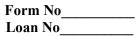
"CONFIDENTIAL"





P.O BOX 1124-01000, THIKA TEL: 0714479004, 0737 727528

info@azimasacco.co.ke, www.azimasacco.co.ke

LOAN APPLICATION FORM AND AGREEMENT - A:

To be completed by the applicant after carefully reading and understanding the basic rules and requirements.

- > No alterations are allowed.
- Short term loans Attach current original payslip.
- ➤ Long term loans Attach current original payslip and a copy of ID.
- Guarantor to sign the Loan form **ONLY** when the Loan Particulars Section (No.3) has been ticked.

1. PERSONAL DETAILS:

Name of the Member:	ID/Passport No						
M/No:	_Contact No:		Postal Address_	Pos	stal Code		
Physical Address: Town		Estate:		_Street			
Email Address		Gender: Ma	le/Female				
2. EMPLOYMENT DE	TAILS:						
Name of the Employer			Telephone No				
Postal Address		Posta	l Code	Town			
Physical Location							
Position/designation							
Employment Terms: Perma	anent Seasonal		Casual	Others (Specify	v)		

3. LOAN PARTICULARS:

Kindly Tick where applicable:

Loan Type	Repayment	Interest		Loan Type	Repayment	Interest	
	Period	Rate Per	Ø		Period	Rate Per	☑
		Month				Month	
Okoa Mwezi	1 month	5%		Super Loan	36 months	1.6%	
Salary Advance	6 months	5%		Normal Loan	72 months	1%	
Emergency Loan	12 months	1.25%		Jijenge Loan	78 months	1.1%	
Masomo Loan	18 months	1.25%		Jipange Loan	84 months	0.84%	
Pineapple Loan	24 months	1.75%					

11									
I,						_hereb	y apply for a		Loan
of Kshs	(amount	in words)							
For a period of	months co	ommencing fr	om						
Mode of Repayment:	Check off	Standing C	Order/Fu	unds Tr	ansfer Cas	sh/Mot	oile Transfer 🔲 Di	rect Debit [

4. LOAN PURPOSE:

(Tick where appropriate)

SECTRORIAL CLASSIFICATIONS OF CREDIT FINANCING BY DT-SACCOS:

1.	AGRICULTURE	Ø		5. HUMAN HEALTH	
a)	Crop Farming		(a)	Human health and related services	
b)	Animal Production			6. LAND AND HOUSING	
c)	Agricultural Supporting services		(a)	Land	
d)	Agribusiness		b)	Housing	
2.	TRADE			7. FINANCE INVESTMENT AND	
				INSURANCE	
a)	Wholesale and Retail		a)	Microfinance	
b)	Transport		b)	Commercial Banks	
c)	Hospitality		c)	Mortgage Finance	
d)	Foreign Trade		d)	Insurance	
			(e)	Investment	
3.	MANUFACTURING & SERVICING INDUSTRY			8. CONSUMPTION & SOCIAL SERVI	CES
a)	Cottage Industry		(a)	Utilities – domestic expenditure	
[b]	Servicing Industry		b)	Utilities – food expenditure	
c)	Information Communication and Technology		c)	Consumer Durables	
4.	EDUCATION		d)	Social and communal expenses	
a)	Education and related services				
'	SECURITY DETAILS:	•			
	Salary Deposits& Savings		Guara	ntors Terminal Benefits	
	Any other funds due to me from the Society				

5. **GUARANTORS PARTICULARS:**

In consideration of granting the above loan or any other lesser amount that may be approved, We, the undersigned hereby accept jointly and severally liabilities for its payment in the event of the borrower's default. We understand that the amount in default may be transferred to us or be recovered by offset against our deposits held in the society at the time the loan was approved by attachment of salary or property and that we shall not be eligible for loans until the amount in default has been cleared in full.

No	M/NO	NAME	ID/NO	MOBILE NO.	SIGNATURE
1					
2					
3					
4					
5					
6					

6. <u>DEC</u>	CLARATION:	
•	rs are true to the best of my knowledge and belief. I agree to abide by the Tet Policy and variations by the Credit Committee in respect of Section (3) about	•
I will rem	nain committed to my monthly repayment by any mode of payment acceptable	le by the Society.
this loan. indebtness	authorize the necessary deductions or any other interest applicable, to be multiple authorize the Society to set off at any time all mones arising from this facility now or in future whether several or joint, actual about notice.	ties held by the Society against my
I further d	declare that in case the loan is not deducted/deductions delayed by employ	er; I will be required to pay my loan
using othe	er means of payment every month to avoid accrual of interest until action	is taken by the employer and in the
event that	t I leave/change employer/employment; I will remain committed to my mont	hly repayment.
default, I debt colle process. A	authorize the Society to share my credit information with Credit Reference authorize the Society to list my name with CRB, share personal details to rection i.e. lawyers, debt collectors, auctioneers, guarantors and any other parallel recovery cost will be at my expense.	the approved third party in respect to
I declare t	that am not indebted to any other credit society.	
	t's SignatureDate d by (MUST be an active member of the Sacco):	
	· · /	
BACK C	FFICIAL USE ONLY: OFFICE LOANS: ODEPARTMENT (LOAN APPRAISAL): ODEPARTMENT (LOAN APPRAISAL):	
Deposit x		
2. 2/3 ru	c salary: hourly rate x standard hours in a month + house allowance ule: basic salary x 66% = ttory deduction: PAYE: NSSF. NHIF. UNION. DEPOSITS. PENSION. INSURANCE. OTHER SOCIETY LOANS. OTHER INSTITUTION LOANS.	
4.	TOTAL	

5. Disposable income = NO. 2 above minus No. 4 =

6. Qualifying amount = disposable income less monthly interest x period

9.

FRONT OFFICE:

BASIC SALARY + HOUSE ALLOWANCE X 0.33% = DISPOSABLE INCOME

Disposable income X 0.66 X No. Months	A.	KSHS:	
Deposits X3 Less BOSA Loans	B:	KSHS	
Outstanding Azima SMS Loan Kshs			
Outstanding Salary Advance Loan Kshs			
Outstanding Super Loan Kshs			
Outstanding Pineapple Loan Kshs			
Any Other Front Office Loan Kshs			
Amount Recommended Kshs			
Official Name		Designation	on
Signature		Date	
		o o	Date
Checked by: Internal Auditor			Date
We have examined this application in conju	ınction w	ith the office remarks	s and have decided as follows: -
Loan approved Kshs:	Recov	erable in	Installments.
CREDIT COMMITTEE MIN. NO:			
Chairman		Date	
Secretary			
Member			
<u>OTHERS</u>			
Cheque Nof	for Kshs		dated
Received by name	Sigr	nature	date