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 18 b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 17 is duly filled.

Instruction:

() Documents which can be produced in support of identity and address (not required if applied for PAN and item 16 is filled): -

Sl.	Nature of Documents	Document Code	Proof of Identity	Proof of Address
A	For Individuals and HUF			
1	AADHAR card	01	Yes	Yes
2	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes
3	Elector's photo identity card	03	Yes	Yes
4	Ration/Public Distribution System card bearing photograph of the person	04	Yes	Yes
5	Driving License	05	Yes	Yes
6	Passport	06	Yes	Yes
7	Pensioner Photo card	07	Yes	Yes
8	National Rural Employment Guarantee Scheme (NREGS) Job Card	08	Yes	Yes
9	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
10	Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 49A	10	Yes	Yes
11	Certificate from employer as per annexure B prescribed in Form 49A	11	Yes	Yes
12	Kisan passbook bearing photo	12	Yes	No
13	Arm's license	13	Yes	No
14	Central Government Health Scheme/ Ex -Service men contributory Health Scheme	14	Yes	No
15	Photo identity card issued by the government/Public Sector Undertaking	15	Yes	No
16	Electricity bill (<i>Not more than 3 months old</i>)	16	No	Yes
17	Landline Telephone bill (<i>Not more than 3 months old</i>)	17	No	Yes
18	Water bill (<i>Not more than 3 months old</i>)	18	No	Yes
19	Consumer gas card/book or piped gas bill (<i>Not more than months old</i>)	19	No	Yes
20	Bank Account Statement (<i>Not more than 3 months old</i>)	20	No	Yes
21	Credit Card statement (<i>Not more than 3 months old</i>)	21	No	Yes
22	Depository Account Statement (<i>Not more than 3 months old</i>)	22	No	Yes
23	Property registration document	23	No	Yes
24	Allotment letter of accommodation from Government	24	No	Yes
25	Passport of spouse bearing name of the person	25	No	Yes
26	Property tax payment receipt(<i>Not more than one year old</i>)	26	No	Yes
B	For Association of persons (Trusts)			
	Copy of trust deed or copy of certificate of registration issued by Charity Commissioner	27	Yes	Yes
C	For Association of persons (other than Trusts) or Body of Individuals or Local authority or Artificial Juridical Person)			
	Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person.	28	Yes	Yes

() In case of a transaction in the name of a Minor, any of the above-mentioned documents as proof of Identity and Address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.

() For HUF any document in the name of Karta of HUF is required.

() In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 14 and the total amount of transaction is to be filled in Sl. No. 12.

In case the estimated total income in column 18b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 17 and furnish proof of submission of application.

Details of Related Person (To be filled for minor)

Customer ID CKYC

Account No.

Name * F R I S T M I D D L E L A S T

Addition of Related Person Deletion of Related Person

Related Person type* Guardian of Minor Assignee Authorised Representative

CKYC of Related Person (If Available)*

Name * F R I S T M I D D L E L A S T

(If CKYC Number and name are provided, below details are optional)

PROOF OF IDENTITY(POI) OF RELATED PERSON*

A-PASSPORT B-VOTER'S IDENTITY CARD C-DRIVING LICENCE D-UID(AADHAR) E-NREGA JOB CARD

F-LETTER ISSUED BY NATIONAL POPULATION REGISTER CONTAINING DETAILS OF NAME & ADDRESS G-OTHERS _____

Document No/Identification Number*

Issue date* Expiry Date(If Applicable):*

Remarks: _____

FATCA Declaration Form

Customer ID CKYC

Account No.

Name * F R I S T M I D D L E L A S T

Citizenship* IN-India Other (Please Specify) Country Name

Place/City of Birth* Country Of Birth

Address in the Jurisdiction/Country -where the Applicant is Resident out side India for Tax Purposes Address*

Address

City/Village District

Sate Pin code

Multiple Tax Residency: Details of Country of Tax Residence in India, and/or in USA@ And /or In any other Country or Territory Outside India as Under:

Country of Tax Residence#	Tax Identification No. or equivalent if issued by jurisdiction	Identification type (TIN or Other, please specify)

- @ * A citizen of US including individual born in US but resident in another country (who has not given up US citizenship)
- * A person residing in US including US green card holder
- * Certain persons who spend more than 180 days in US each year

Signature/Thumb Impression
of the Applicant/s

TERMS AND CONDITIONS FOR OPENING OF SB ACCOUNTS

1. I affirm and declare that I have read over and understood the rules and regulations of the "Masraf Al-Islamia" and those relating to various services offered by the Masraf Al-Islamia including but not limiting to debit card/Internet Banking/SMS Banking/Tele-Banking/Mobile Banking/Virtual Banking and any other facilities. I agree to abide by the same as amended/modified from time to time by the Masraf Al-Islamia/Regulator/Government published through circulars, notifications, notice board/websites/newspaper publications, etc. I waive the rights, if any, to have personal notice in respect of such amendments/modifications. I agree that the transactions and requests executed in my account(s) through internet, mobile, tele-Banking or virtual Banking under my User ID and password/PIN/OTP will be legally binding on me & I am responsible for the maintenance of secrecy and confidentiality of the authentication credentials and any other information/details/OTP/PIN, etc., in such matters. I agree that Masraf Al-Islamia has got all the rights to debit my account for any service charge, expenses or other dues which the Masraf Al-Islamia is entitled/ liable to recover from me. I also authorise the Masraf Al-Islamia and agree to close/discontinue my account without any notice to me. I hereby undertake to inform the Masraf Al-Islamia on any change in my communication address or constitution.
2. In respect of accounts opened on the basis of Aadhaar details, I hereby declare that I have submitted the Aadhaar Card issued by UIDAI voluntarily for identification and /or address proof towards the compliance of KYC norms under the PMLA, 2002 and I hereby consent that the Masraf Al-Islamia may verify the same with the UIDAI and authorise the UIDAI expressly to release the identity and address through biometric authentication to the Masraf Al-Islamia. I wish to seed this account with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG subsidy from Govt of India (GOI) in this account. I understand that if more than one benefit transfer is due to me, I will receive all the benefit transfer in this account.
3. I confirm and declare that I am not prevented/prohibited/restricted by any applicable legal/regulatory/contractual or other provisions from opening and/or maintaining accounts or to transact with the Masraf Al-Islamia in any other way.
4. I agree that my personal KYC details may be shared with Central KYC registry or any other competent authority. I hereby consent to receive information from the Masraf Al-Islamia/Central KYC Registry/ Gol/RBI or any other authority through SMS/e-mail on my registered mobile number/ e-mail address. I also agree that the non-receipt of any such SMS/e-mail shall not make the Masraf Al-Islamia liable for any loss or damage whatsoever in nature.
5. I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.36/ 14.01.001/2015-16 dated 28 August 2015 in the matter including any subsequent modification/amendment thereof.
6. I understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Masraf Al-Islamia may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter- Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements.
7. I certify & declare that the information provided by me for opening loan account and availing other services herein or through website/electronically as applicable to me signed/authenticated by me as well as in the documentary evidence provided by me for opening loan account and availing other services are, to the best of my knowledge and belief, true, correct and complete and that I have not withheld any material information that may affect the assessment/categorization of my account as a U.S. Reportable Account or Other Reportable Account or otherwise. In case any of the information or details provided by me is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
8. I undertake the responsibility to declare and disclose immediately and in no case beyond 30 days from the date of change, any changes that may take place in the information provided herein/or otherwise, as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergoes a change. I further undertake to provide fresh and valid self-certification along with documentary evidence as and when so required; nevertheless all declaration and undertaking given herein will also be applicable to all such modified/amended document/information provided by me unless revised self-certification as above is provided to the Masraf Al-Islamia.
9. I also agree that my failure to disclose any material fact/information known to me now or in future or my failure to remedy any deficiency in documents/information/other details within the stipulated period, may invalidate me from transacting in the account and the Masraf Al-Islamia would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India (Gol)/RBI for the said purpose or take any other action as may be deemed appropriate by the Masraf Al-Islamia under the guidelines issued by CBDT/ RBI/Gol from time to time.
10. I also agree to furnish and intimate to the Masraf Al-Islamia any other particulars that are called upon me to provide on account of any change in law either in India or abroad in the above matter or otherwise.
11. I shall indemnify the Masraf Al-Islamia from any loss/damage that may be caused to the Masraf Al-Islamia on account of any defect/mistake in the details provided herein or on account of providing incorrect or incomplete information by me.
12. I undertake to submit data/information together with fresh KYC documents for updation of KYC details at periodical intervals as may be required by the Masraf Al-Islamia.
13. I understand that the account will be activated and debits will be allowed only after completion of Customer Due Diligence relating to KYC by the Masraf Al-Islamia.
14. In case the account is opened without PAN, I undertake to submit PAN on or before such date as may be notified by the Government of India, failing which an account shall cease to be operational till the time PAN is submitted, as per Prevention of Money -Laundering (Maintenance of Records) Rules 2005.
15. In case, deemed OVDs are submitted for Current Address at the time of Account opening, I undertake to submit Aadhaar or any of the OVD having Current Address within 3 months from the date of account opening, failing which I understand that my account may cease to be operational as per GOI guidelines at the material time
16. I have received the Welcome Kit containing INB Kit and ATM card/cheque book and understand that in case of any misuse/misplacement of the contents of the Kit, the Masraf Al-Islamia will not be liable for any loss/damage. (Except Small /FI/BSBD Account)
17. I hereby certify that the Savings Masraf Al-Islamia Account would be used by me to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as commercial/business/dubious or undesirable, the Masraf Al-Islamia reserves the right to unilaterally freeze operations in such accounts and /or close the account.
18. I have been advised of Quarterly Average Balance (QAB) requirement for the account to be opened and given to understand that these requirements are subject to revision/changes and such revision/changes will be uploaded in the Masraf Al-Islamia's site which will be acceptable to me as a notice to that effect.
19. I confirm that the product features of BSBD account have been explained to me (applicable to BSBD account applicant)
20. I acknowledge receipt of rules and regulations of Savings Masraf Al-Islamia Account.
21. I have been advised that if I do not provide my mobile number, I will not be eligible for any facility of electronic transactions.
22. (Applicable for accounts opened for credit of Social Welfare Benefits) I understand that this account will be opened under BSBD category. I also understand that in case, I do not wish to continue in this BSBD account and switch over to Regular Saving Account, I will have to maintain the Quarterly Average Balance (QAB) applicable for Regular Savings Masraf Al-Islamia Account. I therefore undertake to maintain QAB in the account if I switch over to Regular Savings Masraf Al-Islamia Account from BSBD. I do not maintain any other SB Account in Masraf Al-Islamia. I will close my other Savings Accounts in Masraf Al-Islamia within 30 days if any.
23. I understand that the requirements of Quarterly Average Balance (QAB) and penalty for non-maintenance will be applicable in this account. I therefore undertake to maintain Quarterly Average Balance (QAB).
24. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately in case any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
25. I/We confirm that the product features of account have been explained to me
26. Additional factor of authentication is not mandatory for transactions on International E-Commerce merchants. Card will be supplied with international transactions disabled status which can be enabled with available channel as and when required. Card can be used for contact less transaction up to limit prescribed by the Masraf Al-Islamia from time to time without PAN.
27. I confirm and undertake that I will not deal in virtual currencies and will not use my account for any services relating to virtual currencies or facilitate any person or entity in dealing with or settling virtual currencies
28. I understand that in the event of failed standing instructions for loan repayment/dishonor of cheque/NACH/ECS due to lack of funds/insufficient funds on 04 occasions during financial year for Rs.1 crore and above and 06 occasions for below Rs.1 crore, no fresh cheque book would be issued, closure of account may also be considered.

Signature of the 1st Applicant/s/Thumb impression of the Applicant/s)	(Signature of the 2nd Applicant/s/Thumb impression of the Applicant/s)	Signature of the 3rd Applicant/s/Thumb impression of the Applicant/s)
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SAVINGS ACCOUNT RULES (ABRIDGED)

Know Your Customer Guidelines

Any person fulfilling account opening requirements may, upon agreeing to comply with the prescribed rules, open a Savings Masraf Al-Islamia Account, provided she/he furnishes proof of identity and proof of address as required by the Masraf Al-Islamia.

Nomination & Survivorship Facility

The nomination facility is available on Savings Masraf Al-Islamia Accounts and the account holders are advised to avail of this facility for smooth settlement of claim by legal heirs in unforeseen circumstances. Nomination can be made in favour of only one nominee. In case they do not wish to make a nomination, the fact should be recorded on the account opening form under their full signature. Joint account with survivorship benefit can be operated by the survivor, in such circumstances.

Types of Accounts, Balance Stipulation & Service Charges

The applicants can open an account either with chequebook facility or without cheque book. The current quarterly average balances prescribed for SB accounts and the charges prescribed for non maintenance of minimum balance, are available at the Masraf Al-Islamias website and Contact Centre. The information can also be obtained from Branches. There is no ceiling on maximum balance in Savings Masraf Al-Islamia account, except for Minors account.

Minors Accounts

Minors who can adhere to uniform signature and are not less than ten years old can open account in their single name and maintain their in a maximum balance of Rs. 1,00,000/- (Rs. One lac only). Minors may open joint accounts with their guardians.

How To Open An Account?

In ordinary course, applicant (s) should attend the Masraf Al-Islamia personally for completion of formalities for opening the account. They will duly fill in and sign the prescribed application form. Applicant(s) should submit KYC documents, declaration as applicable for RBI/CBDT and two copies of his/her/ their recently taken passport size photographs. Applicants can also apply for opening an account online. Account holders signatures must be legible and well formed. Signatures should not be in capital or block letters. Each account will be given a distinctive account number. While dealing with the Masraf Al-Islamia, this number should be invariably quoted by the account holder (s). The account holders, in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Masraf Al-Islamia while operating the accounts and addressing any correspondence to the Masraf Al-Islamia.

Pass Book

The pass book and cheque book supplied to the account holder should be kept in a safe place. The Masraf Al-Islamia will not be responsible for any loss or incorrect payment attributable to the account holders neglect in this regard. For withdrawing cash by means of a withdrawal form, the pass book must be presented. Withdrawals using cheque forms and Debit card can be effected without pass book. Deposits may be made without production of the pass book. Pass book should be got updated regularly. The pass book will be returned to the account holder immediately after completion of the transaction duly updated. The account holders should carefully examine the entries in their pass books and draw the Masraf Al-Islamias attention to errors or omissions, if any. Duplicate in lieu of the lost or mutilated pass book may be issued on receipt of a written request from the account holder after necessary enquiries, completion of formalities and recovery of prescribed charges. The current charges prescribed for this are available at the Masraf Al-Islamias website and Contact Centre. This information can also be obtained from Branches.

Cheque Book

- Masraf Al-Islamia shall issue Cheque Book subject to recovery of charges as applicable.
- The current charges prescribed for this are available at the Masraf Al-Islamias website and Contact Centre. This information can also be obtained from Branches.
- The account holders must use only cheques from the cheque books issued to them by Masraf Al-Islamia. The Masraf Al-Islamia reserves the right to refuse payment of any cheques drawn otherwise. Ordinarily, Masraf Al-Islamia will not issue more than two cheque book at a time or before exhausting all or nearly all cheque leaves issued previously. Cheques must be written legibly. Stop payment instructions in respect of cheques issued or lost can be registered with the Masraf Al-Islamia on payment of a prescribed service charge. The current charges prescribed for this are available at the Masraf Al-Islamias website. This information can also be obtained from Branches.

General

Savings account is essentially a facility to build up savings and hence must not be used as a Savings Account. Masraf Al-Islamia may close an account should it have any reason to believe that the account holder has used her/his account for a purpose for which it is not allowed.

Deposits

Charges for Cash deposits are available on Masraf Al-Islamia's website. No restrictions on cash deposit at Non Home branch (subject to charges). No deposit in cash for less than Rs 10/- will be accepted. Cheques, drafts or other instruments drawn only in favour of the account holder will be accepted for credit of the account. Third party instruments endorsed in favour of the account holder will NOT be accepted. No drawings against accepted instruments will be normally permitted until these are realized. In satisfactorily conducted accounts, immediate credit will be afforded for outstation / local instruments upto the value laid down from time to time. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at the Masraf Al-Islamias website and Contact Centre. This information can also be obtained from Branches.

Withdrawals

The account holder can withdraw money personally from her/his ordinary Savings Masraf Al-Islamia Account by using Masraf Al-Islamias standard withdrawal form. Passbook/ any NDS must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the account holder himself/herself. ATM cum Debit card can also be used in ATMs for cash withdrawal. The account holder cannot withdraw an amount less than Rs. 50/-. All withdrawals must be in round Rupees only. Third party payments through withdrawal forms are not permitted. A letter of authority as per the prescribed format, along with the pass book should be sent to the Masraf Al-Islamia through an authorized representative to receive payment in case the account holder is unable to attend personally to withdraw cash from her/his account. The minimum drawing permitted per cheque form is limited to Rs. 50. The maximum number of free debit entries permitted in an account is 50 transactions per half year. Charges prescribed for exceeding this limit are available at the Masraf Al-Islamias website and Contact Centre. This information can also be obtained from Branches. Cash withdrawal can be made from the accounts of the sick, old or incapacitated account holders who are unable to attend the Masraf Al-Islamia and/or also not able to put their signature or thumb impression for withdrawing cash by completing the laid down formalities.

Overdrafts

Overdrafts in Savings Masraf Al-Islamia accounts may be permitted under exceptional circumstances with prior arrangements only. Cheques drawn in excess of the balance in account will be returned unpaid. Service charge will be recovered each time a cheque is returned unpaid for want of sufficient funds. Charges prescribed for this are available at the Masraf Al-Islamias website and Contact Centre This information can also be obtained from Branches.

Inoperative Accounts

Account holders are advised to operate their accounts regularly. Accounts not operated are classified as Inoperative after stipulated time period of 24 months since last operation. Standing Instructions, The account holder can request the Masraf Al-Islamia for effecting periodical payment of insurance premium, membership fees, etc. by debit to her/ his account on payment of service charges. The current prescribed charges for Standing Instruction are available at the Masraf Al-Islamias website. This information can also be obtained from Branches.

Payment of Profits

As per RBI guidelines applicable from time to time. Profits will be calculated on a daily product basis. Profits will be credited to the account at quarterly intervals. Profits will be paid only if it works out to Rs. 1 or more. There after fifty paise and more will be rounded off to the next higher rupee and anything less will be ignored. In case of accounts frozen by the enforcement authorities, Masraf Al-Islamia shall continue to credit the Profit to the account on a regular basis.

Transfer & Closure Of Account

Accounts may be transferred between branches of the Masraf Al-Islamia at the request of the account holder(s). Request for closure of account should state the reason for closure. The pass book must accompany such request. Joint accounts can be closed only at the request of all such joint signatories. Service charge at prescribed rate will be recovered if an account is closed after 14 days upto one year of its opening. The current charges prescribed for this are available at the Masraf Al-Islamia's website. This information can also be obtained from Branches.

Change in Rules

The Masraf Al-Islamia reserves the right to alter, delete or add to any of these Rules and service charges for which the customer will be duly notified through Masraf Al-Islamia's website and/or branch notice board.

Signature of the 1st Applicant/s/Thumb impression of the Applicant/s)	(Signature of the 2nd Applicant/s/Thumb impression of the Applicant/s)	Signature of the 3rd Applicant/s/Thumb impression of the Applicant/s)
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