



# Anjuman-e-Saifee, Chicago

*A nonprofit Corporation administering & managing the affairs of the Dawoodi Bohra Jamaat of Chicago*

**Mufaddal Qardan Hasana  
Anjuman-e-Saifee, Chicago  
10S252 Kingery Hwy (Rt 83)  
Willowbrook, IL 60527**

**Tel: (630) 320-0638**

**Fax: (630) 214-9491**

**Email:**

## Qardan Hasana Application Requirements

### Requirements

- Application form duly completed using your legal/official name and duly signed
- Written consent of at least two Mumineen to be Guarantors
- In case of business need, please provide (i) business details and plan, (ii) last two years financial statements and (iii) last two years tax returns of existing business.
- Collateral in the form of gold/jewelry.
- Jamaat accounts/dues must be up-to-date

Please forward your application to the Anjuman-e-Saifee, Chicago Jamaat office

### 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 written evidence as part of the application
- Incomplete application will not be considered & will be returned
- Please print the form single sided

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

- The applicant providing post-dated checks (payable to Anjuman-e-Saifee, Chicago) for all months or Auto Debit form for the repayment
- Qardan Hasana amount must be paid back in 24 months on monthly installments
- Deposit rahan/gold
- Each guarantor providing auto debit authorization form and one personal bank account voided check

### For Office Use Only

For Office Use Only			
<b>Applicant's Name</b>			
Date	Application Number	Account Number	

## Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago

### Qardan Hasana Application Form

#### Applicants Information

Name: Shk, Mulla, Dr.					
Street				Apt No.	
City			State	Zip	
Phone (H)		Cell		E-Mail	
Length of Stay at above address			Own/Rent	Education	

Number of Dependents (Excluding Yourself)		Drivers License No.	
		Ejamaat ID No.	

Have you contributed to Qardan Hasana in the Past	Yes/No	Have you taken Qardan Hasana in the Past	Yes/No
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Outstanding Dues	<input type="checkbox"/> Jamaat-Anjuman-e-Saifee Amount: \$ <input type="checkbox"/> Burhani Qardan Hasanaall Amount: \$ <input type="checkbox"/> Family & Friends Amount: \$ <input type="checkbox"/> Others (Please explain) Amount: \$ (Check all applicable)
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#### Business/Employment Information

Name					
Street				Suite No.	
City			State	Zip	
Work		Cell		E-Mail	
Length of Business/Employment			Nature of Business/Employment		

#### Financial Information

Monthly Income		Monthly Expenses		Total Net Assets	
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#### Bank Information

Name					
Street				Suite No.	
City			State	Zip	
Phone		Fax			
Routing Number			Bank Account Number		

## Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago

### Qardan Hasana Application Form

Total Qardan Hasana Requested		
<b>\$</b>	<b>In Words</b>	
<b>Purpose</b>		

#### 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 \_\_\_\_\_ months, ending on (date) \_\_\_\_\_.

Please fill below if re-payment will be done via checks. For Auto Debit fill pg 7 of the application.

Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$
Check No		Date		\$	Check No		Date		\$

Guarantor 01					Guarantor 02				
<b>Name</b>					<b>Name</b>				
<b>Addr.</b>					<b>Addr.</b>				
<b>City</b>	<b>State</b>	<b>Zip</b>			<b>City</b>	<b>State</b>	<b>Zip</b>		
<b>e-mail</b>					<b>e-mail</b>				

I, the above named applicant hereby certify that the information provided by me in this application for Qardan Hasana is true & accurate and request Qardan Hasana in the amount of \_\_\_\_\_ 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 Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago.

I agree to pay the principal amount of Qardan Hasana as per the terms of repayment set forth above in the payment schedule.

#### Applicant's Signature

<b>Applicant's Signature/Date</b>	
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#### Committee's Approval

<b>Signature/Date</b>	
<b>Note/Remarks</b>	

## Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago

### Qardan Hasana Application Form

Written Consent of Guarantor 01			
Name: Shk, Mulla, Dr.			
Street			Apt No.
City	State	Zip	
Phone (H)	Cell:	e-Mail	

Business/ Profession		Driver License No.	
		Ejamaat ID No.	
Annual Net Income		Outstanding other Guarantee Amount(s)	
No. of years in USA		Qardan Hasana due, if any	

GUARANTY- To and for the benefit of Mufaddal Qardan Hasana - Anjuman-e-Saifee, Chicago
<p>In consideration of Qardan Hasana of USD _____ given by <b>Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago</b>, to</p> <p>_____ (the "Borrower"), I hereby guarantee to <b>Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago</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 hereby unconditionally authorize <b>Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago</b> to withdraw via Automatic Clearing House (ACH) from my Bank Account (as mentioned below) for collection and/or payment of remaining Qardan 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, even in case Borrowers declares bankruptcy or he/she expires.</p> <p>This Guaranty constitutes legal, valid and binding agreement, enforceable against me in accordance with its respective terms.</p>

#### ACH DIRECT DEBIT AUTHORIZATION

YOUR INFORMATION	DEBIT THIS ACCOUNT
Name (Account Name):	Financial Institution/Bank Name:
Bank Address:	Account Type: Checking / Saving
Account Number:	Routing Number:

<b>Guarantor's Signature</b>		<b>Date</b>	
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Please attached Your Voided Check here

## Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago

### Qardan Hasana Application Form

#### Written Consent of Guarantor 02

Name: Shk, Mulla, Dr.			
Street			Apt No.
City	State	Zip	
Phone (H)	Cell:	e-Mail	

Business/ Profession		Driver License No.	
		Ejamaat ID No.	
Annual Net Income		Outstanding other Guarantee Amount(s)	
No. of years in USA		Qardan Hasana due, if any	

#### GUARANTY- To and for the benefit of Mufaddal Qardan Hasana - Anjuman-e-Saifee, Chicago

In consideration of Qardan Hasana of USD \_\_\_\_\_ given by **Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago**, to

\_\_\_\_\_ (the "Borrower"), I hereby guarantee to **Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago** 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.

I hereby unconditionally authorize **Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago** to withdraw via Automatic Clearing House (ACH) from my Bank Account (as mentioned below) for collection and/or payment of remaining Qardan 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.

I represent and warrant that I have duly executed and delivered this Guaranty, even in case Borrowers declares bankruptcy or he/she expires.

This Guaranty constitutes legal, valid and binding agreement, enforceable against me in accordance with its respective terms.

#### ACH DIRECT DEBIT AUTHORIZATION

YOUR INFORMATION	DEBIT THIS ACCOUNT
Name (Account Name):	Financial Institution/Bank Name:
Bank Address:	Account Type: Checking / Saving
Account Number:	Routing Number:

<b>Guarantor's Signature</b>		<b>Date</b>	
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Please attached Your Voided Check here

**Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago**  
Qardan Hasana Application Form

**Rehan Deposit Form**  
**Receipt of Securities Offered**

I, the undersigned declare that I have deposited the Gold/Jewelry as per the following details with Mufaddal Qardan Hasana, Anjuman-e-Saifee on this \_\_\_\_\_ day of \_\_\_\_\_, 201\_

No.	Description	Currency	Approx. Value
1.			
2.			
3.			
4.			
5.			
6.			
7.			

\* Attach photographs to supplement the list.

Received for Mufaddal Qardan Hasana Committee by:

<b>Receiver's Name</b> (Please Print)	<b>Receiver's Signature</b>	<b>Date</b>

<b>Witness Name</b> (Please Print)	<b>Witness Signature</b>	<b>Date</b>

<b>Borrower's Name</b> (Please Print)	<b>Borrower's Signature</b>	<b>Date</b>

**Received in Original Condition after repayment of Qardan Hasana paid in full:**

<b>Borrower's Name</b> (Please Print)	<b>Borrower's Signature</b>	<b>Date</b>

**Mufaddal Qardan Hasana – Anjuman-e-Saifee, Chicago**

**Qardan Hasana Application Form**

**Mufaddal Qardan Hasana Re-payment ACH Form**

**Anjuman-e-Saifee, Chicago**

**DIRECT DEBIT AUTHORIZATION FORM**

YOUR INFORMATION	DEBIT THIS ACCOUNT
Name:	Financial Institution/Bank Name:
Address:	Address:
City/State/Zip Code	City/State/Zip Code
Telephone:	Account Type: Checking / Saving
Email:	
Ejamaat ID No:	Account Number:
Date:	Routing Number:
I hereby authorized Anjuman-e-Saifee, Chicago to debit monthly amount from my account as mentioned on this form towards my Mufaddal Qardan Hasana account.	Monthly Amount to be debited: \$ Dollars: Duration: 12/24 Months Other:
Signature	

**TERMS AND CONDITIONS**

By signing this agreement you are authorizing Anjuman-e-Saifee, Chicago to transfer money(i.e. make debits) as indicated above from your financial institution/bank account to apply to your Mufaddal Qardan Hasana payment

You will be responsible for any transaction or bank charges occurred for any reason or due to the not enough funds in your account, or not able to notify prior to the 10<sup>th</sup> for any change

Please attached your voided check here

**Mufaddal Qardan Hasana – Anjuman-e-Saiffee, Chicago**

Qardan Hasana Application Form  
Acknowledgement of receipt of Mufaddal Qardan Hasana  
Anjuman-e-Saiffee, Chicago

Date:

Mufaddal Qardan Hasana  
Anjuman-e-Saiffee, Chicago  
10S252 Kingery Hwy (Rt 83)  
Willowbrook, IL 60527

Respected Secretary:

I, Abde/Amte Syedna (tus) \_\_\_\_\_  
most humbly arz sajadaa-tus-shukur in Hadrat Aaliyya Imamiyyah Nooraniyyah for  
the barakat of receiving Qardan Hasana.

Khuda Taala Syedna Mufaddal Saifuddin Aqa Moula (tus) nu umr-e-shareef ne  
qiyamat na din lag daraaz karjo-Ameen.

I acknowledge receipt of check #:

Dated:

For: \$

Being Qardan Hasana for the purpose of:

Abde/Amte Sayedna (tus)

\_\_\_\_\_  
Signature

Note: Please send this acknowledgment to:

Mufaddal Qardan Hasana  
Anjuman-e-Saiffee, Chicago  
10S252 Kingery Hwy (Rt 83)  
Willowbrook, IL 60527