



**Salaam Takaful Student Funding Program
Qard e Hasna (Interest Free Loan) Application
Form and Guideline**

سلامتی ... ہمیشہ کے لیے

**NO APPLICATION WILL BE ENTERTAINED WITHOUT THE
FOLLOWING DOCUMENTS**

- | | |
|---|--------------------------|
| 1) Two (02) Recent passport size photographs | <input type="checkbox"/> |
| 2) Copy of CNIC | <input type="checkbox"/> |
| Self / B-Form (if CNIC not applicable) | <input type="checkbox"/> |
| Parents / Guardian | <input type="checkbox"/> |
| Spouse | <input type="checkbox"/> |
| Siblings / B-Form (if CNIC not applicable) | <input type="checkbox"/> |
| 3) Domicile certificate (Self) | <input type="checkbox"/> |
| 4) Admission letter (for new admission) | <input type="checkbox"/> |
| 5) Photocopies of all Educational Certificates / Degrees | <input type="checkbox"/> |
| 6) Copies of last and latest fee vouchers / receipts of self and Siblings | <input type="checkbox"/> |
| 7) Updated resume (C.V) self | <input type="checkbox"/> |
| 8) Income Certificate / Pay-slip / Pension Book – Slip (if Applicable) | <input type="checkbox"/> |
| Self | <input type="checkbox"/> |
| Parents / Guardian | <input type="checkbox"/> |
| Spouse | <input type="checkbox"/> |
| Siblings | <input type="checkbox"/> |
| 9) Income tax return of all family members | <input type="checkbox"/> |
| 10) Bank statement of last six (06) months (latest) of all family members having an account | <input type="checkbox"/> |
| 11) Photocopies of latest three (03) months paid utilities bills | <input type="checkbox"/> |
| Electricity | <input type="checkbox"/> |
| Gas | <input type="checkbox"/> |
| Telephone | <input type="checkbox"/> |
| Water | <input type="checkbox"/> |
| 12) Copy of Rent / Tenancy Agreement (if applicable) | <input type="checkbox"/> |
| 13) Statement of purpose | <input type="checkbox"/> |
| 14) Death certificate (if / whenever applicable) of parents, siblings & spouse (if any) | <input type="checkbox"/> |

ITAKAFUL

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S No: _____ **Qarz e Hasna (Interest Free Loan) Application form**

Colored
Photo

Applicant's personal and family information

Date: _____

Name of the applicant: _____ Father's Name: _____

Applicant's CNIC no. - - Date of Birth:

University/Institute Name: _____ Reg. No.: _____ Program: _____

Marital Status: Single Married Res PTCL: _____ Cell No: _____

Present address: _____

Permanent address: _____

Email Address: _____ Current Semester: _____ Total No. of Semester: _____

Examination structure : Semester / Yearly

Parent's information

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

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							
8							

Academic qualifications:

Degree	School / Institute	Grade	Passing Year
Metric / O-Level			
Intermediate / A-Level			
Bachelors			
Masters			
Other Qualification			

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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						
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.)						

Details of expenditure

Family members studying:

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

House Detail:

Owned Rental

Please mention details of your rental expenditure (if any)

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

Utility Expenditure (Rs.)

Last 3 months					
Month	Telephone	Electricity	Gas	Water	Total

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.)

House Hold Items

Description	Yes/No	Quantity	Current Value (Rs.)	Registration No.
Air Condition				
Car				
Motor Cycle				
Television				
Computer/Laptop				

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						

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