

Shahari Waqf Sampatti Vikas Yojana

Model proforma for submission of project proposal for availing loan under "Shahari Waqf Sampatti Vikas Yojana"

About the scheme

This scheme is implemented with a view to improve the financial position of the Auqaf and Waqf Board to enable them to enlarge the area of their welfare work and with a view to protect vacant Waqf land from encroachers and to develop economically viable projects on Waqf properties for generating more income and/or to widen welfare activities.

Under the scheme interest free loan is advanced to various Waqf Boards and Waqf institutions for construction of economically viable buildings on the Waqf land such as Commercial Complex, Marriage Hall, Hospitals, Cold Storage etc.

Submission of Proposal under the scheme for obtaining loan

The applicant Board/Mutawallis are required to submit the proposals on the prescribed application form with the requisite documents through concerned Waqf Board which passes the resolution for approval of the scheme for loan from CWC. The following documents are required to be enclosed with the loan application:

- a) Site plan of the land to be developed indicating boundaries.
- b) Plan of construction prepared by a qualified Engineer/Architect, duly sanctioned by the Municipal/Competent authority or other plan approved by experts.
- c) Detail item-wise estimate of cost of construction or other cases.
- d) A statement showing the profitability of the scheme.
- e) A statement of the market value of the property proposed to be developed, duly prepared by an Approved Valuer, Revenue Authority.

- f) Copies of documents, such as Waqf Deed, Revenue and Municipal Records, Waqf Register of the Board etc. to establish the ownership of the borrower over the property.
- g) A non-encumbrance certificate from the Competent Authority or the State Waqf Board where the property is situated.

Eligibility and Finance, APC, Repayment etc.:

All SWBs/Registered Waqf institution which are in full possession of property to be developed and in the opinion of the CWC are not insolvent or otherwise suitable shall be eligible for interest free loan. Maximum interest free loan payable will be as follows:

1. For major projects-Rs.2.00 crores or 75% of the estimated cost of the project (excluding the value of land) whichever is less.
2. For smaller projects-Rs.75.00 lacs or 75% of the estimated cost of the project (excluding the value of land) whichever is less out of the Revolving Fund of the Council on same terms & conditions.
3. Administrative Processing Cost (APC): The loanee concerned shall pay administrative processing cost to the CWC @8% of the loan amount before it is released.
4. Repayment of loan: The loan shall be ordinarily repayable to the CWC in sixteen half-yearly installments, with the moratorium of one year after the final installment of loan is disbursed.
5. The project shall be implemented strictly in accordance with the plan approved by a qualified Architect/Engineer/Expert. No deviation from the approved plan shall be made without the prior sanction of the CWC.

SPECIMEN LOAN APPLICATION FORM

***Application for Grant of Loan for
Development of Urban Waqf Property***

To,

The Secretary,
Central Waqf Council,
Central Waqf Bhawan,
P-13 & 14, Sector-6, PushpVihar
Opposite Family Court, Saket
New Delhi – 110 017

(Through the State Waqf Board/ State Government)

Sir,

Having carefully gone through the details of the guidelines of the scheme of Shahari Waqf Sampatti Vikas Yojana (SWSVY) of Ministry of Minority Affairs, Govt. Of India for obtaining loans for the Development of Urban Waqf Properties, and agreeing to abide by all the terms and conditions laid down, I ...**Shahid Khan**, Mutawalli of the **Rampur Waqf No.714**..... Waqf hereby apply for the grant of a loan of Rs75.00(Rupees seventy five lacs only) for the development of its property mentioned below which is duly registered as a Waqf and is free from all encumbrances. I further certify that no individual or body has any interest, right or claim in the property to be developed, other than this Waqf, which is in full possession of the property. Necessary details are furnished below: -

1. Name of the Waqf. **Rampur Waqf No.714.**
2. Location of the property/land to be developed City/Town **Rampur (U.P.).**
3. Particulars of the area/land to be developed.....

- i.) Title deed / Documents No. **786/12**
- ii.) Name of S.R.O.
- iii.) Area Sq. meters 788 sq.mtrs. Sq.Ft.
- iv.) Boundaries
North - Property of CNG
East - Residence
South -Municipal Road
West - Vacant (Private Property)

v.) Present state of the property i.e. vacant build up/occupied by tenants/self -**Vacant**

4. Serial number of the Waqf Boards Register 876/W where the Waqf is registeredand the Gazette notification number dated 5.11.2011.
5. Date of creation of the Waqf 25.06.1978 and object of the its creation-For welfare of the muslim community
6. Present annual income of the Waqf Rs.10,90,000/-
 - a) Property to be developed -Nil
 - b) Over all income of the Waqf Rs.10,90,000/-
7. Security of the loan for obtaining loans will be furnished through:
 - a) Deposit of title deeds with the Central Waqf Council; OR
 - b) State Government guarantee; OR
 - c) Bank guarantee/State Waqf Board guarantee; OR
 - d) Any other

(*Note*: Strike out the options not chosen)

8. The following documents are being enclosed:
 - a) Site plan of the land to be developed indicating boundaries.
 - b) Plan of construction prepared by a qualified Engineer/Architect, duly sanctioned by the Municipal/Competent authority or other plan prepared by Experts.
 - c) Details item wise estimate of cost of construction or other cases.
 - d) A statement showing the profitability of the scheme.
 - e) A statement of the market value of the Waqf property proposed to be developed, duly prepared by an Approved Valuer, Revenue Authority.
 - f) Copies of documents, such as Waqf deed, revenue and municipal records, Waqf register of the Board etc. to establish the ownership of the borrower over the property.
 - g) A non-encumbrance certificate from the competent authority or the State. Waqf Board where the property is situated.

Address _____

Signature of the applicant

Name in block letter

Designation _____

Phone No: _____

(to be filled by the Secretary, State Waqf Board)

The above application of Shahid Khan Waqf for a loan of Rs75.00 lacs from the Central Waqf Council for the project in an Urban Area, was duly considered in the meeting of the State Waqf Board on 25/09/2021. The Board vide resolution No. 27 reproduced below, has resolved to recommend the application to the Central Waqf Council through the State Government, and to fulfill all the obligations which will develop on the Board under the agreement which will be signed by the Mutawalli of the Waqf and the Secretary of the Board as borrowers in accordance with the Central Waqf Council Terms and Contentions for obtaining loans.

“Resolved to recommend the development project submitted by the Mutawalli of **Rampur Waqf** for (the construction of) **Shopping Complex** on the site of the Waqf to the Central Waqf Council and to permit the Mutawalli to “Deposit the title deed with the Central Waqf Council or *to furnish the State Government guarantee/Bank guarantee/State Waqf Board’s guarantee or *to mortgage the property viz, the site proposed to be developed along with the proposed construction and any other immovable property with the Central Waqf Council under section 51(1) of the Waqf Act, 1995 as required *(or any other guarantee to be specified) for obtaining necessary loan for development of the said property. The Secretary of the Board is also authorized to sign the agreement deed in respect of the loan in accordance with the Central Waqf Council Terms and Conditions for obtaining loans for the Development of Urban Waqf Properties.

The undersigned further certify that:

- a) The property to be developed is in urban area.
- b) There is no infighting whatsoever in the Waqf
- c) There is no objection from the local Muslim community.
- d) There is no litigation about the Mutawalliship.
- e) The plot is free from encroachment/not occupied by any tenants and is available for development.

Chief Executive Officer
(with name)

State Waqf Board

Seal Dated:.....

(* strike out those not applicable)

Note: As per the modified scheme for release of loan, the permission of the State Government under Section 75 of the Waqf Act, 1995 to borrow the loan is required in case of waqf is under the direct management of the board but if the applicant is the Mutawlli then the Government permission is not required.