

Loan number			date	
Date issued		Date due	Date cleared	
Amount		savings	shares	
Credit score	Official use			

Chetro Sacco Loan Application Form

Account Number _____ member type. group/individual

Branch _____ Date _____

1. Member Details

Customer Name _____ National Id Number _____

Marital Status Single Married Widow Divorced Other

Religion _____ Date Of Birth _____ Gender. Female Male

Phone Number _____ Other Number _____

Email Address _____ Location Of Current Address _____

No. Of Children _____ Other Dependants _____ Do You Have School Going Children _____ If Yes How Many _____ Residence Town _____ Estate _____
 _____ House No _____ Owned _____ Rented _____ Name Of Land Lord _____

Do You Intend To Relocate _____ Yes _____ No _____ Name Of Spouse _____
 _____ Occupation _____ Phone Number _____

2. Business Information

Name Of The Business _____ Registration No _____ License No _____ Pin No _____

Vat No _____ Nature Of Business _____ Age Of The Business _____ Mobile No _____
 Business Premise _____ Rented _____ Owned _____

3. Administration

The Chief/Assistant Chief assert That The Details Given Regards To Personal Information , location and area of residence.

Name.....Location.....Phone.....

Sign.....

4. Employment Details

Name Of The Employer _____ P.O Box _____ Tel No _____ Employment Terms
 Permanent _____ Probation _____ Contract If Contract Specify The Duration Or Period _____

5. Loan Particulars

Amount Applied For Kshs. _____ Purpose _____ Total Cost Of The Purpose _____
 Own Contribution _____ Repayment Period _____ Affordable Monthly Installments Kshs _____

6. Sacco Details

Do You Have An Account With Chetro Sacco Limited Yes _____ No _____
 If Yes Please Indicate Account Number _____ Date Opened _____
 Any Other Related Accounts In Any Other Sacco Or Bank _____.

7. Group Details

Group Name _____ Serial No _____ County _____ Subcounty _____
 Ward _____ Name Of The Chair Person _____ Phone Number _____ sign _____
 Treasurer _____ Phone Number _____ Phone Number _____ sign _____

8. Guarantors

- We There In Confirm And Assure The Sacco That The Information Given Above Is True And Factual Of My Business And Personal Is True And Therefore Authorize The Sacco To Undersign And Accept Give Authority To The Sacco That I Have Read And Understood The Terms And Conditions Of The Loan
- The Guarantors Assures To Pay The Outstanding Amount In An Event The Loanee Fails To Pay And Clear The On The Time Stipulated Date.
- Shares And Dividends Are Paid To The Member Once He Or She Clears The Loan
- Dividends Are Paid In The Month Of March Every Year Unless Communicated Otherwise.Or As Agreed On The Annual General Board Meeting.
- The Sacco Will Only Award Divedends To Passive /Non Active Loan Accounts
- A guarantor is not allowed to guarantee more than one loan at a time .

Name Phone Idnumber Sign Chetro account loans guaranteed

Name	Phone	Idnumber	Sign	Chetro account	loans guaranteed

Declaration

IId.....Sign.....

Agree To The Above Terms And Condition The Sacco For The Loan To Be Processed And Will Pay As Stated.

Official Use

Loan

Total Savings _____ Shares _____ Loan Awarded _____

Total Loan _____ To Be Paid In _____ Months _____

Payable Amount Monthly _____ First Payment Date _____ Last Payment Date _____

Name Of The Officer In Charge

Name.....Phone.....Sign.....

Credit Officer

NameSign.....Date.....

Credit Score Of The Applicant.....Comment.....

previous loan payment structure.....clearance date.....

Maximum Loan Borrowed

Draw A Map To The Homestead Of The Applicant From The Nearest Landmark Or Government Office Or Main Road.

Republic Of Kenya Oath And Statuation Declaration Act (Chapter 15 Laws Of Kenya)

Declaration

I _____ Id No. _____

Sign.....

In The Republic Of Kenya Make Oath And Say As Follows.

1. I Am The Holder Of National Identity Card No. _____ And I Am The Deponent Herein.
2. I Am An Active Member of _____ Group Under Management Of Chetro Sacco Limited.
3. Chetro Sacco Limited Has Agreed To Lend Me Money In Accordance With Terms Of The Loan Agreement, Assets Schedule And The Group Guarantee All Signed By Me .I Undertake To Repay The Entire Amount Of The Money Lent To Me At Any Time In The Future, Together With All The Applicable Fees, Service Charges, Penalties And Cost Of Recovery.
4. In An Event Of Default As That Term Defined In The Loan Agreement, I Forego And Surrender For By Way Of Private Sale Or Public Auction All My Properties Whether Business Or Personal Listed In The Asset Schedule Duly Executed By Me Which Asset Schedule Contains My Full Name Signature, My National Identity Card Number And The Amount Of Loan Advanced To Me The Asset Schedule Shall Be In The Custody Of Chetro Sacco Limited .
5. I Acknowledge That If I Miss Any Payment Due Under The Loan Agreement Fail To Meet My Obligations Under The Group Guarantee The Members Of The Group Named Above Or Chetro Sacco Limited Or Its Agents May Without Further Consent Or Notice To Me Immediately Enter Upon The Land Or Premise Where My Properties Are Located And Take Possession And Sell All Of My Properties By Private Sale Or Public Auction.
6. I Have Consented To The Actions Described In Paragraphs 4 And 5 Of This Affidavit.
7. My Spouse /Guardian Or Live In Companion ,If Any Such Spouse Or Live In Companion Exists Has Consented To The Actions Described Above.
8. The loan accrues an additional penalty of 10% on the outstanding loan amount montly on the pending balances.

Sworn By The Above Named At

This _____ Day Of _____ 20_____.

Sign.....

Official use

<u>AMOUNT</u>	
<u>M.I</u>	
<u>PERIOD</u>	
<u>CODE</u>	

Client Visit Form By Loan Officer

Name Of The Group _____ Name Of The Borrower _____

Total Savings _____ Amount Applied _____

Loan Series _____ Amount Approved _____ Repayment Period _____

_____ Type Of Business _____ **Borrower Residence**

Loans With Other Institutions _____ Loan Balance _____

Security Details

Items	Serial No	Model/Type/Color	Estimated Value
.....
.....
.....
.....

Members Of The Group Loan Committee

Name	Sign
1
2.
3.

Borrowers Sign Idno..... Tel No.....

Co Borrowers/Spouse/Guarantors(To Sign In Front Of The Loan Committee)

Name..... Sign..... Idno.....
Tel No

CHECKLIST

- ✓ ID COPY AND QUARANTORS.
- ✓ CHIEF STAMPS
- ✓ ALL SIGNATURES.SHOULD BE APPENDED

GUARANTEE DECLARATION FOR INDIVIDUAL LOAN

I..... of ID NO Do hereby consent that, under no duress or coercion, have agreed to guarantee Mr. / Mrs. / Missacc no.....

In a loan agreement between him/her and CHETRO SACCO LTD, OF Ksh

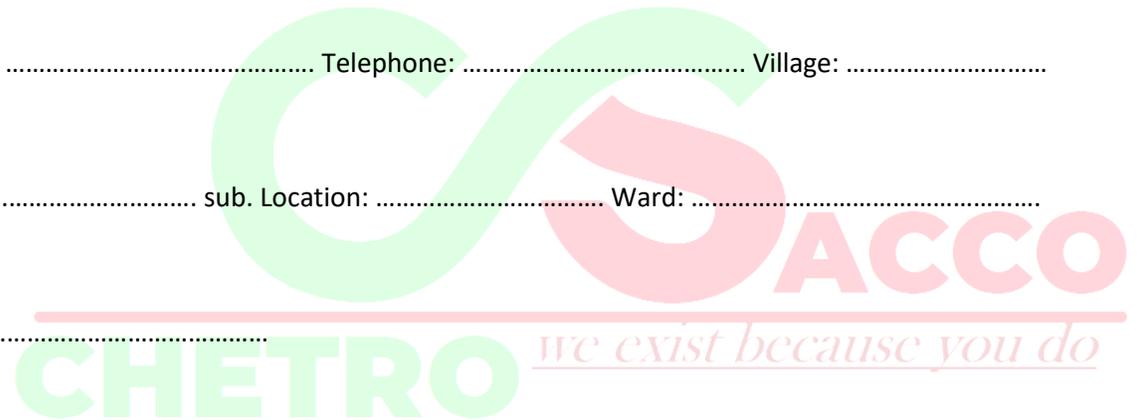
I fully understand and accept the liability on myself because of this arrangement, that pursuant to the contract he/she has with the previously mention SACCO, that I am legally bound in the eventualities therein.

Name: Relationship to client:

I.D NO: (Attach copy of ID and passport-size photo)

Account No: Telephone: Village:

Location: sub. Location: Ward:

Zone:


Signature: Date:

COMPANY WITNESS

Loan officer

Name: Signature: Date:

BRANCH MANAGER

Name: Signature: Date:

Draw a map showing residential and business

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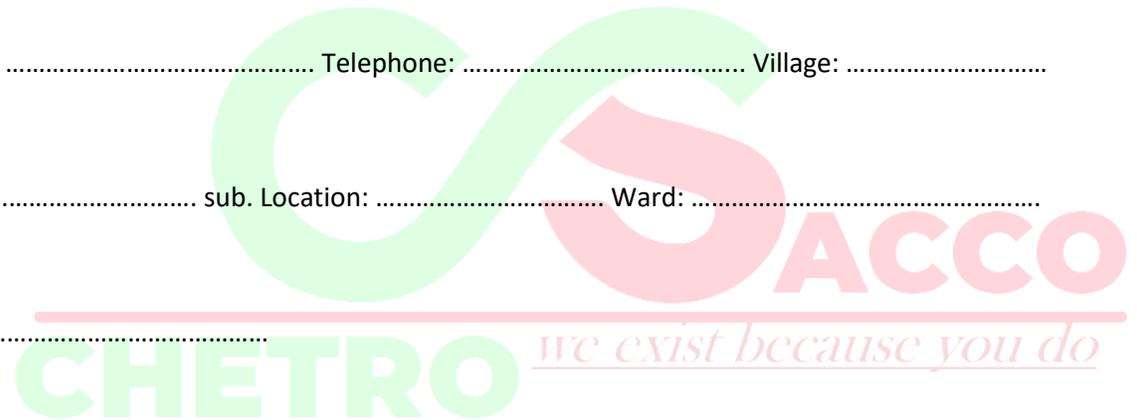
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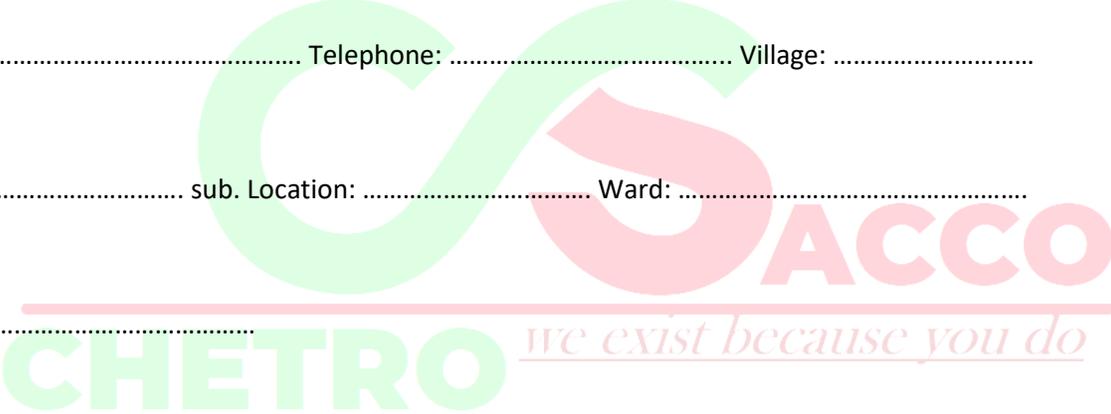
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