

**PART I: APPLICATION FOR**

A LOAN UNDER THE HIGHER EDUCATION LOAN PROGRAM (HELP) OF MOANOGHAR

To  
The Executive Director  
Moanoghar  
Rangapani, Rangamati  
Rangamati Hill Tracts  
BANGLADESH.

Subject: An application for a loan under the HELP.

Dear Sir,

I hereby apply for a loan under the HELP of Moanoghar. In support of my application, I furnish my particulars as below:

1. Name (in block letters) : .....
2. Date of birth : .....
3. Father's name : .....
4. Mother's name : .....
5. Permanent Address : .....  
.....  
.....
6. Mailing address : .....  
.....  
.....
7. Contact number & Email : .....
8. Educational qualifications

Degree obtained	Name of the Board/University	Year	Subject	Division/CGPA	Percentage
SSC					
HSC					

9. Proposed field of study, its duration, and institution

.....  
.....

10. Please write why do you need a loan from the HELP (maximum 200 words) of Moanoghar?

11. Two names of referees & contact address: .....

.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....

12. Name of your guarantor & relations with him/her: .....

I hereby declare that all information furnished above is correct. If any wrong and/or incorrect information is detected, I shall be liable to accepting any decisions – rejection of this LOAN AGREEMENT or any other measures taken by the Moanoghar authority.

Signature of applicant

Date:

Place:

**PART II: TERMS & CONDITIONS OF THE LOAN CONTRACT**

This LOAN CONTRACT between Moanoghar «hereafter 1<sup>st</sup> Party» located in Rangapani, Rangamati, Rangamati Hill Tracts, represented by the Executive Director

**And,**

Mr./Ms. .... <<hereafter 2<sup>nd</sup> Party or loanee>>, address: .....is concluded on the following terms and conditions.

1. The 1<sup>st</sup> Party is giving this loan to the loanee solely for the purpose of his/her studies in the approved subject as stated in his/her application form (section 10). This loan cannot be used for any other purpose except the intended purpose stated in this LOAN CONTRACT.
2. The 1<sup>st</sup> Party shall pay this loan to the loanee for the study in the public universities or institutions only.
3. The 1<sup>st</sup> Party shall pay Tk. .... (In words: ..... ) per month to the loanee with effective from <<dd/mm/year>> to <<dd...../mm...../year.....>>. However, continuation of this LOAN CONTRACT is subject to availability of funds.
4. The 1<sup>st</sup> Party shall make arrangements to pay out the loans to the loanee by the 2<sup>nd</sup> week every month. To ensure the smooth transfer of money, the 2<sup>nd</sup> Party shall provide the 1<sup>st</sup> Party with a reliable address or a bank account, in which s/he wants to receive the money.
5. This LOAN CONTRACT is renewable every year subject to satisfactory performance by the loanee in his/her studies. As a proof or evidence of his/her academic performance, the loanee must submit the progress report to the 1<sup>st</sup> Party every year and/or in the end of every semester.
6. This LOAN CONTRACT shall be cancelled if the loanee fails in any academic session, but s/he is liable to paying back all the money s/he received from the 1<sup>st</sup> Party.
7. This loan is refundable. Therefore, the 2<sup>nd</sup> Party/loanee agrees to pay back the entire loan s/he received to the 1<sup>st</sup> Party at the rate of 10% or mutually agreed installments over his/her monthly gross income/salary, as soon as s/he starts earning after completion of his/her studies.
8. This loan in principle is interest free. However, a small service fee may be charged at the discretion of Moanoghar management, but in no circumstances, such service fee should exceed 4% on an accumulated basis.

9. If the loanee fails to repay the entire loan, his/her guarantor shall be obliged to pay back all the money to the 1<sup>st</sup> Party.
10. The 1<sup>st</sup> Party encourages and promotes voluntarism in social action. Therefore, the 2<sup>nd</sup> Party agrees to provide voluntary service during the long vacation when the 1<sup>st</sup> Party calls upon him/her to do so.
11. The loanee agrees to abide by the terms and conditions in the Management Policy of HELP adopted by the Moanogharians and Moanoghar in February 2012.
12. The loanee further agrees to any future conditionality by Moanoghar authority for receiving loans. Such conditionality shall be agreed by mutual consent of both parties.

I have read, understand and agree to the terms and conditions of this LOAN CONTRACT stated in the part II and put my signature hereunder.

Signature

Name of the loanee

Date

Place

Signature

Executive Director, Moanoghar

Date

Witnesses

Signature & Date

1. Name of the witness:

2. Name of the witness:

3. Name of the witness: