

Declaration under Sub-sections (1) and (1A) of Section 197A of the Income-tax Act, 1961

Form 15G for Joint Account Holders (Declaration for Non-Deduction of Tax at Source)

A. Account Details

1. Bank/Branch Name: _____
2. Type of Account: Savings / Fixed Deposit / Recurring Deposit / Other _____
3. Account Number(s): Primary Holder: _____
Joint Holder(s): _____
4. Customer ID(s): Primary Holder: _____
Joint Holder(s): _____

B. Declaration by Account Holders

Primary Holder

Name: _____
PAN: _____
Address: _____
Status: Resident Individual
Assessment Year: _____

Joint Holder(s)

Name: _____
PAN: _____
Address: _____
Status: Resident Individual

C. Details of Income for which Declaration is Made

Nature of Income	Section under which tax is deductible	Amount of Income
Interest on deposits	194A	Rs. _____

Declaration:

I/We hereby declare that the information furnished above is correct and complete. I/We further declare that the income referred above is not includable in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. I/We am/are also eligible to submit this declaration in accordance with the provisions of the Act.

I/We undertake to inform the bank/branch immediately in case there is any change in the information provided.

Signature of Primary Holder
Name: _____
Date: ____ / ____ / _____
Place: _____

Signature of Joint Holder(s)
Name: _____
Date: ____ / ____ / _____
Place: _____

Important Notes:

- Form 15G can be submitted only by individuals (other than companies or firms), who are residents and whose taxable income is below the exemption limit.
- All joint holders must provide their PAN and signatures for the declaration to be valid.
- If the total interest income exceeds the basic exemption limit, Form 15G is not applicable.
- The bank/branch will not accept Form 15G with incomplete, incorrect, or missing information.
- Furnishing false declaration attracts penalty and prosecution as per Income Tax Act provisions.
- Form 15G should be submitted in the beginning of the financial year for each FY to avoid TDS deduction.