

CONFIDENTIAL

**LOAN APPLICATION FORM
AMREF NYUMBANI HOUSING COOPERATIVE**

(A) APPLICANT'S PERSONAL INFORMATION

NAME ID No/PP

KRA PIN No. MNO..... EMPLOYER

TEL.....EMAIL.....

AMOUNT APPLIED FOR Ksh. (In words)

REPAYMENT PERIODMONTHS (repayment period MUST not exceed 12 months as per the loan features below)

LOAN FEATURES

- i. Repayment period – 12 Months**
- ii. Interest charge – 1.25% p.m. on reducing balance**
- iii. No security required (Unsecured loan)**

(B) OTHER CONDITIONS

1. The loan application form must be supported by a copy of national identity card/ passport, KRA PIN and two recent pay slips (certified by the employer's payroll officer) OR 3 months Bank/Mpesa Statement (for non- check off members).
2. Amount approved shall be credited to Amref Nyumbani Housing Cooperative Society towards the purchase of share capital and registration fee payment.
3. In the event of default in repaying the loan, Amref Nyumbani Housing Cooperative will sell the shares purchased and refund Amref Sacco the loaned amount.
4. Attach a duly completed Application for membership into Amref Nyumbani Housing Cooperative.

I, hereby declare that the foregoing particulars are true to the best of my knowledge and agree to abide by the bylaws of the Society and the loan policy.

APPLICANT'S SIGNATURE DATE

WITNESSED BY: NAMEMEMBER No.....

SIGNATURE DATE

(C) EMPLOYER'S SALARIES SECTION

Taking all other deductions into account, the applicant qualifies for a loan not exceeding Ksh _____ I hereby certify that the attached copies of pay slips are true copies of the original.

Name.....Designation.....Signature.....Date.....

(D) FOR OFFICIAL USE ONLY – LOAN APPRAISAL

1. ELIGIBILITY CALCULATIONS

- (a) Amount available to service the loan Ksh
- (b) Loan recommended Ksh
- (c) Prepared byDesignationSignatureDate.....

2. LOANS MANAGER

Amount approvedSignature Date

3. FINANCE APPROVAL

For Amref Sacco

NameDesignationSignatureDate.....

For Amref Nyumbani Housing Cooperative

NameDesignationSignatureDate.....