



ihsan trust

Qarz-e-Hasna application form and guidelines

Application form check list:

Check list

- 1) 2 passport size photos
- 2) Copies of CNIC of self, parent and siblings
- 3) B-Form of all siblings
- 4) Latest salary certificate and salary slip of all earning family members
- 5) Income tax returns of all family members
- 6) Bank statement of last 6 months of all family members having an account
- 7) Copies of utility bills including electricity, gas, telephone, water (last 3 months)
- 8) Details of saving certificates, bonds, share, investments, CDC account statement
- 9) Property ownership document including agriculture land, plots and houses
- 10) Rent/Tenancy agreement (if applicable)
- 11) Loan documents, including credit card bills and bank loan medical bills
- 12) Latest fee challans/Fee concessions forms (scholarship or loan) of all family members studying
- 13) Curriculum vitae (self)
- 14) Your domicile certificate
- 15) Copies of education certificates/degrees
- 16) Transcript or academics reports from current academic institution
- 17) Statement of purpose

Note: The applicant must visit the **Ihsan Trust facebook page** and **Ihsan Trust website** before interview.

(Please attach additional sheet if required to mention any additional detail regarding the fields present in the form)

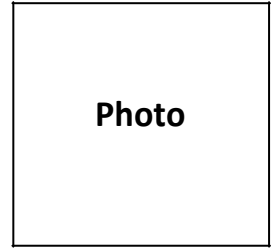
Ihsan Trust (IT)

S.No: _____

(To be filled by IT)

Qarz-e-Hasna Application form

Applicant's personal and family information



Date: _____

Name of the applicant: _____

University/Institute Registration No.: _____

Applicant's NIC no. _____

Marital status: _____

Date of birth: _____

Present address: _____

Permanent address: _____

Email Address: _____

Res PTCL: _____ Cell No: _____

Parent's information

	Father	Mother
Name		
CNIC no.		
Residential address (if different)		
Email		
Occupation		
Designation		
Name of the Organization		
Monthly income		
Pension (if retired)		
Cell no.		

Explain in detail, why are you applying for the Qarz-e-Hasna from Ihsan trust?

Family member's details:

S.No	Name of family member	Relationship	Age	Marital Status	Cell No	Occupation	Institute/ Office
1							
2							
3							
4							
5							
6							
7							

Academic qualifications

S.No	School/Institute/Board	Major subjects	Institution	Grades	Year	Fee/month
(a)						
(b)						
(c)						
(d)						

O Level/Matriculation

Subject	Grade	Subject	Grade

Please state the source of financing the fee charges of this institution:

A Level/Intermediate

Subject	Grade	Subject	Grade

Please state the source of financing the fee charges of this institution:

Bachelors (if done)

Subject	Grade	Subject	Grade

Please state the source of financing the fee charges of this institution:

Masters (if done)

Subject	Grade	Subject	Grade

Please state the source of financing the fee charges of this institution:

Pursuing educational (academic/professional) qualification:

Name of qualification: _____

Name of course: _____

Institution: _____

Total No. of semester/years: _____

Examination structure : Semester

Yearly

Which other college/universities did you apply to? Where did you get accepted? Why did you choose to attend this one?

What are your academic plans for the future?

What are your long term personal aspirations?

What are your aspirations for your career?

Financial Appraisal

Who has paid your school or college fee up till now? How much that has been (per annum)?

Have your general financial conditions changed in the recent years? Or are there any reasons to believe that they may change in the days to come?

When and how you would be able to return the amount to IT enabling it to provide similar facilities to other applicants?

Please state the tentative requirement of the cost and the contribution desired from IT

S.No	Month/year	Total cost	Own sources	Request from Qarz-e-Hasna
1				
2				
3				
4				
5				
6				

Examinations to be taken

S.No	Examination/Level	Month/Year
1		
2		
3		
4		
5		

Financial assistance previously received (if any)

Name of organization	Type of assistance	Amount applied for	Amount received

Details of employment prior to admission: (if applicable)

Name of the Organization: _____

Designation: _____ Experience in years: _____

Salary per month during the program (Rs.): _____ Other benefits: _____

(Please attach a salary slip of the last drawn salary)

Status of the job during the program: Working: On leave with pay: On leave without pay: Resigned:

Did you ask the organization to sponsor your educational expense for this program?

If yes, outcome amount Rs. _____

If resigned, Date of resignation _____ Commutation received: _____

What alternate arrangements have you made or are able to make in case Financial Assistance is not approved?

Are any of the family members beside father/mother/guardian supporting your educational expense at this institute? If yes, then please state the amount contributed and your relationship with that person.

Description	In the name of	Name of the bank	Balance in hand	Total
Bank accounts (for all family members)				
Cash in hand				

(Please note that the bank statement should be for full year and should be latest)

Details of Income

Main sources of Income:

S.No	Type	Income sources (Rs.)	Father	Mother	Spouse	Self	Other	Total
1	Salary Income	Salary						
2		Allowances						
3		Annual Bonus						
4		Leave encashment						
5		Assistance for travel						
6		Other (Please specify)						
7		Total Gross Salary						
Less deductions								
8	Salary deductions	Income tax						
9		Provident fund						
10		Loan(s)						
11		Other (please specify)						
12		Total deductions						
		Net Salary						

13		Pension						
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14	Business Income/Agriculture Income	Annual Income						
15		Less annual expense						
16		Agriculture Income						
17		Total business Income						

18	Other Income	Bank deposit						
19		From house property						
20		From business property						
21		Shares/securities						
22		Others (specify)						
		Total (Rs.)						

Total family income (monthly): _____

Details of expenditure

(a) Family members studying:

Name	Relationship	Occupation	Name of institution (if studying)	Fee per month (Rs.)	Private Tuitions fee	Boarding and lodging	Stationary expenditure

(b) Please mention details of your rental expenditure (if any)

Size of the house (yards)	Monthly rent (Rs.)	Deposit/Advance (Rs.)	Yearly expenditure

(c) Please mention the expenditure of transportation for the family which will include Public transport and private transport (please specify the expenditure)

(c) Have you or any of your family members been overseas in the last two years? If yes, then please specify the amount spent your relationship with that person and sponsoring agency (if any).

(d) Monthly household Ration expenditure (please specify):

(e) Medical expense (please specify and attach medical certificates):

(f) Utility expenditure (Rs.)

Month	Last 3 months				Total
	Telephone	Electricity	Gas	Water	

(g)Other expenditure (if any):

Legal expenditure	Loan Repayment(please specify)	Donation	Payment of Insurance premium (please mention the thing insured)

Total family expenditure –Monthly (Rs.)

(a)Total Education Expenditure	(b)Total rental expenditure	(C)Total transportation expenditure	(d)Ration Expenditure	(e)Medical Expenditure (if any)	(f)Total Utilities Expenditure (average of 3 months)	(g)Total other expenditure

Total family expenditure (monthly): _____

Description	Amount (Rs.)	Description	Amount (Rs.)
Total monthly income		Total yearly income	
Total monthly expenditure		Total yearly expenditure	
Net monthly disposable income		Net annual disposable income	

If the net annual disposable income is in negative then please state the source you use to meet your needs.

Details of Asset/property (please mention the current market value in Rs.)

Household items

S.NO	Yes/no	Quantity	Current value (RS.)	Registration no.
Air condition				
Car				
Motor Cycle				
Television				
Computer				

Total value of property owned (Rs.):

Value of asset	Father	Mother	Spouse	Self	Brother/Sister/children	Total
Business						
Land and building						
Vehicles						
Saving a/c and deposits						
Shares/securities						
Others						
Total						

UNDERTAKING

- a) We understand that the approval of the above facility will be evaluated by the IT on “Need-cum-Merit” basis, and on the availability of the resources. Decision of the IT will be final.
- b) We undertake that the applicant will try his level best, never to work for any organization which is involved in spreading/promoting Interest/Usury and will always strive to promote Islamic Banking and Finance.
- c) We believe in the unity and oneness of Almighty Allah, in the absolute and unqualified finality of the Prophet hood of Muhammad (peace be upon him), the last of the prophets, and do not believe in, or recognize as a prophet or religious reformer, any person who claimed or claims to be a prophet, in any sense of the word or of any description whatsoever, after Muhammad (Peace be upon him).
- d) The information given in this application is complete and true to the best of our knowledge and we understand that any incorrect information will result in the cancellation of this application. Further, if any information given in this application is found incorrect or false after grant of financial assistance, IT will stop further aid.
- e) If the student is awarded any other financial aid (scholarship) during the tenure of Qarz-e-Hasna, we will immediately inform IT about it.

Applicant’s signature

Father’s signature

Mother’s signature