



Ihsan Trust Financial Assistance Program for Higher Education - QARZ-E-HASNA (Interest Free Loan)

Ihsan Trust (IT) is a Trust created under Trust Act 1882 and its aim and objective is to help the people in need.

One of the major aims of the IT is to provide Qarz-e-Hasna (Interest free loan) facility for Higher Education to the needy and deserving students of almost all the leading universities of Pakistan. Through this scheme, IT bears the educational expenses of the students by providing them Interest free Loans on purely "Need cum Merit" basis in order to enable them to complete their Higher Education. During the study period, the selected student has to make a nominal, token repayment amount on a monthly, regular basis (depending upon the financial position of the candidates, his/her parents/guardians monthly income) to Ihsan Trust, and monthly repayment amount is always mutually agreed between IT and the student.

After completion of the respective degree program, the repayment amount for the Qarz-e-Hasna is to be adjusted according to the income of the beneficiary, but it is also and always mutually agreed. Ihsan Trust has been providing this Qarz e Hasna facility to the number of deserving but talented students of **Institute of Business Administration**.

For further details, please visit www.ihsantrust.org

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