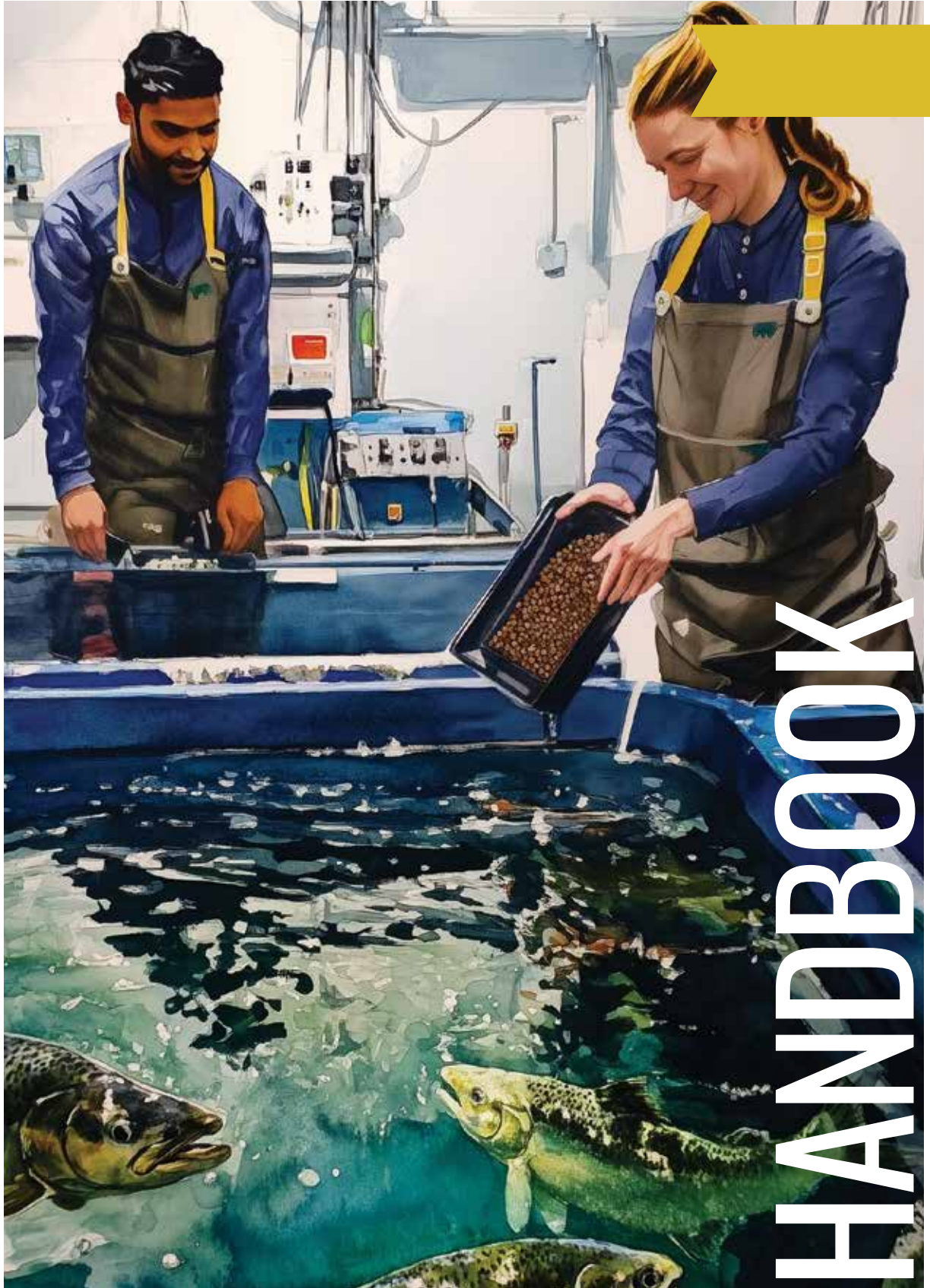


SCHOLARSHIP PROGRAM FOR MUSLIM COMMUNITIES IN NON-MEMBER COUNTRIES (SPMC)

HANDBOOK FOR SPMC PROGRAM

UNLOCK YOUR FUTURE WITH ISDB SCHOLARSHIPS



HANDBOOK

ISDB GROUP

ISLAMIC DEVELOPMENT BANK GROUP (ISDB GROUP)

ESTABLISHMENT

The Islamic Development Bank (IsDB) is an international financial institution established in Rajab 1395H (July 1975).

PURPOSE

The purpose of the IsDB is to foster economic development and social progress of the member countries and the Muslim communities in non-member countries in accordance with the principles of the Islamic Shariah.

FUNCTIONS

The functions of the IsDB are to participate in equity capital, to grant loans for productive projects and enterprises, and to provide financial assistance to member countries in other forms of economic and social development. The IsDB also operates trust funds and is required to establish and operate special funds for specific purposes including a fund to assist Muslim communities in non-member countries. The IsDB is also authorised to accept deposits and to raise funds in any appropriate manner and is charged with the responsibility of assisting in the promotion of foreign trade (especially in capital goods) among member countries, providing technical assistance to member countries, extending training facilities for personnel engaged in development activities and research to enable the economic, financial, and banking activities in Muslim countries to conform to Shariah.

MEMBERSHIP

Membership of the IsDB consists of 57 countries. To become member, a country should be a member of the Organisation of Islamic Cooperation (OIC) and contribute to the share capital, as decided by the Board of Governors.

CAPITAL

The authorised capital of the IsDB is thirty billion Islamic Dinars. The Islamic Dinar is the unit of account of the IsDB and is equivalent to one Special Drawing Right of the International Monetary Fund.

OFFICES

The IsDB's Head Office is in Jeddah, Saudi Arabia. It has regional hubs in Egypt, Indonesia, Kazakhstan, Malaysia, Morocco, Nigeria, Senegal, Suriname, Türkiye, and Uganda.

LANGUAGES

The official language of the IsDB is Arabic but English and French are used as working languages.

GROUP AFFILIATES

The Islamic Development Bank Institute (IsDBI), the Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), the Islamic Corporation for the Development of the Private Sector (ICD), the International Islamic Trade Finance Corporation (ITFC), and the Islamic Solidarity Fund for Development (ISFD).



www.isdb.org

WELCOME

أهلاً وسهلاً
BIENVENUE!

Welcome to the IsDB Scholarship Program for Muslim Communities in Non-Member Countries (SPMC).

The SPMC takes great pleasure in welcoming you to the Program to benefit from this opportunity and congratulates you on your selection.

It is our hope that with the opportunity afforded to you under this Program, you will be able to not only improve yourself and your family but also make a meaningful contribution to the development of your community and country.

To help you utilise the scholarship efficiently and effectively, this Handbook, which has been prepared for you, contains all the necessary information and documents you will need.

Please make it a habit to consult the Handbook first before taking any action or requesting anything from the IsDB. The answer you are looking for may have already been given in the Handbook.

We wish you good luck and all the best in your effort to achieve your noble objective.

Cooperation and Capacity Development Department
Special Assistance Division
Scholarship Program
Jeddah, Saudi Arabia



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1.

ON THE HANDBOOK

1.1 The purpose of this Handbook is to guide the recipients on how the IsDB Scholarship Program for Muslim Communities in Non-Member Countries (SPMC) is conducted. This book is to be used as a reference document on any aspect and at any stage of the Program.

1.2 WHAT IS IN THIS HANDBOOK:

1.2.1 It spells out all the necessary steps that must be followed to achieve a smooth student enrolment in the Program **for students studying in their home countries** (pre-departure preparation, timely departure, safe arrival, conducive study environment, and successful return home **for students studying abroad**), and meaningful post-study involvement and contribution to the development of the country.

1.2.2 It identifies and provides the necessary documents and forms that are needed under each step of preparation to join the Program and the start of the study, especially for the first three priority stages (pre-departure, departure, and arrival).

1.2.3 To request anything from the IsDB and to fulfil your obligations under the Program, kindly check the Handbook for the documents you need, make copies, and then complete and send them to the IsDB.

1.2.4 Please make it a habit to consult the Handbook first before taking any action or requesting anything from the IsDB. The answer you want may have already been there.

ATTENTION

This Handbook has been especially prepared for IsDB students only. It is a CONFIDENTIAL document to be used by you only.

2.

BRIEF ON THE PROGRAM



- 2.1** The Program is more than just a straight financial assistance to eligible qualified students in need. It is also a tool for improving the socio-economic conditions of your Muslim community through the scholars it produces. It is basically a human development Program since the scholarship is an interest-free loan (*Qard Hasan*) to the students and a grant to the Muslim community to which they belong (since repayment is not made to the IsDB but to a local trust).
- 2.2** Under the Program, the students are required to repay the loan after graduation and employment, in easy instalments, to the IsDB Education Trust (IET), a Waqf set up (or to be set up) in the students' communities. The students are also required to play an active role in community development.
- 2.3** The repaid fund is recycled to provide more scholarships to other eligible students from the same community to complement the direct IsDB SPMC Program and to sustain the Program in the long run. On the other hand, the community development services rendered by the IsDB SPMC graduates will also contribute to the socio-economic development of the country.

3.

ABOUT YOUR SELECTION



- 3.1** As you know, the final selection for the IsDB SPMC is done based on the recommendation by the IsDB Executive Committee which has been approved by the IsDB Management.
- 3.2** Therefore, after your selection, you have been informed of your selection through an email notification that you received from the IsDB Scholarship portal or from the respective Desk Officer of the IsDB SPMC. The IsDB initially provides you with the following two items:
- 3.2.1** A Scholarship Offer Letter, indicating that you have been selected, congratulating you on your success, and guiding you on the requirements and steps to follow to complete your registration in the Scholarship Program.
- 3.2.2** A copy of this Handbook you are now reading.
- 3.3** If you do not have either or both of the above items, please contact the respective Desk Officer of the IsDB SPMC by email.

4.

SCHOLARSHIP OFFER LETTER

3.1 Your Offer Letter is issued automatically soon after you have been selected by the IsDB SPMC.

3.2 This letter informs you of your selection, congratulates you, and guides you as to what kind of financial and other support you will be receiving from the IsDB SPMC. The letter will include the ID number of your application, for your reference.

3.3 The Offer Letter may be used at the time of your registration at the university/institute, and it is issued once only by email.

3.4 If you accept the scholarship offer, you must express so in writing to the IsDB within one month from the Offer Letter's date. Please confirm your acceptance in writing, by email, to the Scholarship Officer of your Program.

3.5 In the Offer Letter (**to prepare you for your enrolment in the Program**) you will be asked to complete and submit the following documents to the IsDB, with a copy to our Counterpart Organisation (CPO) in your country, failing which the offer will be withdrawn:

- The Scholarship "Surety Bond" signed by you and your guarantors.
- A Letter from your university confirming you are joining the study.
- A medical fitness report from an authorised doctor/hospital.

(Note: the full address of the CPO will be provided in the Offer Letter)

3.6 Once you successfully complete and submit the above-required documents, IsDB Scholarships will start the process of your registration in the Program and issue to you the final Scholarship Clearance Letter.



5. BENEFIT PACKAGE



5.1 The Program covers the following benefits:

- ✓ Tuition fees, payable to the universities directly; subject to IsDB approval.
- ✓ Monthly stipend commensurate with the cost of living in the country of study;
- ✓ Books/clothing allowance, the equivalent of three months monthly stipends, once a year;
- ✓ Cost of medical treatment (either at the university or at a local government hospital);
- ✓ For students who are selected to study abroad, the IsDB also provides return economy class tickets to and from the countries of study (once at the beginning and at the end of study), as well as an installation allowance. Please see the Air Ticket Request Form, attached as Appendix-1.



5.2 The scholarship does not cover the following:

- ✗ Visa application(s) costs;
- ✗ Expenses to bring and/or support a student's family members;
- ✗ Extracurricular courses or training;
- ✗ Courses that do not meet the minimum credits required to earn the graduate degree;
- ✗ Language training not provided by the study program;
- ✗ Additional travel during the study program;
- ✗ Expenses related to research, supplementary educational materials, field trips, participation in workshops/seminars, exchange Programs, conferences, or internships.
- ✗ Educational equipment, such as computers; and
- ✗ Residence permit fee.

ATTENTION

Please note that payment of all the above entitlements will start only after you have started your study. The IsDB Scholarship Program will not pay or reimburse any expenses not listed under the Benefit Package and reserves the right to reject any request for payment or reimbursement not previously approved.

Please see the Reimbursement of Fees Form, attached as Appendix-2.

6. YOUR FOLLOW-UP ACTIONS

6.1 After you have received your Offer Letter and the Handbook and have studied the contents of both (especially the conditions that will apply to you after your graduation) and your 'Benefits Package', you may now proceed to complete and submit the documents requested from you, specifically the Scholarship Surety Bond/ Agreement, university admission, and the medical fitness report.

7. ACCEPTANCE OF SCHOLARSHIP OFFER

7.1 Your first action is to provide your written acceptance of the scholarship offer to the IsDB SPMC after you have studied and accepted the terms and conditions of the Program as mentioned in the Offer Letter, the Handbook, and the Benefit Package.

7.2 Your written acceptance of the scholarship offer and, sending it to the IsDB SPMC signifies that you accept and will live with all the expectations of the Program, including the financial and social obligations as well as other consequences of any failure to do so.



8. SCHOLARSHIP SURETY BOND/AGREEMENT

8.1 Please study the Scholarship Surety Bond/Agreement carefully to ensure you can comply with all the rules and regulations of the Program. The Scholarship Surety Bond/Agreement is attached as Appendix-3.

8.2 Your signing of the Scholarship Surety Bond/Agreement also implies that you understand all the provisions of the Program mentioned in it and in the Offer Letter and that you accept them as such, among others:

- That you will repay the loan after graduation and gainful employment, in easy instalments, to an Education Trust set up by the IsDB SPMC in your country.
- That you and your family (including the two co-signatories) are responsible for fulfilling the obligation mentioned in the Scholarship Agreement.

8.3 After you have examined the Scholarship Agreement and discussed it with your family and co-signatories to agree and accept the responsibilities stipulated, you and your co-signatories or witnesses (father, guardian, or other relatives) may jointly sign and submit your acceptance to the IsDB SPMC as soon as possible. The Scholarship Surety Bond/Agreement must be endorsed by the IsDB Counterpart Organization in your country.

ATTENTION

Please note that NO payment will be made until the IsDB SPMC has received the complete and signed Scholarship Surety Bond/Agreement

9. ADMISSION

- 9.1** The priority under the Program is for you to study in your own country. Your admission is your own responsibility, and the scholarship will start only upon your joining the university/institute.

10. REGISTRATION

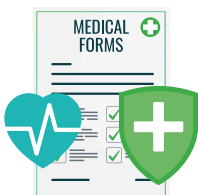


- 10.1** You are required to register for the maximum load of courses and to attend classes full-time during every semester/term, including the summer session. No exception is given for non-registration or non-attendance of classes.

- 10.2** Failing to register or to attend classes will result in the suspension or even termination of your entitlements/scholarship.

- 10.3** After you have completed your registration, please send the following to the IsDB in PDF format by email:

- A Letter from the university/institute confirming your registration with course details and expected graduation date.
- A copy of your national identity card/passport.
- The Scholarship Surety Bond/Agreement duly completed and certified by the CPO in your country. Please see Appendix-3.
- Medical fitness certificate from hospital/doctor. Please see Appendix-4.
- Your bank account details. Please see Appendix-5.



11. SCHOLARSHIP CLEARANCE LETTER

- 11.1** The Scholarship Clearance Letter will be issued soon after your acceptance of the scholarship offer and submission of the required documents stipulated in the Offer Letter.

- 11.2** This letter congratulates you and informs you that you have been awarded the scholarship. It also informs you of your field of study and university, as well as the details of the financial and other support you will be receiving under the IsDB SPMC.

- 11.3** One of the most important piece of information contained in your letter is your IsDB ID number. Your ID number composed of your country indicator, your number, and the year of selection will look like this (as an example only):

BNG / 600061636 / 022

With the receipt of this number and the letter, you have officially joined the IsDB SPMC. However, none of your entitlements will start until you have officially registered for admission to the university/institute and started study.

ATTENTION

Please do not forget to write your ID number under or after your name while communicating with the Desk Officer at the IsDB.

12. YOUR START WITH THE PROGRAM

12.1 Once you have completed your registration and have become acquainted with all rules and regulations of the IsDB Scholarship Program for Muslim Communities in Non-Member Countries (SPMC), the Special Assistance Division will maintain contact with you and serve you as efficiently as possible by:

- paying your monthly stipends (in two instalments yearly) from January to June and from July to December; and
- monitoring your academic performance. It is your responsibility to provide the Special Assistance Division by email with a certified academic record/transcript at least two months prior to the due date of stipend payment.

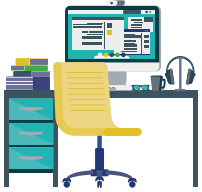


13. YOUR ROLE AND RESPONSIBILITY

13.1 You are expected to observe the following during the whole period of your study and up to your successful graduation:

- Dedicate your time to your studies.
- Submit results of your academic performance and/or academic record regularly (at least twice a year).
- Avoid taking part in political activities that will disrupt your study and disturb the peace and order of your institute and the country.
- Refrain from joining any political or extremist group or activities.
- Follow the law and rules and regulations of the country.

13.2 Failure to submit academic records and progress reports on time may also result in the suspension or termination of your scholarship.



ATTENTION

Please see the Plan of Study Form, attached as Appendix-6; the Academic Performance Report Form, attached as Appendix-7; the Financial Receipt Form, attached as Appendix-8; the Change of Field of Study/University Request Form, attached as Appendix-9; and the Proof of Completion of Study Form, attached as Appendix-11.

14. MEDICAL COVERAGE

14.1 While under the Program, your medical expenses will be paid for by the IsDB, but only if you receive the services or treatments from a university/institute hospital or a government hospital.

14.2 The procedure is for you to pay your medical cost first and seek reimbursement afterwards from the IsDB. In case of any high-cost medical emergencies (including necessary dental treatment), please inform IsDB first of the problem and the expected cost for prior IsDB approval. In case of an accident, proceed to a university/institute hospital or a government hospital and the IsDB will cover all necessary expenses.





Your books and clothes allowance, three-month stipends in a year, will be paid along with your monthly stipends.

15. MONTHLY STIPENDS PAYMENT

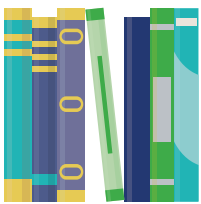
15.1 Your monthly stipends will be paid twice a year, January to June and July to December.

15.2 Your books and clothes allowance i.e., three-month stipends in a year will be paid along with your monthly stipends i.e., January to June and July to December.

15.3 The above payments will begin after the IsDB has received your Scholarship Agreement duly completed along with a letter from the university/institute confirming that you have already joined the university/institute mentioning the expected date of graduation.

15.4 Every time you receive your monthly stipends/allowance, you must acknowledge receipt of your payment by writing to the Desk Officer at the IsDB.

15.5 The payment of your monthly stipends is subject to your submission of academic records. Therefore, please make sure to regularly submit your academic records/status issued by your university to the Special Assistance Division by email



16. CHANGE OF FIELD OF STUDY OR UNIVERSITY/INSTITUTE

16.1 Changing the field of study or university/institute is not allowed under the Program. However, in exceptional circumstances, if it is necessary, it may be permitted subject to prior approval of the IsDB.

16.2 Such a change may be permitted only insofar as it does not entail extra costs extended during study (months or years) or delay in graduation.

17. EXTENSION OF STUDY

- 17.1** Under the IsDB SPMC, no extension of scholarship will be allowed beyond the normal duration of the course. However, in very exceptional and force majeure conditions, an extension may be granted subject to the approval of the IsDB Management. Please see attached the Extension Request Form, attached as Appendix-10.

18. NON-COMPLETION OF STUDY

- 18.1** In spite of the best efforts made in the selection of new students and in the implementation of the guidance and counselling activities, not all students graduate or even perform well.
- 18.2** Some students quit their studies due to lack of seriousness, incompetence or even illness and/or death. Others withdrew from the Program on their own and were terminated by the IsDB for the same or other reasons, such as when they were found to have breached the rules of the Program or engaged in wrongful conduct and behavior.
- 18.3** If you fail to complete your study for any reason (or for no reason at all), you will be expected to fulfil the obligations agreed and signed by you in the Scholarship Agreement.

19. TERMINATION AND SUSPENSION OF SCHOLARSHIP

- 19.1** The following failures may result in the termination of the scholarship:
- Academic dismissal by the university/institute.
 - Academic failures.
 - Cheating in examination, false declaration of documents, immoral behavior, etc.
- 19.2** However, before actual termination is decided, it may be necessary to review the case, during which time the scholarship will be suspended.
- 19.3** The minimum duration of suspension is six months or one semester and will be applied in the following cases:
- Unauthorised absence from the university/institute.
 - Failure to return to the university/institute after vacation.
 - Exceeding the duration of study.
 - Leaving the place of study without the IsDB's approval.
 - Failure to provide information on whereabouts.
 - Failure to submit official documents (certificate) of graduation.
- 19.4** After six months or one semester, the IsDB will decide the status of a suspended student as either a "Non-completion/Failed" or will reinstate him/her as an active student, if justified.

20.

COMPLETION OF STUDY

20.1 The IsDB is proud of its graduates who, since the inception of the Program in 1983, have numbered in thousands. They represent the future and the hope of their communities and countries to deliver the professional services for which they have been given scholarships and trained. They are also expected to be the base of the continuation of the Program in the future as they begin to refund their scholarships to be used to finance subsequent generations of young students and others who are less fortunate than themselves.

20.2 For the purpose of the Program, you are considered to have completed your study if any of the following conditions has occurred:

- You have studied up to the end of the normal duration of the course.
- You have exhausted all your monthly stipends and books and clothing allowance which you are entitled to for the whole normal period of your study.
- You have taken all the required courses and obtained the minimum credits required to graduate.
- You have secured a degree from the university/institute, which you have sent to the IsDB and the IsDB has received and acknowledged receipt of your degree.

20.3 There is no extension or additional financial support available after the completion of your study. You will not be automatically entitled to the next level of the scholarship. If you are interested in benefiting from the next level of the Scholarship Program, you will have to follow the same procedures again and will have to apply for that Scholarship Program through the Scholarship portal and you will be subject to competition with other candidates.



21. POST-STUDY ACTIONS



- 21.1** After graduation, please contact the IsDB and provide a copy of your degree/certificate to update the record and to guide you to join the IsDB Scholarship Alumni Network.
- 21.2** The IsDB realises that for some countries, securing employment is not easy and quick. However, through the persistence, stamina, and professionalism that you have obtained through the IsDB SPMC, we are optimistic that you will be successful in finding a suitable job after your graduation.
- 21.3** After reaching such a stage, please begin to consider your other equally important obligations, such as:
- fulfilling your obligations as agreed/signed in the Scholarship Agreement;
 - participating in community service Programs of your community/country;
 - joining the IsDB Scholarship Alumni Network; and
 - participating in the graduates' surveys conducted by the IsDB from time to time.
- 21.4** Whatever you are doing and wherever you are, please keep the IsDB posted on your address/ change of address in order for the IsDB to continue to service you as a valuable member of the IsDB scholarship community worldwide.

22. COMMUNICATION



- 22.1** The Program is implemented by the Special Assistance Division, Cooperation & Capacity Development Department, in coordination with the Counterpart Organization (CPO) in your country.
- 22.2** Therefore, you are expected to deal and cooperate with and maintain close contact and relationship with the Special Assistance Division in all matters related to the Program during and after the completion of your study.
- 22.3** You are expected to communicate with the IsDB directly to settle all matters related to your student life under the Program, as indicated in this Handbook.
- 22.4** If you need to contact or write to the IsDB, you must make it a practice to mention the following. If you follow the above steps, your communication with the IsDB will be effective and pleasant for both parties.
- Your full name
 - IsDB Scholarship ID (example: 6000.....)
 - Nationality
 - Program
 - Fields of study
 - Country of study
 - Email address
 - Mobile/WhatsApp number.

22.5 IsDB CONTACTS:

Telephone: **00966 12 646 6841**

Email address: **scholar@isdb.org**



A. ANNEXES

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A.1



AIR-TICKET REQUEST FORM (FOR ABROAD STUDY ONLY)

1. The student is requested to fill out part "A" and part "B" and submit the form to the Honorary Students' Counsellor/Counterpart Organization.
2. The Honorary Students' Counsellor/Counterpart Organization is requested to fill out part "C" and send the completed form to the IsDB, by fax/email, as soon as possible.

A. STUDENT PARTICULARS

ID Number: Faculty:

Full name: University:

Date of birth: Date of joining the Program:

Nationality: Current year/semester:

Country of study: Expected date/year of graduation:

B. REQUEST

The requested ticket is for Academic Year:

Please confirm any ticket received last time:

Yes

No

ONE-WAY ticket **Destination:** From To Travel date:

REASONS:

join the Program.

return after completion of studies (please attach written evidence from the university).

failure in studies/dismissal by the university. (please attach document).

I hereby declare that the abovementioned information is correct.

Signature **Date**

C. ENDORSEMENT BY THE HONORARY STUDENTS' COUNSELLOR/COUNTERPART ORGANISATION

I confirm that the information provided by the student is

- Correct**
- Incorrect**

Please give a brief confidential comment on the student's progress in his/her study.....

Signature **Date**.....

D. FOR ISDB USE ONLY

The student's request is

The student's request is: **approved** Reason:

The student's request is: **not approved** Reason:

PTA/Ticket No: Date:

Sector: Cost:.....

The issuing agency:

A.2



REIMBURSEMENT OF FEES FORM

EXAMPLES OF FEES **ELIGIBLE** FOR REIMBURSEMENT

Tuition fee (not all cases)	N/A (paid directly to the university)		
Medical expenses	If treatment is given by the university or government hospital i.e., not private hospital (receipts required)		
Cost of a pair of reading glasses	Not exceeding US\$40, once during the whole period of study (with original receipt)		
Other fees related to the study directly such as:			
1.	Dissection fee	11.	Testing fee
2.	Fee for experimental physiology	12.	Hospital security fee
3.	Rental of microscope	13.	Clinical card
4.	Rental of morbid histology	14.	Class examination fee
5.	Fee for bacteriology	15.	Admission fee
6.	Fee for hematology & parasitology	16.	Examination fee
7.	Fee for practical pharmacy	17.	Registration fee
8.	Fee for hospital practice	18.	Special medical instruction fee
9.	Special university fee	19.	Tutorial fee
10.	Late fee fine		

EXAMPLES OF FEES **NOT ELIGIBLE** FOR REIMBURSEMENT

1.	Hostel fee/House rent	18.	Detailed marks fee
2.	Subscription to student's room & union	19.	Degree in absentia
3.	Subscription to athletic club	20.	Identity card
4.	Benevolent fund	21.	Electricity charges/fan
5.	Mosque fund	22.	Sui gas charges
6.	Bus fees	23.	Heater charges
7.	Magazine fund/fee	24.	Fare of transport
8.	Union fee	25.	Student development
9.	Recreation fee	26.	Sports development
10.	Cycle fee	27.	Audiovisual
11.	Enrolment (security) fee	28.	Student Council
12.	Hostel security	29.	Miscellaneous classroom expenses
13.	Weekly gazette fee	30.	Cultural
14.	Migration fee	31.	Uniform
15.	Fine for absence	32.	Activity/Welfare
16.	Disciplinary fine	33.	Other items not mentioned above at the discretion of the IsDB.
17.	Library fee		

A.3



Scholarship No.:

SCHOLARSHIP PROGRAM FOR MUSLIM COMMUNITIES (SPMC)

SCHOLARSHIP AGREEMENT BETWEEN ISLAMIC DEVELOPMENT BANK AND [STUDENT'S NAME]

SCHOLARSHIP AGREEMENT

THIS SCHOLARSHIP AGREEMENT ("Agreement") is made on the..... day of corresponding to the day of,

Between the ISLAMIC DEVELOPMENT BANK, a multilateral development bank having its headquarters in Jeddah, Kingdom of Saudi Arabia, at 8111 King Khalid Street, Al Nuzlah Al Yamania District, Unit No. 1, Jeddah 2444-22332 ("Bank"),

And

STUDENT'S FULL NAME.....

a citizen of [country name] with passport No. [.....]

and national ID No. [.....] ("Student").

The Bank and the Student are hereinafter referred to individually as "Party" and collectively as "Parties".

WHEREAS,

- A.** The Student has applied on https://isdbscholarships.smartsimple.com/s_Login.jsp for the award of scholarship in [name of Program /discipline and college/institute] ("Program") under the Bank's scheme for the award of educational financial assistance (hereinafter referred to as "Scholarship ")
- B.** The Bank has selected the Student for the award of the Scholarship under the Bank Scholarship Program for Muslim Communities, and the Student hereby agrees to accept, abide by and comply with the terms and conditions set forth in this Agreement and its Appendices.

NOW THEREFORE, the Parties agree as follows:

- 1.** This Scholarship award shall be valid for the duration of the Program to pursue university study at the Undergraduate level-Bachelor (Maximum 6 to7 years for Medicine, 5 years for Engineering and 4 years for other fields of study) with effect from the date on which the Program starts subject to satisfactory academic performance of the Student and adherence to the Bank's Rules and Regulations governing the Scholarship.
- 2.** The Student shall pay all necessary fees and dues not covered by the Bank in clause 3 at the rates as specified/ notified by the name of university/college/institute.
- 3.** Subject to the provisions of this Agreement, the Bank agrees to provide the Student during the terms of Scholarship with the following:
 - 3.1** A monthly living allowance of USD (..... only) which shall become payable either from the day when the Student presents himself/herself in (Country of Study) provided this is not more than 10 (ten) days before the commencement of study, or from the date of approval whichever is later.

A.3

(CONTINUED)

- 3.2** For a student studying outside his/her home country, one-way air ticket (economy class) to the Country of Study to join the Program and the same to return home country upon completion of the Program.
- 3.3** Medical coverage at the University Hospital or a Government Hospital in the Country of Study.
- 3.4** Tuition fee at rates specified/notified by name of university/college/institute and approved by the Bank.
- 4.** The Student undertakes:
 - 4.1** to complete the course for which the scholarship was awarded in accordance with the Agreement and follow such other conditions and directions as the Bank may lay down from time to time provided that the Bank gives due notice in writing of such conditions and/or directions;
 - 4.2** not to change his/her specialization or institution without the approval of the authority in charge of the Scholarship in the Bank;
 - 4.3** to send to the Bank, regularly, the copies of academic records of every academic term/semester;
 - 4.4** to comply with all regulations of name of university/ college/institute and the Country of Study to successfully complete the Program by completing all required courses of the Program;
 - 4.5** to repay the total amount, which the Bank will spend for the duration of the Scholarship as a loan in US Dollars or equivalent name of local currency, at the rates of exchange prevailing at the dates of payment, to the established Education Trust in Student's country, after the completion of the studies and gainful employment. However, the said sum of name of local currency shall carry no interest and shall be payable in reasonable instalments;
 - 4.6** to abide by the rules and regulations of the Bank's Scholarship Program while the Student is in receipt of the Scholarship and/or under the Program and the Bank will have the right to withhold the Scholarship should the Student fail to comply without any justifiable reasons;
 - 4.7** to pursue his/her study diligently and without interruption on a full-time basis and will endeavor to complete the study and secure the (Bachelor) degree in the stipulated time of (Maximum 6 to 7 years for Medicine, 5 years for Engineering and 4 years for other fields of study)) or assume full responsibility for its continuation and completion if the time is exceeded;
 - 4.8** to report his/her academic activities to the Bank at the end of each semester and academic year and until he/she secures the (Bachelor) degree and attach all the necessary documents thereto including academic transcripts and appropriate receipts and accept that the continuation or annual renewal of the Scholarship depends on his/her satisfactory academic performance and full compliance with the rules and regulations of the Program;
 - 4.9** to devote all his/her time to his/her studies and not to receive any other scholarship or remunerated work during his/her study that will interfere with his/her study without a written permission from the Bank, and not to unilaterally terminate his/her study without a written consent from the Bank. Failure to abide by the above may result in a temporary or permanent suspension of his/her Scholarship and/or full refund thereof;
 - 4.10** not to engage in any political, business or other activities during the study contrary to the objective and the spirit of the Program and shall respect the laws of the Country of Study;
 - 4.11** not undertake any personal and/or professional travel outside the Country of Study without prior approval of the Bank;

- 4.12** not incur any debt or have any outstanding indebtedness during or upon termination of his/her study that will imply financial responsibility to the Bank, and should any debt and indebtedness occur, the Bank is absolved of any responsibility therefor;
- 4.13** not issue any written statement or express publicly any personal opinion concerning the Program;
- 4.4** to acknowledge the Bank Scholarship Program contribution whenever possible or appropriate in the Student's publications, study, reports, conference papers and so on;
- 4.15** that upon completion of the study, the Student shall return to his/her home country and professionally serve the community in the capacity for which the Implementation Committee adjudges his/her course of institution formulated for the execution of the Program in the student's country, which is also known as the IsDB Counterpart for the Scholarship Program, to have rendered him/her competent and continue in that service for a period equal to the period of his/her study during which he/she was on scholarship, and during that time keep the Bank informed of all activities. Failure to fulfil this part of the responsibilities on his/her part will oblige him/her to refund all payments made to the Student directly and all expenses incurred indirectly to facilitate his/her study (such as tuition fees, living allowance and any other payment);
- 4.16** to indemnify and hold harmless the Bank and any of its agents acting on its behalf from any and all claims, demands, actions and costs that may arise out of its own negligent acts or omissions or of those acting on its behalf in the performance of their duties related to the Program and will not render the Bank liable for any damages or loss of any kind sustained by the Student as a result of events, occurrences and/or accidents of any kind beyond the control of the Bank.
- 4.17** not to leave the Country of Study, except for reasons other than holidays or circumstances beyond his/her control, without the approval of the Bank; and
- 4.18** that in case of failure to complete the degree for which the Scholarship was awarded in accordance with this Agreement, the Student will reimburse/refund the entire Bank's expenditure incurred on his/her studies. Notwithstanding the obligation of this clause (r), the Student shall not be liable for the aforesaid reimbursement, if the failure to complete the studies is due to sickness or any other force majeure as defined by the Bank.

PROVIDED ALWAYS AND IT IS HEREBY AGREED:

That the Bank, in consultation with the Implementation Committee formulated for the execution of the Program in the student's country, shall have the power to release him/her from such obligations at any time before the expiration of the said period mentioned in article 1 (c) hereof as the Bank shall, in its discretion, think fit.

- 5.** Before the Scholarship becomes effective, the Student shall provide a valid executed Annex-A Letter of Guarantee in favor of and to the satisfaction of the Bank.
- 6.** The Bank shall be at liberty to rescind this Agreement and cease payment of the Scholarship, if:
 - 6.1** the Student commits a breach of any of the undertaking made under clause 4 hereof.
 - 6.2** the Student's academic performance is not satisfactory, or the reports of university/institution shows the Student's incapability of realizing the objectives of his/her education.
- 7.** The Bank may, by written notice to the Student assign its rights hereto to any Foundation/or Trust/Waqf or Society.
- 8.** This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed and construed in accordance with the prevailing Bank's rules and regulation.

A.3

(CONTINUED)

FOR ISLAMIC DEVELOPMENT BANK

STUDENT

Name:

Designation: Passport/National ID No.:

Signature: Signature:

GUARANTORS

Guarantor No. 1 **Guarantor No. 2**

Name: Name:

Passport/National ID No.: Passport/National ID No.:

Signature Signature:

WITNESSES

Witness No.1 **Witness No.2**

Signature: Signature:

Name: Name:

Father's Name: Father's Name:

Passport/National ID No.: Passport/National ID No.:

Present & Permanent Address: Present & Permanent Address:

.....

.....

Tel No.: Tel No.:

Cell No.: Cell No.:

Email: Email:

COUNTERSIGNED BY

ATTESTED BY NOTARY PUBLIC

ISLAMIC DEVELOPMENT BANK

LETTER OF GUARANTEE IN FAVOUR OF ISLAMIC DEVELOPMENT BANK

(SCHOLARSHIP NO.)

1. Whereas, Mr/Miss/Mrs [Student's name] (the "Student") has been granted admission in [name of University/college/institute] for [name of Program/discipline and college/institute] (the Program);
2. The Student has also executed and signed the Scholarship Agreement dated/...../..... with Islamic Development Bank ("Bank") to which I am a witness, I hereby duly acknowledge;
3. I, Mr/Miss/Mrs [Full name of guarantor] resident of [Present & Permanent Address] do hereby guarantee and undertake:
 - 3.1 now, and for the benefit of Mr/Miss/Mrs [Student's name] ("Student"), I do hereby undertake and guarantee that after the completion of his/her studies, the Student will repay the total amount which the Bank will spend for the duration of the Scholarship in equivalent (name of local currency), at the rates of exchange prevailing at the dates of payment, to the established Education Trust in Student's country after the completion of the studies and gainful employment. However, the said sum in (name of local currency) shall carry no interest and shall be payable in reasonable instalments.
 - 3.2 that the Student will serve the community in the capacity related to the completion of the Program as adjudged by the IsDB counterpart organization or the established Graduates' Association in the Student's home country to have rendered the Student competent, and continue in that service for at least twice the period of his/her study during which he/she was on scholarship. In case, he/she fails to serve, he/she will be liable to pay to equal to the entire Bank's expenditure incurred on his/her studies.
 - 3.3 that this letter of guarantee/undertaking is being signed by me at my free will and without any pressure or coercion on anybody's part (as the same is for the benefit of Mr/Miss/Mrs [Student's name] at [Place] on [date] in the presence of the witnesses mentioned below. This letter of guarantee/undertaking will also constitute as part and parcel of the agreement and bond/undertaking executed and signed by Mr/Miss/Mrs [Student's name] as aforesaid.

A.3

(CONTINUED)

EXECUTION PAGE

STUDENT

Student's Name:

Passport/National ID No.:

Tel No.:

Cell No.:

Email:

Student's Signature:

Father's Name:

Present & Permanent Address:

.....

.....

GUARANTOR

Guarantor's Name:

Passport/National ID No.:

Tel No.:

Cell No.:

Email:

Guarantor's Signature:

Father's Name:

Present & Permanent Address:

.....

.....

WITNESSES

Witness No.1

Signature:

Name:

Father's Name:

Passport/National ID No.:

Present & Permanent Address:

.....

.....

Tel No.:

Cell No.:

Email:

Witness No.2

Signature:

Name:

Father's Name:

Passport/National ID No.:

Present & Permanent Address:

.....

.....

Tel No.:

Cell No.:

Email:

COUNTERSIGNED BY

ISLAMIC DEVELOPMENT BANK

ATTESTED BY NOTARY PUBLIC

A.4



MEDICAL FITNESS CERTIFICATE

Student's name: Scholarship ID:
 Date of birth: Nationality: Gender:
 Program name:

I have examined the above student and found him medically (physically and mentally) normal and fit to undertake his studies.

Doctor's name:

Clinic/hospital's name:

Stamp

Date

.....

A.5



BANK ACCOUNT DETAILS FORM

Please ask or consult your bank and complete the following, in BLOCK LETTERS, without any ABBREVIATION (unless formal) and return to the IsDB by email as soon as possible.

A. DETAILS OF YOUR BANK:

1. Name of beneficiary (as per bank account)*
2. Address of beneficiary*
3. Name of bank*
4. Address of bank*
5. Account No.*
6. IBAN No. (if available):
7. SWIFT code*
8. Currency:
9. Beneficiary Mobile No.*
10. Beneficiary E-mail address*

VERIFICATION FROM THE BANK:

ATTENTION

- Information with (*) are compulsory, without which payment cannot be made.
- All information must be type-written and verified by your bank.
- Account must be maintained with minimum balance, if required by your bank.
- In case of any change in account number or details, please inform to IsDB ahead of time to effect the change to avoid unnecessary delay or rejection of transfer.
- You will be responsible for delay in payment due to incorrect account details.

A.6



PLAN OF STUDY FORM

NOTE: Please complete and submit this form to the Honorary Students' Counsellor or the Counterpart Organisation, along with the attested copies of the required documents from your university. Thank you.

ID number: Full name:.....
 Place and date of birth: Place of study:.....
 Date of joining the Program: Faculty:.....
 University: Date of admission:
 Duration of study: Expected date of graduation:.....
 Year of study: Year1; Year2; Year3; Delayed (until)

Plan of study:

Total years/credit hours required to complete study:.....
 Number of courses/hours for each semester/year to complete study:.....
 Number of courses/credits attempted/completed:.....
 Remaining courses/credits to be completed :

Subjects remaining to be taken:

Subjects	Semester/Year	Subjects	Semester/Year
[.....]	[.....]	[.....]	[.....]
[.....]	[.....]	[.....]	[.....]
[.....]	[.....]	[.....]	[.....]
[.....]	[.....]	[.....]	[.....]

Have you ever requested an extension? Yes? For how long? years No?

Signature of the Dean/Head of Department: **Date:**.....

Student's signature: **Date:**.....

Signature of the Honorary Students' Counsellor/ Counterpart Organization: **Date:**.....

For official use only:

Study completed **on time:** Yes | No

Study period **extended:**.....

Date:.....

A.7



ACADEMIC PERFORMANCE REPORT FORM

NOTE: This form WILL NOT BE ACCEPTED and your stipend WILL BE WITHHELD if the certified transcripts are NOT attached.

Full name: (IN BLOCK LETTERS)

ID number: Date of birth:

Nationality: Place of study:

Specialisation: Faculty:

University: Date of joining the Program:

Duration of study: years Current Semester

Expected date/year of graduation

Address (if different from previous):

Academic performance according to the last certified transcripts (attached) is as follows:

ACADEMIC YEAR	YEAR OF STUDY	RESULTS OF SEMESTERS		GPA / % FOR THE YEAR	REMARKS
		1 ST	2 ND		

Signature

Date

.....

ATTENTION

Upon submission of the university certified transcripts by student, this form should be completed and signed by the IsDB Counterpart Organization in your country.

A.8



FINANCIAL RECEIPT FORM

I, the undersigned, hereby confirm that I have received the amount of (.....).

I understand that the above amount is granted to me by the Islamic Development Bank (IsDB), **as an interest-free loan (qard hasan)**, refundable after my graduation and gainful employment, for the following:

NO	DETAILS	AMOUNT
1.	Stipend for the period of:..... 20.....	
2.	Books and clothing allowance for the Academic Year 20.....	
3.	Other benefits (please specify):	
	a.	
	b.	
	c.	
TOTAL		

Name: ID Number:

Signature: Date:

A.9



CHANGE OF FIELD OF STUDY / UNIVERSITY REQUEST FORM

A. STUDENT'S PARTICULARS

Full name: (IN BLOCK LETTERS).....
 ID number: Date of birth:.....
 Nationality:..... Place of study:.....
 Faculty: University:
 Date of joining the Program:
 Current year/semester: Expected date/year of graduation:

B.1 CHANGE OF FIELD OF STUDY

Number of years spent studying in the present **field of study**: years.
 Number of years remaining to complete this **field of study**: years.
 Exact name of **field of study** proposed to change to:.....

Are the two fields of study related?
 Yes? | No?

Number of years needed to complete study (if **new field of study** approved): years.

B.2 CHANGE OF UNIVERSITY

Number of years spent studying in the current **University**: years.
 Number of years remaining in the current **University**: years.
 Exact name of **the University** proposed to change to:.....

Proposed (**new**) university:
 Government? | or Private?

Number of years needed to complete study (if the **new University** is approved): years.

C. REASON(S) FOR REQUESTING CHANGE OF FIELD OF STUDY AND/OR UNIVERSITY:

(Check ✓)

- for better prospects
- Failure in examinations (please attach written evidence from the university)
- Serious sickness (please attach written documents from the doctor/hospital)
- Closure of university/college (please attach a letter from the Counterpart Organisation/Honorary Students' Counsellor)
- Disturbances at campus (please attach a letter from the Counterpart Organisation/Honorary Counsellor)
- Other (please specify; use the back of this form, if necessary).....

Signature: Date:

D. REASON(S) FOR REQUESTING CHANGE OF FIELD OF STUDY AND/OR UNIVERSITY:
(Check ✓)

Having studied all the documents, I hereby confirm that the information provided by the student is

correct | incorrect

My brief confidential comment on the student's progress in his/her study is **attached**

I recommend the student's application be

approved

rejected because:

(confidential please)

Signature: **Date:**

E. FOR ISDB USE ONLY

After examining the student's academic performance, the Special Assistance Division, CCD, recommends the student's case to the Executive Committee for the IsDB Scholarship Program, to:

Grant the change of field of study/university

Reject the request

Reason(s):

The Executive Committee for the IsDB Scholarship Program Agrees | Disagrees

Meeting No. **Date:**

A.10



EXTENSION REQUEST FORM

A. STUDENT'S PARTICULARS

Full name: (IN BLOCK LETTERS).....
ID number:..... Date of birth:.....
Nationality:..... Place of study:.....
Faculty:..... University:.....
Date of joining the Program:

Current year/semester: Expected date/year of graduation:

Mailing address:.....
.....

B. SCHOLARSHIP EXTENSION REQUESTED

The requested scholarship extension is for: (.....) months, from (date) to (date)

- Failure in examinations** (please attach written evidence from the University)
- Serious sickness** (please attach written documents from the Doctor/ Hospital)
- Closure of university/college** (please attach a letter from the Counterpart Organisation/Honorary Students' Counsellor)
- Disturbances at campus** (please attach a letter from the Counterpart Organisation/Honorary Students' Counsellor)
- Other** (please specify; use the back of this form, if necessary)

Total number of courses/hours taken: Number of courses passed:

Number of remaining courses/hours:

(Please attach the Student's Study Plan for the remaining period of study)

I hereby declare that the abovementioned information is true and correct to the best of my knowledge.

Signature: **Date:**

C. ENDORSEMENT BY THE COUNTERPART ORGANISATION OR HONORARY STUDENTS' COUNSELLOR

(confidential – directly to the IsDB)

Having studied all the documents, I hereby confirm that the information provided by the student is

- correct**
- incorrect**

A brief confidential comment on the student's progress in his/her study is as below/attached:

.....

.....

.....

I recommend the student's application be

- approved** for a period of months, from to
- rejected** (because:

.....

.....

Signature: **Date:**

D. FOR ISDB USE ONLY

After examining the student's academic performance, the Special Assistance Division, CCD, recommends the student's case to the Executive Committee for the IsDB Scholarship Program, to:

- grant an extension** for months, from to
- temporarily withhold the scholarship** because:.....

.....

.....

- terminate the scholarship** because:.....

.....

.....

The Executive Committee for the IsDB Scholarship Program **Agrees** | **Disagrees**

Meeting No...... **Date:**

A.11



PROOF OF COMPLETION OF STUDY FORM

NOTE: Please complete this form and submit to the Honorary Students' Counsellor or the Counterpart Organisation, along with the attested copy of your official and final degree from your university.

ID number:

Full name:

Place and date of birth:

Place of study:..... Date of joining the Program:

Faculty:..... University:

Date of admission:..... Duration of study:.....

Expected date of graduation:..... Actual date of graduation:

History of study:

Total years/credit hours completed/achieved:.....

Proof of graduation:

Please attach a copy of the official and final degree to this form.

Have you ever requested an extension?

a) Yes? For how long? years

b) No?

Signature of the Dean/Head of Department: **Date:**
.....

Student's signature: **Date:**
.....

Signature of the Honorary Students' Counsellor/ Counterpart Organisation: **Date:**
.....

For official use only:

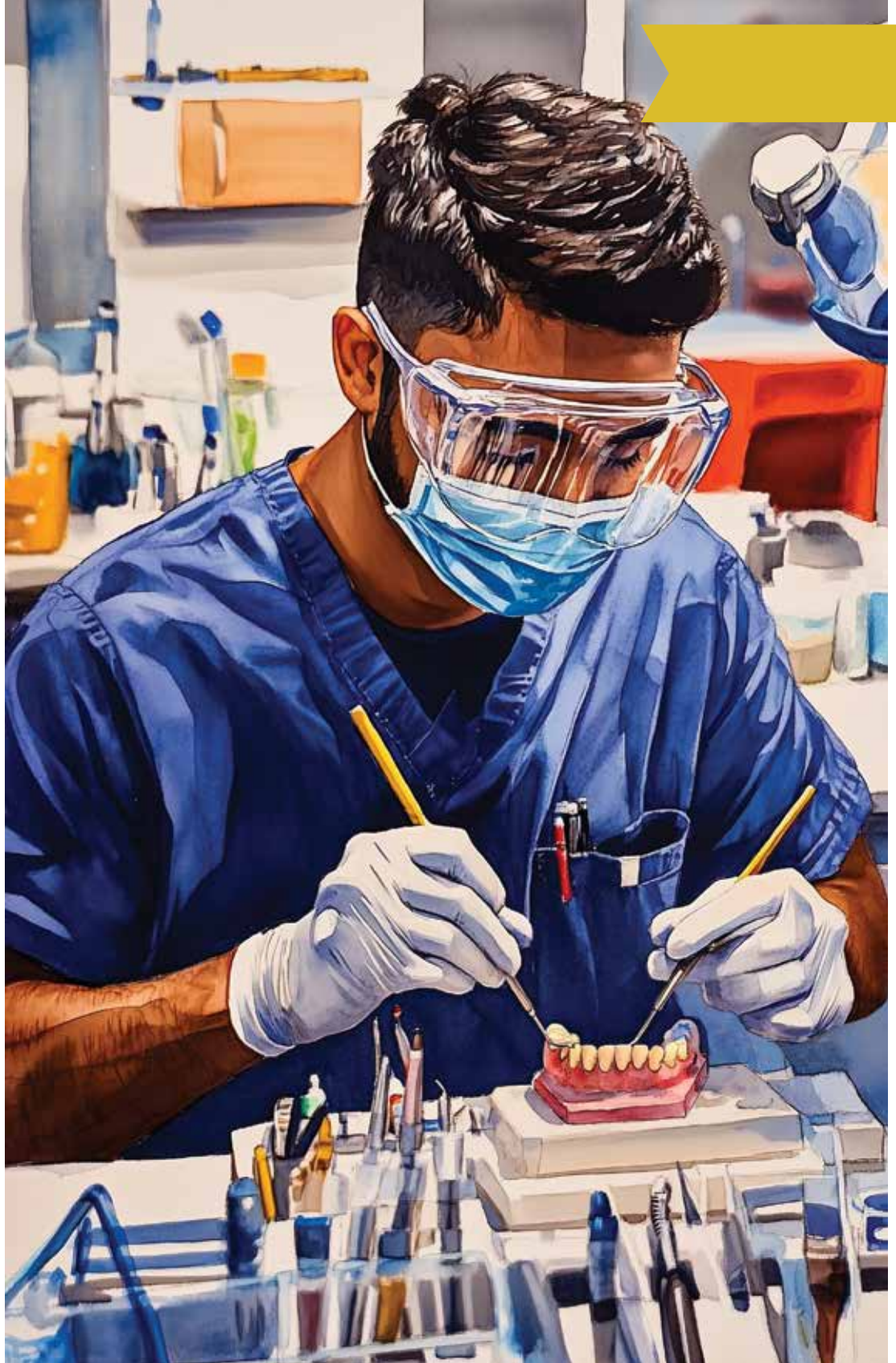
Study completed **on time:**

Study period **extended:**

Date:.....

"It is the collective hope of everyone, from the Bank to your institution and your country in general, that with the opportunity being given to you under this Program, you will be able to contribute to the development of your country."

EMPOWERING THE NEXT GENERATION OF LEADERS
THROUGH ISDB SCHOLARSHIP PROGRAMS



GET INVOLVED



Cooperation and Capacity Development Department
Special assistance Division
Scholarship Program
P.O. Box 5925 | Jeddah 21432 | Saudi Arabia
☎ (966-2) 646-6842; Fax 646-6887

✉ scholar@isdb.org 🌐 www.isdb.org/scholarships 🌐 <https://isdbscholarships.smartsimple.com>

