



# JOHARA QARDAN HASANA SCHEME/TRUST (INTEREST FREE LOAN)

## APPLICATION FORM

Name: \_\_\_\_\_

A/C No: \_\_\_\_\_

Date Received: \_\_\_\_\_



## JOHARA QARDAN HASANA SCHEME/TRUST

### APPLICATION FORM

#### PERSONAL INFORMATION

Online Ref No		App No		File No		ITS ID	
Name in Bank			Jamaat			Affix Your Photo Here	
First Name			Middle Name				
Last Name			Title				
Birth Date			Residence Phone				
Mobile No			Email				

#### Correspondence Address

Permanent Address	
Current Address	

#### Qualification

**Current Occupation**    Business    Self-Employed Professional    Salaried Professional    Employee  
 House-wife    Student    Unemployed    Other \_\_\_\_\_

Name of firm/Organization	
Address of Firm/Organization	
Position in Firm/Organization	
Established Since/Work Experience	
Type of Business	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Other _____
Industry	
Previous Occupation Details(if any)	

#### Family/Financial Status Information

Personal Income (PM)		Monthly Expenses		No. of Family Members:	
No. of Dependents		Age of Dependent 1		Age of Dependent 2	
Age of Dependent 3		Age of Dependent 4		Age of Dependent 5	

#### Name of Other Earning Members

#### Monthly Income (In Ksh.)

1.	
2.	
3.	

**QARDAN HASANA PURPOSE**

1.  Business Expansion      2.  New Business      3.  Education  
 4.  Medical      5.  Residence      6.  Deeni/Personal

(Please refer to your relevant section for providing further details)

<b>Requested Qardan Hasana Amount</b>	Ksh.	In Words:
---------------------------------------	------	-----------

**Repayment Plan**

Repayment Starting Date		Number of Months	
1. Repayment No. of Months		Installment Amounts	
2. Repayment No. of Months		Installment Amounts	
3. Repayment No. of Months		Installment Amounts	
			<b>Total</b>

**Security****Guarantors**

<b>1</b>	ITS NO.		Full Name
Correspondence Address			
Ph. Res		Shop/Cell	Email      Sign
<b>2</b>	ITS NO.		Full Name
Correspondence Address			
Ph. Res		Shop/Cell	Email      Sign
<b>Rehen Value (In Ksh.)</b>			

**PREVIOUS QARDAN HASANA (if any) or Current (Trust, Individual)**

Previous QH Taken	<input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, Organization/Individual Name				
Purpose				
Previous QH Amount		Previous QH Repaid		Previous QH Balance
Repaid on Time		Previous QH Date		
Previous QH Delay Reason				

**DETAILS REGARDING PURPOSE** *(Please fill details in your relevant section only)***1. Expansion of Existing Business Purpose Information:**

Business Details	
Limitations in Current Business	
Qardan Hasana Amount will be utilized for	

**Means of Financing (In Ksh.)**

	(A) In Current Business	(B) For Expansion	Total (A+ B)
Self-Investment			
If Partner, Investment Amount			
Qardan Hasana Taken from Family and Friends			
Others			
Qardan Hasana Required			
Total			

**Financial Projections Per Month (In Ksh.)**

	(A) Current	(B) Expected Increase By	Total (A+ B)
Capital			
Business Net Worth			
Sales Per Month			
Cost of Goods/Products Per Month			
Business Expenses Per Month			
Net Profit Per Month			

**2. New Business Purpose Information:**

Business Details	
Previous Experience	

**Means of Financing (In Ksh.)**

Self-Investment	Family & Friends	Others	Qardan Hasana Required	Total

**Financial Projections Per Month (In Ksh.)**

Capital Required	
Sales Per Month	
Cost of Goods/Products Per Month	
Business Expenses Per Month	
Net Profit Per Month	

### 3. Education

Name of Student	Age	ITS ID	
<b>Past Record of Student</b>	<b>Year</b>	<b>Grade</b>	<b>% or CGPA</b>
10 <sup>th</sup> Standard			
12 <sup>th</sup> Standard			
Graduation			
Post-Graduation			
Diploma			

#### Studies for which application is being submitted

Total Cost of Study	
Name of the Course	
Name of Institution/Place	Country

#### Means of Financing (In Ksh.)

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

### 4. Medical

Illness	Consulting Physician
Treatment Recommended	
Cost of Treatment	

#### Means of Financing (In Ksh.)

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

### 5. Residence

#### 5.1. For Renovation

Total Area of House (Sq. Ft.)	
Renovation Details	
Cost of Renovation	

#### Means of Financing (In Ksh.)

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

## 5.2. For Purchase

### Current Residence Information

Area Sq. Ft.		No of Rooms		No of Bathrooms/WC	
Type	<input type="checkbox"/> Owned <input type="checkbox"/> Rent				
Reason for Purchasing New House					

### New Residence Information

Area Sq. Ft.		No of Rooms		No of Bathrooms/WC	
Purchase Price					

### Means of Financing (In Ksh.)

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

## 5.3. For Construction

### Current Residence Information

Area Sq. Ft.		No of Rooms		No of Bathrooms/WC	
Type	<input type="checkbox"/> Owned <input type="checkbox"/> Rent				
Reason for New Construction					

### New Residence Information

Cost of Land		Area of Land (Sq. Ft.)			
Address					
Construction Area (Sq. Ft.)		No. of Rooms		No of Bathrooms/WC	
Total Cost of Construction					

### Means of Financing (In Ksh.)

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

## 6. Deeni/Personal

### 6.1. Ziyarat

Past Ziyarat Record					
Ziyarat			Cost of Ziyarat (In Ksh.)		

### Means of Financing (In Ksh.)

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

**6.2. For Home Appliances/Vehicle**

Select Home Appliances	<input type="checkbox"/> Fridge <input type="checkbox"/> LCD <input type="checkbox"/> Washing Machine <input type="checkbox"/> AC <input type="checkbox"/> Microwave <input type="checkbox"/> Geyser
Select Vehicle	<input type="checkbox"/> Bike <input type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Truck <input type="checkbox"/> Tractor
Total Cost (In Ksh.)	

**Means of Financing (In Ksh.)**

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

**6.3. For Marriage**

Date of Marriage	
Total Cost (In Ksh.)	

**Means of Financing (In Ksh.)**

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

**6.4. For Any Other Purpose**

Specify Reason	
Total Cost (In Ksh.)	

**Means of Financing (In Ksh.)**

Self-Contribution	Contribution/QH from Family & Friends	Others	Qardan Hasana Required	Total

**Applicant's Signature and Confirmation:**

1	The above information has been filled by me and is true to the best of my knowledge.
2	Any concealment/misinformation of details will debar me from receiving Qardan Hasana.
3	I authorize the management of Johara Qardan Hasana Scheme to share and send information pertaining to my application and all further correspondence by SMS on my Mobile Phone or by Email. SMS shall not constitute breach of my privacy as per guidelines.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Terms & Conditions

1. I, \_\_\_\_\_ herein referred as the borrower agree to repay Johara Qardan Hassanah Trust herein referred as the lender for the sum of Kshs \_\_\_\_\_ as Qardan (Loan) given to me.
  2. The loan issued is totally interest free
  3. Liability of guarantors: the Guarantors are jointly liable to honour the outstanding Qardan in the event of the borrower failing to repay the Qardan.
  4. Security: Gold ornaments or any other form of security will remain the property of the lender until this or any previous Qardan have been settled in full.
  5. The Borrower authorizes the lender to sell the ornaments privately or in open market or to hand the same to the guarantors in order to recover the outstanding Qardan amount which the borrower is unable to pay.
  6. If the amount realized on the sale of the security is below the outstanding amount then the borrower/guarantors will be required to meet the shortfall.
  7. Bank Charges: The borrower to pay all bank chargers against dishonoured cheques
  8. Locker Charges: The borrower is required to collect his/her security within one month after full payment of the Qardan. Thereafter a charge of Kshs 500/= P.M will payable by the borrower for extended period.
- I hereby, declare that the above information is true to the best of my knowledge. I also agree to abide by the rules and regulation of the Johara Qardan Hassanah Trust as established by the Irshadat Muneerah of Al Dai al fatemi Syedna Mufaddal Saifuddin Saheb (T.U.S)
  - The approval of this application is solely at the discretion of the Board of Trustees of the Johara Qardan Hassanah Trust.
  - The information contained herewith in this application will be held confidentially by the Johara Qardan Hassanah Trust.

I accept that I have read the terms and conditions of this application: \_\_\_\_\_

(Name & Signature)

---

## For Official Use Only

\_\_\_\_\_  
(Anjuman Secretary)

\_\_\_\_\_  
(Qardan Trustee)

\_\_\_\_\_  
(Janab Amilsaheb)

## Payment Terms & Conditions

Qardan Amount Approved	
Qardan Duration Approved	
Monthly Repayment Amount	
Effective Repayment Start	
Date	
Cheque Issued by	
Date of Issue	
Cheque No. (Nos.)	
Payable To	
Cheque Collected by	
Date of Collection	