

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

من ذا الذي يقترضه قرضاً حسناً فيضاعفه له أضعافاً  
كثيرة وإنه يقبض ويصط واليه ترجعون



**ANJUMAN-E-NAJMI, DALLAS, INC.**  
**Faiz-e-Burhani Qardan Hasana Scheme**  
Email: qhc.dallas@gmail.com  
www.dallasjamaat.com/qardan

## Dallas Qardan Hasana Application Form

### Requirements

- Application form duly completed and signed
- Written consent of at least two mumineen to be Guarantors
- In case of Business need, provide (i) business details and plan, (ii) last two years financial statements and (iii) last two years tax returns of existing business (if applicable).
- Collateral in the form of gold/jewelry.
- In case of education need, provide (i) Proof of Admission; (ii) Quarterly update to DQH Committee member

### Guidelines

- The Qardan Hasana Committee may call upon Applicant and Guarantor(s)
- Each application will be considered on its own merit and no explanation will be given for its decision
- The Applicant may be required to provide further written evidence/supporting documents as part of the application
- Incomplete application will be returned and may delay processing

Please note that if your application is approved, it will be subject to at least the following conditions:

- The applicant providing post-dated checks for all the installment payments covering the entire Qardan Hasana.
- Each guarantor providing post dated checks or ACH Authorization for the amount of Qardan Hasana guaranteed.

Please forward your application to [qhc.dallas@gmail.com](mailto:qhc.dallas@gmail.com)

Applicant Information			
Applicant Name			
Date		Ejamaat ID	
Amount Requested			

For Office Use Only					
Date		Application ID		Amount Approved	
Check #		Check Date		Check Amount	
Remarks:					

Applicant Information				
Name				
Ejamaat ID		Head of Family Ejamaat ID		
Street				Apt. #
City		State		Zip
Phone (H)			Phone (M)	
Email				
# of years in USA		Own <input type="checkbox"/> Rent <input type="checkbox"/> Rent \$ _____	Education	
Immigration Status	U.S. Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Visa H1 <input type="checkbox"/> H4 <input type="checkbox"/> F1 <input type="checkbox"/> B1 <input type="checkbox"/> L1 <input type="checkbox"/> Other <input type="checkbox"/> If Other, Specify: _____		Drivers License No.	
Number of Dependents	Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Other <input type="checkbox"/> Specify: # of children and respective ages:			
Have you contributed to Qardan Hasana?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you taken Qardan Hasana?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Outstanding Dues/Qardans	Jamaat <input type="checkbox"/> Amount \$ _____ Dawat-e-Hadiyah (America) <input type="checkbox"/> Amount \$ _____ Qardan Hasana <input type="checkbox"/> Amount \$ _____ Others (Please explain) <input type="checkbox"/> Amount \$ _____  Details:			

Business/Employment Information				
Name				
Street				Suite
City		State		Zip
Work			Fax	
Email				
Length of Business/Employment		Nature of Business/Employment		

Financial Information				
Monthly Income (household)		Monthly Expense (household)		Total Net Assets (Fixed & Cash)

Bank Information				
Name				
Street				Suite
City		State		Zip
Routing Number			Bank Account Number	

Total Qardan Hasana Requested		
\$	In Words	
Purpose		

Payment Schedule
I agree to repay the Qardan Hasana (if approved) in the following time schedule: Total Amount of \$ _____ starting from (date) _____ in monthly installments of \$ _____ for <b>24</b> months, ending on (date) _____. (If duration is less than 24 months, please change and initial)

Applicant's Personal Note of Consideration (if any)

Guarantor 01				Guarantor 02			
Name				Name			
Addr.				Addr.			
City	State		Zip	City	State		Zip
e-mail				e-mail			

I, the above named applicant, hereby certify that the information provided by me in this application for Qardan Hasana is true and accurate and request Qardan Hasana in the amount and for the purpose stated in this application. I agree to comply with all of the application and disbursement requirements determined to be necessary by Faiz-e-Burhani Qardan Hasana Scheme. I agree to pay the principal amount of Qardan Hasana as per the terms of repayment set forth above in the payment schedule.

Applicant Signature			
Signature			Date
<i>Please have your application reviewed by a Dallas Qardan Hasana Committee Member and have them date and initial below before submitting application to Amil Saheb.</i>			
Committee Member Initial			Date

Amil Saheb Signature			Date
Amil Saheb's Note/Remarks			

Written Consent of Guarantor 01				
Name			Ejamaat ID	
Street			Apt No.	
City			State	Zip
Phone (H)			Phone (M)	
Immigration Status			Email	
Business / Profession			Driver License No.	
Monthly Income	\$	Outstanding Guarantee		\$
Monthly Expense	\$	Amount(s)		
No. of years in USA			Qardan Hasana due, if any	\$

GUARANTY - To and for the benefit of Anjuman-e-Najmi, Dallas, Inc.			
<p>In consideration of Qardan Hasana of USD _____ given by <b>Anjuman-e-Najmi, Dallas, Inc.</b> to _____ (the "Borrower"), I hereby guarantee to <b>Anjuman-e-Najmi, Dallas, Inc.</b> as primary obligor, and merely as surety, the due, punctual and complete payment and performance, whether at stated maturity, by acceleration or otherwise, of USD _____, being a part of/the entire Principal Amount of the Qardan Hasana granted to the Borrower.</p> <p>I agree and hereby unconditionally authorize <b>Anjuman-e-Najmi, Dallas, Inc.</b> to withdraw via Automatic Clearing House (ACH) from my Bank Account for collection and/or payment of the installation check(s) given by me upon the Borrower's default in repayment of the Qardan Hasana either by non-payment of any one installment or by dishonor of any one installment check given by the Borrower.</p> <p>I represent and warrant that I have duly executed and delivered this Guaranty. This Guaranty constitutes a legal, valid and binding agreement, enforceable against me in accordance with its respective terms.</p>			
<b>Print Name in Block</b>			
<b>Guarantor 01 Signature</b>			<b>Date</b>

Attach **VOIDED** check herewith for ACH Authorization.

Written Consent of Guarantor 02				
Name			Ejamaat ID	
Street			Apt No.	
City			State	Zip
Phone (H)			Phone (M)	
Immigration Status			Email	
Business / Profession			Driver License No.	
Monthly Income	\$	Outstanding Guarantee		\$
Monthly Expense	\$	Amount(s)		
No. of years in USA			Qardan Hasana due, if any	\$

GUARANTY - To and for the benefit of Anjuman-e-Najmi, Dallas, Inc.			
<p>In consideration of Qardan Hasana of USD _____ given by <b>Anjuman-e-Najmi, Dallas, Inc.</b> to _____ (the "Borrower"), I hereby guarantee to <b>Anjuman-e-Najmi, Dallas, Inc.</b> as primary obligor, and merely as surety, the due, punctual and complete payment and performance, whether at stated maturity, by acceleration or otherwise, of USD _____, being a part of/the entire Principal Amount of the Qardan Hasana granted to the Borrower.</p> <p>I agree and hereby unconditionally authorize <b>Anjuman-e-Najmi, Dallas, Inc.</b> to withdraw via Automatic Clearing House (ACH) from my Bank Account for collection and/or payment of the installation check(s) given by me upon the Borrower's default in repayment of the Qardan Hasana either by non-payment of any one installment or by dishonor of any one installment check given by the Borrower.</p> <p>I represent and warrant that I have duly executed and delivered this Guaranty. This Guaranty constitutes a legal, valid and binding agreement, enforceable against me in accordance with its respective terms.</p>			
<b>Print Name in Block</b>			
<b>Guarantor 02 Signature</b>			<b>Date</b>

Attach **VOIDED** check herewith for ACH Authorization.

## SCHEDULE A (1) Receipt of Securities Offered

ID # \_\_\_\_\_ Qardan # \_\_\_\_\_

I, the undersigned, declare that I have deposited the Gold/Jewelry as per the following details and of estimated value with Faiz-e-Burhani Qardan Hasana Scheme, Dallas on this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

No.	Description	Approx. Value (US Dollars)
1.		
2.		
3.		
4.		
5.		
6.		
	<b>Total Value</b>	

*Attach photographs to supplement the list*

Borrower Name			
Borrower Signature		Date	
<b>Received by:</b>			
<b>For Anjuman-E-Najmi, Dallas, Inc. – Faiz-e-Burhani Qardan Hasana Scheme</b>			
Committee Member 1		Committee Member 2	
Witness		Witness	

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<b>Receipt of Securities from Anjuman-E-Najmi, Dallas, Inc. – Faiz-e-Burhani Qardan Hasana Scheme</b>			
Borrower Signature		Date	
Committee Member 1		Witness	

**AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS (ACH DEBITS) by  
GUARANTOR 01**

Control Record Number:		Customer Number	
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\_\_\_\_\_ hereinafter referred as the "Guarantor" hereby authorizes **Faiz-e-Burhani Qardan Hasana Scheme** to initiate debit entries to the checking or savings account indicated below and authorizes the named depository financial institution to honor such debit entries against the account. These debit entries are to be used as guarantee for a part of/the entire Principal Amount of the Qardan Hasana granted to the Borrower. Guarantor understands there will be a \$ 5.00 fee automatically charged to Guarantor's account for any insufficient funds (NSF) transactions. Guarantor releases **Faiz-e-Burhani Qardan Hasana Scheme** from any liability or indemnification arising out of such transaction(s).

**BANK ACCOUNT INFORMATION**

Account Holder Name				
Bank Name				
Bank Street Address		City	State	Zip Code
Routing Number			<input type="checkbox"/> Checking A/C <input type="checkbox"/> Savings A/C	
Account Number				

**ATTACH VOIDED CHECK. (Do not send deposit slip)**

The frequency of payment will be monthly and debit entry will be initiated on each \_\_\_\_ day of the month in the amount of \$ \_\_\_\_\_. This authority is to remain in full force from \_\_\_\_\_, 20\_\_ and will not be revoked until Faiz-e-Burhani Qardan Hasana Scheme receives full and final payment of the Qardan Hasana from the Borrower that it is terminated whichever is earlier.

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

\_\_\_\_\_  
Authorized Signature on Account

\_\_\_\_\_  
Authorized Signature on Account

**AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS (ACH DEBITS) by  
GUARANTOR 02**

Control Record Number:		Customer Number	
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\_\_\_\_\_ hereinafter referred as the "Guarantor" hereby authorizes **Faiz-e-Burhani Qardan Hasana Scheme** to initiate debit entries to the checking or savings account indicated below and authorizes the named depository financial institution to honor such debit entries against the account. These debit entries are to be used as guarantee for a part of/the entire Principal Amount of the Qardan Hasana granted to the Borrower. Guarantor understands there will be a \$ 5.00 fee automatically charged to Guarantor's account for any insufficient funds (NSF) transactions. Guarantor releases **Faiz-e-Burhani Qardan Hasana Scheme** from any liability or indemnification arising out of such transaction(s).

**BANK ACCOUNT INFORMATION**

Account Holder Name				
Bank Name				
Bank Street Address		City	State	Zip Code
Routing Number			<input type="checkbox"/> Checking A/C <input type="checkbox"/> Savings A/C	
Account Number				

**ATTACH VOIDED CHECK. (Do not send deposit slip)**

The frequency of payment will be monthly and debit entry will be initiated on each \_\_\_\_ day of the month in the amount of \$ \_\_\_\_\_. This authority is to remain in full force from \_\_\_\_\_, 20\_\_ and will not be revoked until Faiz-e-Burhani Qardan Hasana Scheme receives full and final payment of the Qardan Hasana from the Borrower that it is terminated whichever is earlier.

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

\_\_\_\_\_  
Authorized Signature on Account

\_\_\_\_\_  
Authorized Signature on Account

## Supporting Documents Guidelines

The following chart will help guide you with the type of documents that will be required to process your application. As much detail as possible should be provided.

Type of Qardhan Hasana	For Application Processing	For Release of Funds
House	W-2 (for salaried) Past 2 year tax returns (for business owners) Current Bank Statement Other Saving and Investments papers	Approved Contract Offer
Student	Current Fees Previous years income documents	Fee statement
Automobile	Car Specifics Blue Book Value of the car Buyers Agreement showing there is no lien Insurance Invoice and Check Copy	
Business	Detailed Business Plan Business Plan Review by someone familiar with industry Previous Track Record Other Income Details Ability to show 6-8 months of funds while business is being established	
Ziyarat	Ticket cost Itinerary Other Travel Cost Income verification	

- Faiz-e-Burhani Qardan Hasana may call upon Applicant and Guarantors.
- Faiz-e-Burhani Qardan Hasana may ask for further documentation above and beyond documents shown above
- This list should be used as a guide only. Each application will be considered on its own merit and further supporting documents may be required.