

Schedule Data

Trade or Business carried on in above premises.

PARTICULARS OF EMPLOYEES TO BE COVERED

Item No.	Full Name	Position	Age	Years of Service	Limit of Guarantee per employee Rs	Limit of Guarantee in the aggregate Rs

1. Have any of your employees, past or present, proved to be dishonest in the course of their duties?

5. Do your receipts for money received have

(A) counterfoils

YES

NO

(b) a printed serial number

YES

NO

2. State

(a) the largest amount any employee is allowed to retain;

6. Do any of your employees named in the Schedule pay out Wages/salaries? If so,

(a) who will check wage or salary sheets with staff records?

(b) how often such amounts are accounted for, & by whom checked.

(b) who will compare salary or wages cheque(s) with the sheets?

3. Are any of your employees authorised to sign cheques? If so,

(a) will they be countersigned & by whom?

7. How often & by whom is

(a) a cash audit made

(b) if not countersigned, up to what limits may they be signed?

(b) a full audit made

4. Does one person act as both Cashier & Book-keeper?

8. Has any Takaful/Insurance Company (if so which) cancelled or declined to accept or continue any of your Certificates?

YES

NO

QUESTIONS REGARDING SYSTEM OF CHECK

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| <p>1. Is a good system of records maintained and is it up to date? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>2. Are the duties and authorities of each staff member clearly defined? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>3. Is the division of responsibilities between departments, section and individuals well defined so that no one person handles a transaction from beginning to end? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>4. Are independent checks of work carried out in the accounting, cash and stock sections? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>5. Is there a proper system of authentication of vouchers for Payments? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>6. Is there regular (at least once a month) balancing of cash and stock books and reconciliation with control records? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>7. (A) Is there an imprest system of petty cash funds? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>(B) Is it in the custody of one person only? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>8. Is there a strict system of cash receipts control, including travelers cheques? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>9. Is the system of daily bank deposits independently checked? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>10. Is there a proper control of bank account operations and cheque books? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>11. Is regular (at least monthly) bank reconciliations and checks of receipt counterfoils and vouchers made? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> | <p>12. Are the approval and control of bills received carried out by responsible staff? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>13. Is there a regular balancing and control of debtor accounts with statements sent regularly to all debtors? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>14. Is there a regular control of credit notes by senior accounting staff? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>15. Are perpetual records for all categories of stock assets independently maintained by physical control? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>16. Is there a close supervision of storage and custody of all stocks maintained? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>17. Are all deliveries to and from stores properly authorised? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>18. Are all dealings in investments authorised by board and is there a control of registers, certificates, etc.? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>19. Is capital expenditure controlled by the board? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>20. Is there regular independent system of internal audit of the activities of all persons guaranteed made? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>21. Is a full external audit (at least once annually) carried out? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> |
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DECLARATION BY PROPOSER

I/We to the best of my/our knowledge hereby confirm that the statements contained in this proposal form are true and correct and I/We have not concealed, misrepresented or mis-stated any material fact.

I/We agree that the statements and declaration contained in this proposal form shall be the basis of the contract of takaful with the Company and are deemed to be incorporated in the contract.

I/We hereby agree that the Takaful Contribution which I/We undertake to pay to Amana Takaful Limited (the Company) as Tabarru (donation) be credited into the Takaful Fund for the company to manage the various schemes of takaful under the General Takaful Business and pay Takaful benefits to the Participants as expressed in the Terms and Conditions of this Takaful Contract. I/We agree that the Company take 40% of the Takaful Contribution as their fees for managing the above Takaful Operations. I/We also agree that the Company invest the said fund in a manner deemed fit by the Company and the profit from investment if any be shared in a proportion of 50% to the Takaful Fund and 50% to the Company on the basis of Al-Mudaraba. Losses if any will be borne solely by the Takaful Fund.

If there is a surplus from the fund after payment of benefits to any Participant who shall be entitled to such benefits under the said Takaful Contract and deducting the costs related to the fund, the same shall be distributed on pro rata among the Participants, provided always that they have not incurred any claim and/or received any benefits under the said Takaful Contract whilst the same is in force.

Date

Proposer's Signature

Note : No Takaful is in force until this proposal has been accepted by the Company.