

Qardan Hasanah Applicants to Note & Comply as follows:

Applicant / Guarantor's Details:

1. Applicant's / Guarantor's Full Name to be filled, no initials allowed.
2. All details i.e. Address, PAN, A/c No., Contact Nos. Email Id, should be filled properly as per our records. Any change therein should be first notified & modified in our records.
3. If applicant / guarantor is a business entity, rubber stamps of Name & Address and of Proprietor / Partner is compulsory.
4. Incomplete, Damaged, Altered, and mutilated applications shall not be entertained.

Submission of Qardan Hasanah Application:

1. Application complete in all respects should be submitted on or before the 20th day of a month along with the 'Passbook'.
2. For Application/s submitted online, print out of the application duly signed by the applicant and guarantor/s accompanied by the passbook should be submitted to the office before the 24th of the month, else the same will not be processed further.

Qardan Hasanah Agreement:

1. Applicant will receive an SMS mentioning the Day and Date on or after which to collect the Qardan Hasanah Agreement and Other documents after the Qardan Hasanah has been sanctioned. If requested the same shall be forwarded to the applicant's email id. It is the applicants' duty to see that correct mobile number and email id is provided.
2. EMI cheques according to the no.of installments towards repayment of the QH are to be submitted with the Agreement. EMI cheques should be in running serial no and of the Applicants' Bank Account. Applicant should only sign the EMI cheques, other details on the cheque shall be printed by the Trust. (Even in case of joint bank accounts, the EMI cheques should be signed by the Applicant only)
3. In case any of the guarantee is rejected, a fresh application with new guarantors has to be submitted.

Saving Deposits & Lavazam:

1. Before applying for QH, applicant shall make sure that the lavazam dues have been paid and Savings are deposited regularly. Sanctioning of QH will be based on the amount and regularity of savings.