

ഫോൺ നമ്പർ:0484-8078886270
0484-2342485, 0484-2346091
ഇമെയിൽ: ceokl@wakf.gov.in
വെബ്സൈറ്റ് : www.keralastatewakfboard.in

കേരള സംസ്ഥാന വഖ്ഫ് ബോർഡ്

മുഖ്യകാര്യാലയം, റി.ഐ.പി. റോഡ്, കലൂർ, കൊച്ചി -682017

B10-4419/2023
From

Meeting File No. 4419/2023

Date: 05/02/2024

TO CHIEF EXECUTIVE OFFICER

XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX

Sir/ Madam

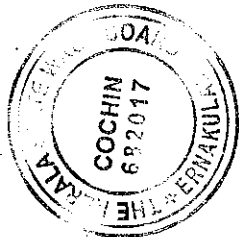
Sub: Loan Scholarship sanctioned to XXXXXXXX – Intimation – reg.
Ref: (1). Loan Scholarship Notification dated 26/09/2023
(2) Board's decision dated 01/02/2024

With reference to the above, you are hereby informed that the Kerala State Waqf Board vide its decision dated 01/02/2024 have been sanctioned a sum of 2500/- per month as loan scholarship during your course period with effect from October, 2023 onwards.

Therefore you are hereby informed to furnish an agreement on a non-judicial stamp paper worth Rs.200/- as per proforma attached herewith and be produced before the undersigned in person on 27/02/2024 at 10:30 AM at the Kerala State Waqf Board Head Office, Near International Stadium, V.I.P. Road, Kaloor, Ernakulam District to furnish the following documents. You are also required to furnish surety in annexure attached to the agreement (Employee of Central/ State Government/ central and PSU'S/ Statutory / Autonomous bodies/ Co-operative Banks and Societies are eligible to offer surety- ship in Annexure). The loan scholarship will be deposited in the account of applicant subject to the execution of agreement. The course certificate from the institution concerned shall be produced at the beginning of every academic year. If you fail to attend the office within the time specified, your application will be rejected with out any further intimation.

- 1 Photograph (passport size) – 1
- 2 Self attested copy of S.S.L.C Book (first page)
- 3 Self attested copy of Identity cards of applicant & parent
- 4 Self attested copy of Identity Card issued by the college
- 5 Self attested copy of Identity cards of sureties
- 6 Telephone number and E- mail ID
- 7 Course Certificate for the period (Original)
- 8 Income Certificate issued by the Village Officer (Original)
- 9 Self attested copy of Plus Two / XII Class Mark list
- 10 Revenue Stamp worth Re.1/-
- 11 Copy of Bank pass book (Preferably SBI)

Encl: As above



Yours Faithfully,

CHIEF EXECUTIVE OFFICER

(Type in the Stamp paper worth Rs.200/-)

THE KERALA STATE WAQF BOARD, ERNAKULAM
SCHOLARSHIP LOAN AGREEMENT

This agreement made on this the.....day of 2024 by (1).....
(Name of the Student) son/daughter of Shri residing at
(HouseName/No.).....P.O.....Taluk..... in
.....District.....(Pincode)studying at.....
College, and temporarily residing at.....(Full Address with Pin
Code) hereinafter called the "loanee" which term shall include his executors, administrators,
heirs, legal representatives and assignees (2) Shri.....(Surety No.1)
S/D/W/o.....by profession.....doing at (Name & Address of
firm/Office) residing at (House Name/No.)
Village.....Taluk.....P.O.....Pincode.....,
District.....and(3)Shri.....(SuretyNo.2),S/D/W/o.....
by profession.....doing at (Name & Address of firm/Office).....residing
at (HouseName/No.)....., Village.....,Taluk.....,
P.OPincode ,Districtwhich term shall include
their executors, administrators, heirs, legal representatives and assignees in favour of the Chief
Executive Officer, Kerala State Waqf Board, V.I.P. Road, Kaloor, Kochi - 17.

WHEREAS the Board has decided to award loan scholarship for the purpose of helping deserving Muslim students subject to the terms and conditions governing the award of such loan scholarship, prescribed by the Board from time to time:

AND WHEREAS the "loanee" applied to the Board to award him / her a loan Scholarship with a view to support him /her to studyCourse payable for the period ofmonths (from 1st October 2023 toexcept the months of April and May) subject to the terms and conditions specified and presented by the Board from time to time in.

AND WHEREAS..... the "loanee" has agreed to abide by the said terms and conditions and to repay the loan in accordance with the terms and conditions of this Bond and the said (loanee) and 1)..... (Surety No.1), 2)..... (Surety No.2) have agreed to stand as sureties for the refund of the loan to the Board by the "loanee" and for the due performance by the "loanee" of the stipulations set forth herein and of the terms and conditions specified.

NOW THIS INDENTURE WITNESSETH: That in pursuance of the said agreement and in consideration of the Board having awarded the "loanee" the said loan of Rs. 2500/- per month payable for a period ofmonths (from from 1st October 2023 toexcept the months of April and May) the "loanee" hereby agree and undertakes as follows:-

1) He/She shall pay to the Board the loan amount by 24 equal monthly instalments with effect from three months after obtaining any employment or engaging in trade, profession etc. or six months after the completion of his/her study, whichever is earlier. If there is any default in repayment, 12% penal interest will be charged against the amount due.

2) The amount when received shall be credited towards the amount of the loan advanced to the "loanee" under the terms of this indenture; and the sureties hereby jointly and severally undertake and guarantee the refund of the whole amount which may be received by the "loanee" during the time he holds his scholarship in the manner aforesaid.

3) The "loanee" and sureties hereby agree and undertake that whenever the "loanee" makes default in the repayment of three consecutive monthly instalments in the manner mentioned above, the Board shall have the right to demand immediate repayment of the entire balance due out of the sum that may be received by the scholarship and on such demand the scholarship holder shall pay the same in lump-sum notwithstanding the terms and conditions specified herein and the sureties jointly and severally guarantee and undertake such repayment.

4) That whenever the loan scholarship awarded by the Board to the "loanee" aforesaid cases when the scholarship obtains the loan scholarship on false, incorrect or inadequate information or misrepresentation or by his ceasing to attend the course or college before the completion of the course for which the loan scholarship is granted or by his progress or conduct being reported to be unsatisfactory by the Principal of the College or the Head of the Institution in which he undergoes the course or by his failure to secure promotion to the higher class, or by reason of any other ground, which in the opinion of the Board may be considered sufficient and proper, the Board shall, notwithstanding the terms and conditions contained herein, have the right to demand immediate repayment of the entire loan amount received by the "loanee" up to the said date of forfeiture and the "loanee" shall repay the same in lump-sum and the sureties jointly and severally undertake and guarantee such repayment.

5) That the "loanee" and the sureties hereby undertake to intimate in writing to the Chief Executive Officer of the change of address or death if any, of the "loanee" or of the sureties from time to time. The "loanee" further agrees to pay all legal and other incidental charges that may be incurred by the Board in respect of the collection of the amount of this bond from the "loanee" or his sureties, and the sureties jointly and severally guarantee and undertake such payment.

6) This indenture further witnesses that the right to demand repayment under this bond shall be deemed to commence from the time when the Board demands such repayment after 6 months of the completion of the course or within three months of his/her employment whichever is earlier

7) The "loanee" and the sureties agrees and undertake that they shall sign and return any statement of account forwarded by the Board at any time setting out the balance due in respect of the loan scholarship granted.

8) It is further agreed by the parties their all legal proceedings in respect of the endorsement of the terms of this bond the jurisdiction shall be that of the competent courts within the Town of Ernakulam.

In witness whereof the "loanee".....and the sureties have each hereunto set their respective hands and seal the day and year above written.

Signed and delivered by the said "loanee"

(Scholarship holder)

*Witness:

(1).....
(Signature)

(2).....
(Signature)

Signed by the said 1st
Surety in the presence of:

(First Surety)

*Witness:

(1).....
(Signature)

(2).....
(Signature)

Signed by the said 2nd Surety
in the presence of:

(Second Surety)

*Witness:

(1).....
(Signature)

(1).....
(Signature)

(Office seal of Jama ath)

Note* Witness are to be office bearers of concerned Jama ath and their address with name and designation should also be shown.

KERALA STATE WAQF BOARD, ERNAKULAM
Head Office: V.I.P. Road, Kaloor, Kochi-682 017

APPLICATION FORM

Purpose for being a surety / guarantor to Shri/Smt.

Under the Loan Scholarship Scheme of the Kerala State Waqf Board

1.	Name of Surety (In Block Letters)							
2.	Father's/ Husband's Name							
3.	(a) Whether Debtor Surety /Guarantor							
	(b) If Surety/Guarantor specify the relationship with the principal debtor							
4.	Residential Address	Permanent	Present					
	(a) House name							
	(b) Ward No. House No.							
	(c) Desom							
	(d) Panchayath /Municipality/ Corporation							
	(e) Lane / Street							
	(f) Village							
	(g) Taluk							
	(h) District							
	(i) Post Office with pin code							
5.	Monthly income							
6.	Details of property owned and possessed							
Sy.No.	Acre	Cent	Village	Taluk	District	Description	Market Value	Yearly Income

I, declare that the information furnished above is true to the best of my knowledge and belief.

Place:

Signature:

Date:

Name:

EMPLOYMENT CERTIFICATE

Certified that Shri/Smt.....S/D/W/o.....of
 House Desom/Town Village
 Taluk District now residing at House
 Desam/Town Village Taluk District
 who has signed over leaf is permanent/officiating/acting(Designation)
 in the(name of office).....

DETAILS OF HIS/HER SERVICE

1.	Date of birth and age	
2.	Date of entry to service	
3.	Date from which continuous service begin	
4.	Date of retirement	
5.	P.F Account no.	

DETAILS OF SALARY

I. Scale of pay		II. Earnings		III. Deduction /Recoveries	
1.(a)	Basic pay			1.	Provident Fund
	(b) Personal pay			2.	LIC Premium
2.	Dearness allowance			3.	Income Tax
3.	HRA			4.	House Loan
4.	Compensatory allowances			5.	Festival advance
5.	Other allowances (Specify)			6.	Other Recoveries(Specify)
	(i)				(i)
	(ii)				(ii)
	Total				Total
	Net salary				
Details of employment certificate issued previously to the employees if any					Yes / No
If yes (specify details)					

Place:

Date :

Office seal

Signature, Name & Designation
of the Head of office/Drawing officer**AGREEMENT FOR RECOVERY FROM SALARY**

I.....(Name,
 Designation, Office & Department) hereby agree that in case of default of payment of monthly instalments in scholarship loan availed by Shri/Smt from
 Kerala State Wakf Board, recoveries of such amounts as may fixed by the Board from time to time may be made from my salary at source and also from my DCRG/Terminal Benefits/VRS proceeds and other benefits.

Signature of the Employee with date

I agree to effect the above recoveries

Place:

Date:

Signature, Name & Designation
of the Head of Office/ Drawing Officer

(Note: Gazetted Officer who draws their pay direct from the treasuries can sign the above certificates themselves quoting the audit number and name of treasury and get the signature attested by their immediate Superior Officer)

KERALA STATE WAQF BOARD, ERNAKULAM
Head Office: V.I.P. Road, Kaloor, Kochi-682 017

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4.	Residential Address	Permanent	Present						
	(a) House name								
	(b) Ward No. House No.								
	(c) Desom								
	(d) Panchayath /Municipality/ Corporation								
	(e) Lane / Street								
	(f) Village								
	(g) Taluk								
	(h) District								
	(i) Post Office with pin code								
5.	Monthly income								
6.	Details of property owned and possessed								
	Sy.No.	Acre	Cent	Village	Taluk	District	Description	Market Value	Yearly Income

I, declare that the information furnished above is true to the best of my knowledge and belief.

Place:

Signature:

Date:

Name:

1. ലോൺ സ്റ്റാളിംഗിന് അർഹരായിട്ടുള്ളവർ 200 രൂപ മുദ്രപത്രത്തിൽ ഇതോടൊപ്പമുള്ള കരാർ തയ്യാറാക്കി ഒപ്പിടേണ്ടതും രണ്ടു പേർ അംഗീകാരം നൽകേണ്ടതുമാണ്. എഗ്രിമെന്റിനെ എല്ലാ പേജിലും വായ്പക്കാരനും രണ്ടു അംഗീകാരം ഒപ്പിടേണ്ടതുമാണ്.
2. അംഗീകാരം രണ്ട് പേരും സർക്കാർ / അർദ്ധ സർക്കാർ / പൊതുമേഖല / സ്വയം ഭരണാധികാരി സ്ഥാപനങ്ങൾ / സഹകരണ ബാങ്ക് / സൊസൈറ്റി എന്നിവയിൽ അംഗീകൃതമായോ അല്ലെങ്കിൽ അംഗീകൃതമായിട്ടുള്ളതല്ലെങ്കിൽ മറ്റൊരാൾ വായ്പക്കാരന്റെ പിതാവ് / മതാവ് / സഹോദരൻ / സഹോദരനി എന്നിവയിൽ വരുമാനമുള്ള ഒരാൾക്ക് വ്യക്തിയോ ആകാവുന്നതാണ്.
3. അംഗീകാരനായ ഉദ്യോഗസ്ഥൻ അനുബന്ധ ഫോറത്തിൽ അംഗീകൃതമാണ്.
4. കരാർ കാലാവധിക്കു ശേഷം രണ്ട് വർഷത്തിനകം റിട്ടയർ ചെയ്യുന്നവരുടെ അംഗീകാരം സ്വീകരിക്കുന്നതല്ല.
5. എഗ്രിമെന്റിൽ സാക്ഷികളായി ഒപ്പിടേണ്ടത് ലോൺ എടുക്കുന്ന വ്യക്തിയുടെ മറ്റൊരു അംഗീകൃതമായിരിക്കണം. അവരുടെ പേരും ഒരുമുദ്രാങ്ക പദവിയും വിലാസവും കൂടി വ്യക്തമാക്കിയിരിക്കേണ്ടതുമാണ്.
6. കോളിന്റേറ്റി കാലാവധി കൃത്യമായി എഗ്രിമെന്റിൽ യഥാസ്ഥാനത്ത് പൂരിപ്പിക്കേണ്ടതുമാണ്.
7. കരാറിൽ കാണിച്ചിട്ടുള്ള എല്ലാ രേഖകളും ക്രമപ്രകാരം എഗ്രിമെന്റിനനുസരിച്ച് സമർപ്പിക്കേണ്ടതുമാണ്.
8. കോഴ്സ് കഴിഞ്ഞ 6 മാസത്തിന് ശേഷം തിരിച്ചടവ് തുടങ്ങേണ്ടതും 2 വർഷത്തിനകം പലിശയ്ക്കുതെ തിരിച്ചടവ് പൂർത്തിയാക്കേണ്ടതുമാണ്.
9. തിരിച്ചടവ് കാലാവധി കഴിഞ്ഞതിന് ശേഷം കൂടിശ്ശിഖ വരുത്തിയാൽ 12% പിഴ ഉൾക്കൊള്ളുന്നതാണ്.