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APPLICATION FOR LOAN AND AGREEMENT FORM

Customer Care Stamp

INSTRUCTIONS: Read the following instructions carefully

- a). The loan application form MUST be signed by the Applicant, Guarantors, OCPD/OC/CO/CCO/Departmental Head or Authorized Employee Representative from where the applicant is currently working.
- b). ANY ALTERATIONS made on the loan application form may lead to disqualification.
- c). Any Ioan that requires bridging/clearance MUST be indicated on the section provided (LOANS TO BE CLEARED BY THE SACCO).
- d). All loans extended to member shall be listed on CRB positively or negatively.
- e). All the applicants MUST attach their latest two pay slips and a copy of their ID/Passport.
- f). All applicants are required to provide their online payslip password for verification.
- g). Any member requesting for loan clearance by the SACCO and deposits boosting will be charged as determined by the board of directors and might change from time to time.
- h). The loan application form will be valid for only 30 days from the date of signing.

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PART A: TO BE FULLY FILLED BY APPLICANTS PERSONAL INFORM								
Full Name:	ID No:							
Payroll Number:	Age	::						
Mobile Phone Number:	Present Address:							
Payslip Password:	Email Address:							
Employment Details:								
County/Formation:	Sub-County:	Station:						
Basic Salary:	(Attach 2 current original pay slips) Other Income:							
LOAN PARTICULARS/LOAN TYPE	(Tick the appropriate box)							
Jumbo Loan (108Months)	Premier Loan (96 Months)	Mega Loan (84Months)						
Super Loan (72 Months)	Refinancing Loan (60 Months)	Muslim Normal Loan (60 Months)						
Normal Loan (48 Months)	Emergency Loan (24Months)	Muslim Emergency Loan (24 Months)						
Asset Financing Loan (24 Months)	Asset Financing Loan (24 Months) School Fees Loan (12 Months) Bima Loan (12 months)							
Others (Specify)		<u> </u>						
Purpose of the loan: Medical	Agriculture Land/housing	Education Asset Financing						
Others (Specify):								
Mode of loan repayment: Check off Cash/Mpesa								
Amount Applied for in figures:								
Amount Applied for in words :								
Amount of shares/deposits held (Kes): Total shares/deposits to be boosted (Kes):								
Number of Outstanding Loans:	Amount:	Other Liabilities:						
LOANS TO BE CLEARED BY THE S	SACCO (Tick the appropriate box							
	• • •							
Jumbo Loan (108Months)	Premier Loan (96 Months)	Mega Loan (84Months)						
Super Loan (72 Months)	Refinancing Loan (60 Months)	Muslim Normal Loan (60 Months)						
Normal Loan (48 Months)	Emergency Loan (24Months)	Muslim Emergency Loan (24 Months)						
Asset Financing Loan (24 Months) Others (Specify)	School Fees Loan (12 Months)	Bima Loan (12 months)						



PART B: DECLARATION BY APPLICANT

Ihereby declare that the foregoing particulars are true to the best of my knowledge and belief and agree to abide by the by laws and loan policy of the society and variation by the Credit Committee in respect of amount of loan applied and repayment period. I hereby authorize the necessary recoveries to be made from my salary/bank account(s) as repayment for this loan.									
App	licants Signat	ure:		_ Date: _	/	<i>J</i>			
PART C: MUST be signed by the guarantor and should have known the amount being applied. In consideration of granting the above loan or any lesser amount that may be approved, we the undersigned hereby accept jointly and severally the liability for its repayment in the event of borrowers default. We understand that the amount in default may be recovered by attachment to our salary or an offset against our deposits in the society. All guarantors signatures will be verified. Any discrepancies will require a replacement or filling a new application form.									
S/ No.	PF/No.	NAME	HOME ADDRESS	ID No.	SIGNATURE	MOBILE No.			
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
NOTE: Applicants deposits and guarantors deposits must fully cover the loan amount.									
PART D: MUST be signed by any authorized employer representative. For members in business, retirees (pensioners), cash payments, direct debits and standing orders, signing will be done by a designated KNPDT SACCO representative. Certified that the applicant is still in Employment/ is a pensioner/ is in business.									
Nam	Name: Title/Position:				Signature:				
Date	Date: Stamp:								
PART E: RECOMMENDATION BY AUTHORIZED SACCO STAFF.									
On 20 we approved the loan for Kes									
_	as per our Minute No								
	1 st A	pproval	2 nd Approval		3 rd Approva				