

FORM - IINSS-C

## Branch Name:

Application Number

## APPLICATION FORM FOR INFLATION INDEXED NATIONAL SAVINGS SECURITY – CUMULATIVE (IINSS-C)

(Put  $\checkmark$  wherever required. Fields with `\*' are mandatory)

	Date of receipt of Application (DD/MM/YYYY)			BLA No.			<b>)</b> .	CIF No. C			C	erti N	ficat o.	e	Date of Credit to Govt. A/C (DD/MM/YYYY)												
										В	ran	ch N	lam	e &	Cod	le											
Branch Name & Code																											
Applicant(s) name(s) [in block letters]																											
. <sup>st</sup> Ap	plica	ant:M	r/Mı	rs/M	s																						
Last Name First Name Middle Name																											
<sup>1##</sup> Unique ID (1 <sup>st</sup> Applicant) Aadhar No Passport No Driving License No																											
2 <sup>nd</sup> Ap	plica	ant:№	1r/M	rs/№	ls																						
Last Name First Name Middle Name																											
B <sup>rd</sup> Ap	plica	ant:M	lr/M	rs/M	s																						
							La	st Na	me		I I		First	: Nar	ne					M	iddl	e Na	ame		1 1		
Guard	ian	: Mr/	Mrs,	/Ms																							
							Las	t Na	me		First Name								Middle Name								
Guard	ian'	s rela	tion	ship	with	n mii	nor	[	] Fa	ther	-			[	] M	othe	er			[	] Le	egal	Gua	irdia	n		
Date	of E	Birth:	$1^{st}$	Арр	lican	t (Dl	D/M	M/YY	YY)		/	/			. 0	Gend	ler: l	M/F									
Date	of E	Birth:	2 <sup>nd</sup>	Арр	licar	nt (D	D/M	IM/Y	(YY)		/	/	. <b>.</b>		(	Geno	der:	M/F									
Date	of E	Birth:	3 <sup>rd</sup>	Арр	lican	t (D	D/M	M/Y)	YY)		/	/			(	Geno	ler:	M/F									
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_	+		-	$\vdash$																			+	+	+	+	+

 $<sup>^{1}</sup>$  ##Any one of these documents and in case of multiple investments by the same individual, the same ID should be provided.

Telephones (off	fice/residence)																					
Email Address	- /					1																
Status: [ ] Re	esident Individua	al	I		[	] HU	I IF	I								I						
	[ ] On behalf of minor [ ] Charitable Institution																					
	[ ] Power of Attorney holder [ ] University																					
Amount of Investment: `																						
Mode of Holdi	Mode of Holding:     [] Single     [] Joint     [] Anyone or Survivor																					
Mode of subscription:       [] Cash       [] Cheque/DD																						
Cheque/DD No dated/ drawn on (Bank/branch) (DD/MM/YYYY)																						
for (Amount)																						
、	(Rupees																only	)				
`only) *Bank details of 1 <sup>st</sup> Applicant: (Please provide the following details for Interest/Redemption payment)																						
Particulars of th	ne Bank account	: Ba	nk n	ame.					Branch													
Account Numbe	er																					
¥	Code number o	f the	e Ba	nk &	Bra	anch																
	IFSC Code																					
<b>*Bank details of 2<sup>nd</sup> Applicant:</b> (Please provide the following details for Interest/Redemption payment) Particulars of the Bank account: Bank name																						
		: Ba	nk n	ame.								Bra	inch									
Account Numbe	er Code number o	f the	- Ba	nk &	Bra	anch							_			_						
IFSC Code					Dit																	
*Bank details of 3 <sup>rd</sup> Applicant: (Please provide the following details for Interest/Redemption payment)																						
Particulars of th	ne Bank account	: Ba	nk n	ame.								Bra	anch									
Account Numbe	er																					
	Code number o	f the	e Ba	nk &	Bra	anch																
IFSC Code																						
*Income Tax	PAN details <sup>2@@</sup>	:																				
tat a la c		PA	١N								]	.т.	Circ	:le/	War	·d/	Dist	rict				
1 <sup>st</sup> Applicant 2 <sup>nd</sup> Applicant																						
3 <sup>rd</sup> Applicant																						
Signature/Thun	nb Impression		S	ignat	ure	/Thu	mb	Imp	ress	ion				Sign	atur	⁻e/T	hum	b Im	pres	ssion	1	
(1 <sup>st</sup> Applican	t)				(2 <sup>n</sup>	<sup>d</sup> Ap	plica	ant)								(3 <sup>rd</sup>	d App	olica	nt)			
		(Th	umb	impi	ress	sion	to b	e att	este	d by	two	wit	nes	ses)								
Witnesses:																						
Name of 1 <sup>st</sup> Wit	Name of 1 <sup>st</sup> Witness									ame	of 2	<sup>nd</sup> W	/itne	ss								
Address	Address								۵	dree	55											
									Address													
Signature									Signature													
			-																			

 $^2$  @@PAN is mandatory for investment of ` 50,000/- and above, except as provided under IT Rule 114B and C, where the investor may make declaration in Form No. 60 (IT Rule 114B) and/or Form 61 (IT Rule 114C) as applicable.



# DECLARATIOM CUM UNDERTAKING TO BE FURNISHED BY THE INVESTORS OF INFLATION INDEXED NATIONAL SAVINGS SECURITY-CUMULATIVE (IINSS-C)

I/We, as first investor, hereby declare and undertake that my/our aggregate investment in Inflation Indexed National Savings Security-Cumulative:

#### 1) As an **individual**

- a) in my individual capacity
- b) in individual capacity on joint basis
- c) in individual capacity on any one or survivor basis
- d) on behalf of a minor as Father/mother/Legal Guardian
- 2) As a Hindu Undivided Family (HUF)

#### 3) As a Charitable Institution or University

Does not exceed ` 5,00,000/- (Rupees five lakh only) during the 12-month period commencing from April

01, ..... to March 31, .....

In case, at any time, the said declaration is found untrue/false, no interest shall be payable to me/us, the subscriber(s) on the amount of investments found in excess of the prescribed limit.

Date:	Signature or thumb impression of the Subscriber
Place:	(Thumb impression to be attested by two witnesses)
Witnesses:	
Name of 1 <sup>st</sup> Witness	Name of 2 <sup>nd</sup> Witness
Address	Address
Signature	Signature



# Branch Name: \_\_\_\_\_

NECS/NEFT Mandate Form

(For credit of redemption amount/interest to bank account)

#### 1. Name of the First Applicant

					ГГ	тт		ТТ							
Mr/Mrs/Ms															
		Last N	lame			First	Name				Middi	le Nam	ne		
2. Particulars of the Bank account: Bank name															
Nine digit Code number of appearing on the MICR Ch															
IFSC Code										$_{-}\top$					
(Please attach a photocopy of the Cheque leaf or a cancelled cheque issued to you by the bank for verification of the Code number)											on of				
3. Account Type [ ] S. B. account [ ] Current Account															
Account Number															
Ledger Number						1				$\top$					
Ledger Folio No.															
I, hereby authorize															
Date:						Signa	ture or	thum	b imp	ressio	on of the	Subs	criber		
Place:						(Thur	nb imp	nb impression to be attested by two witnesses)							
Witnesses:															
Name of 1 <sup>st</sup> Witness							Name	of 2 <sup>nd</sup>	Witne	2SS					
Address								-							
Signature							Signature								
Bank Certification (Not required if photocopy of the cheque is submitted)															
Certified that the particulars furnished above are correct as per our records.															

(Date, Bank Stamp & Signature of Authorised Official)



## H.U.F. declaration form

(Mandatory, if applicant is Karta of HUF)

I, ....., residing at the address given against First Applicant, do solemnly affirm that I am the Karta of the Hindu Undivided Family and as such have full powers to sell, endorse, transfer or otherwise deal in the Inflation Indexed National Savings Security-Cumulative (IINSS-C) standing in the name of the HUF.

Specimen signature for and on behalf of the HUF (name of the HUF) .....

(Signature of the Karta with seal of HUF)

Place: .....

Date: .....



#### Nomination facility (optional)

I, ...... residing at......, and holder of Bond Number .....

...... nominate the following person/s who shall on my death have the right to the bond / receive payment of the amount for the time being due on the bond(s) specified below :

	Particulars of Nominee /s										
Sr.	Date	Amount	Date of	Full name with expanded	Date of	Relationship	Particulars				
No.	of	(`)	repayment	initials and address of	birth	to holder	of bank				
	issue			nominee			account				

*If nominee is minor, please fill in the line below:* 

As.....the sole nominee above is a minor on this date, I appoint Mr/Mrs/ Ms ...... to receive the amount for the time being due on the above bond(s) in the event of my death during the minority of the said nominee......(name of the nominee who is a minor).

**Change/cancellation of nomination**: This nomination is in substitution of the nomination dated ...../..... made by me and registered on your books at...... which shall stand cancelled on registration of this nomination.

Place: ..... Date: .....

Witnesses:

Signature / Thumb impression of the 1<sup>st</sup> Applicant (Thumb impression to be attested by two witnesses)

Name of 1 <sup>st</sup> Witness	Name of 2 <sup>nd</sup> Witness
Address	Address
Signature	Signature



# Branch Name: \_\_\_\_\_

## INFORMATION FOR INVESTORS IN INFLATION INDEXED NATIONAL SAVINGS SECURITY-CUMULATIVE (IINSS-C)

Government of India has introduced Inflation Indexed National Savings Security-Cumulative (IINSS-C) vide their Notification F.No. 4(16) W&M/2012 dated December 19, 2013. The main features of the Scheme are as under:-

Item	Inflation Indexed National Savings Security-Cumulative	Remarks
<ol> <li>Category of Investor</li> </ol>	Individual, HUF, University, Charitable Institution.	Non resident Indians are not eligible to invest in these bonds
2) Limit of investment	Minimum `5,000/- and Maximum investment	
	`5,00,000/- per investor per annum	
<ol> <li>Date of Issue of bonds</li> </ol>	Date of receipt of funds/realization of cheque/draft	
4) Forms of Bonds	Demat	Bond Ledger Account (BLA)
5) Interest Option	Cumulative i.e. interest is payable at the time of maturity	Half-yearly interest compounding
<ol> <li>Post Maturity Interest</li> </ol>	Post Maturity Interest is <b>not payable</b>	
7) Bank account	It is mandatory for the investors to provide bank account details to facilitate payment of interest /maturity value	
8) Nomination Facility	The sole Holder or all the joint holders may nominate one or more persons as nominee	Including NRIs
9) Maturity period	After 10 years	
10) Premature redemption	After one year from date of issue for senior citizens i.e 65 years and above of age, and for all others after three years.	Penalty charges @ 50% of last coupon payment. Allowed only on coupon dates.
11) Transferability	Limited to nominee(s) on death of holder (only for individuals).	
12) Loans from banks against the security of these Savings bonds	The holders of the said securities shall be entitled to create pledge, hypothecation or lien in favour of scheduled bank, FIs, NBFCs.	
13) Application forms	Branches of SBI and Associate banks, 20 Nationalised banks, 3 Private Sector banks viz. HDFC Bank Ltd., ICICI Bank Ltd. and Axis Bank Ltd., and Stock Holding Corporation of India Ltd.	



#### **DUTIES OF INVESTOR/ APPLICANTS**

- a) Please fill up the application in all respects.
- b) Incomplete applications are liable to result in delay of issue of the securities (at the cost of the investor).
- c) In case the application is submitted by a Power of Attorney (POA) holder, please submit original POA for verification, along with an attested copy.
- d) In case the application is on behalf of a minor, please submit the original birth certificate from the School or Municipal Authorities for verification, together with an attested copy.
- Please note that nomination facility is available to a Sole Holder or all the joint holders (investors) of an IINSS-C Bond.
- f) In case nominee is a minor, please indicate the date of birth of the minor and a guardian can be appointed.

g) Nomination facility is not available in case the investment is on behalf of minor.

- h) Please notify the change of address immediately.
- i) POST MATURITY INTEREST IS NOT PAYABLE AFTER DATE OF MATURITY. HENCE PLEASE OBTAIN REDEMPTION PROCEEDS ON THE DUE DATE.
- j) Indicate your date of birth/age.
- k) Provide your bank account details for receiving payment through Electronic mode
- I) Any information regarding tax applicability may be provided to the bank/branch.

#### **RIGHTS OF THE INVESTOR**

- a) The Bond (Certificate of Holding) will be issued on the day receipt of funds/realization of cheque/draft.
- b) The interest on the bond compounds half-yearly. The redemption proceeds (principal and interest) will be credited to the bank account of the holder directly, as per the details provided by him/her in the application form.
- c) Maturity intimation advice will be issued one month before the due date of the bond.
- d) Facility for payment of interest and principal by 'demand draft free of cost or at par cheques' for is available.
- e) The facility of intra-bank branch and inter bank branch transfer of the bonds is available.
- f) Application forms for investments, redemption, NECS/NEFT Mandate, etc. in respect of IINSS-C Bonds are available on the website at www.....com (Banks and SHCIL website).
- g) A sole holder or all the joint holders may nominate one or more nominees to the rights of the bonds. Nonresident Indians can also be nominated
- h) The nomination will be registered at the Office of Issue and a Certificate of Registration will be issued to the holder.
- i) The nomination can be varied by registering a fresh nomination.
- j) The existing nomination can be cancelled by a request to the Office of Issue.
- k) The redemption is due on expiry of ten years from the date of investment, unless applied for premature redemption as applicable.
- The investor is entitled to receive repayment amount within five clear working days from the date of tender of acquaintance.
- m) To avoid delay in receipt of interest/redemption proceeds applicants may indicate his choice, for availing of half yearly interest/redemption proceeds through NECS/NEFT/ RTGS or direct credit to the bank account.
- n) Investors are entitled for compensation for delayed payments at the rate decided by RBI (in respect of Relief and Savings bonds) vide their circulars issued from time to time.

In case the bank does not comply with the above, you may lodge a complaint in writing in to the nearest office of Reserve Bank of India as under:

THE REGIONAL DIRECTOR, RESERVE BANK OF INDIA, CUSTOMER SERVICE DEPARTMENT/ BANKING OMBUDSMAN (LOCATION)

YOU MAY ALSO ADDRESS YOUR COMPLAINT TO:

THE CHIEF GENERAL MANAGER IN-CHARGE DEPARTMENT OF GOVERNMENT AND BANK ACCOUNTS CENTRAL OFFICE BYCULLA, OPP. BOMBAY CENTRAL RAILWAY STATION MUMBAI-400 008, MAHARASHTRA



Disclaimer:- I have read and understood the details of information for the investors as well as rights and duties of investors. The agent/bank has explained the features of the scheme to me.

Signature of the applicant

TEAR AWAY HERE	
Acknowledgement of Application Form	n Application No.
Bank branch	Date///
Received from Mr/Mrs/Ms banking/Draft/Pay Order/Cheque No	/ drawn on (Bank and
branch)	for `
(Rupees only) for the purchase of Inflation	on Indexed National Savings Security
for a period of 10 years, interest payable on cumulative basis of the nomin	al value of ` (Rupees
only).	

Date, Bank Stamp & Signature of the authorized official of the bank.