



# K-UNITY

SAVINGS AND CREDIT CO-OPERATIVE  
SOCIETY LIMITED

## JIJENGE LOAN APPLICATION

THE MANAGER ..... ACCOUNT NO.....  
 ..... BRANCH ..... DATE.....

### A. PERSONAL DETAILS

Name of the applicant.....  
 Other Names (e.g. Mother/Father Peter).....  
 Next of Kin.....  
 National ID NO..... Date of Birth.....  
 Postal Address..... Town.....

#### **Physical Address:**

Division..... Location.....  
 Sub Location..... Village..... County.....  
 Nearest School/Church..... Plot No. ....  
 Nearest Police Station.....  
 Telephone No; Office..... Home..... Mobile.....  
 Next of Kin.....  
 Occupation.....

I hereby apply for a loan of Kshs..... Amount in words.....  
 .....  
 recoverable in..... months commencing .....

### B. PURPOSE OF THE LOAN

(i).....  
 (ii).....

*Together We Grow*

**C. SECURITY OFFERED (TICK WHERE APPROPRIATE)**

1. Share / Deposit / Title deed / Log book .....  
Valued at.....

**2. Other Assets**

I Mr./Mrs./Miss..... legitimate owner of the following items I authorizes K-Unity Sacco to impound and sell the said items to recover the total outstanding in case of arrear or default.

Item	Serial No.	Current Value	One Year Depreciated Value

**SPOUSE CONTENT**

I Mr./Mrs./Miss..... legitimate spouse of Mr/Mrs..... do authorizes K-Unity Sacco use the above asset as collateral for the loan and to impound and sell the said items to recover the total outstanding in case of arrear of default.

Signed..... Date .....

**D. LOAN PAYMENT MODE**

Pay through K-Unity (account No.).....

I, ..... of ID No. .... whose particulars are as indicated above, do hereby give my employer (name) ..... of P.O. Box ....., irrevocable authority to recover from my salary/crop payments of Kshs..... p.m. over a period of ..... months, and remit the same to K-Unity Sacco Ltd, Head Office, P.O. Box 268-0900, Kiambu for the credit of my loan account in ..... in..... branch.

In the event of termination from employment for any reason whatsoever, I will make alternative arrangements to clear any outstanding loan amount owing the Sacco.

Signature..... Date.....

**E. REPAYMENT GUARANTEE (Guarantors to complete)**

We the undersigned hereby accept jointly and severally, liability for repayment of the loan in the event of borrowers default. We understand that the amount in default may be recovered by an offset against our shares in the society, our saving or other property and that we shall not be eligible for loans unless the amount in default has been paid full.

	Name	ID Number	Account No.	Mobile No.	Share Pledged	Signature
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						

**F. INCOME / LIABILITY CLAUSE**

Gross Salary / income per Month Kshs.....

1. Loans / Liabilities in other institutions (Specify here below)

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

Loans / Liabilities with K-Unity Sacco (Specify here below)

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

**DECLARATION AND DISCLOSURE**

I/We hereby declare that the above particulars are true to the best of my knowledge and belief and agree to abide by the by-laws of the society and any variations by the Management and Sacco Board of Directors in respect of amount approved and understand that the Sacco may in its sole discretion reject this application without having to provide any reasons.

Further I/We consents and allows the Lender to forward personal data and credit information to licensed credit reference bureaus in accordance with the credit information sharing (Credit Reference Bureaus) Regulations, 2013.

I,We declare we have not been adjudged bankrupt.

Signed..... (Applicant) Date .....

**G. LOAN APPRAISAL (OFFICIAL USE ONLY)**

**ACCOUNT OPERATIONS**

RECEIPTS/DEPOSITS FOR THE LAST SIX MONTHS		
Months	Receipts/Deposits from main source	Others (Specify)
1.		
2.		
3.		
4.		
5.		
6.		
TOTALS		
Average turnover		
2/3 of the Amount		
Balance after 2/3		

Loan Amount Approved in Kshs.....

Insurance Kshs ..... Interest Rate..... Repayment per Month.....

Brief comments on the main source of repayment.....

Official Signature..... Designation.....

**Branch Recommendation:**

BRANCH MANAGERS COMMENTS.....

Loans approved/not approved. Kshs.....

Signature..... Date.....

ASSISTANT CREDIT MANAGER.....

CREDIT MANAGER.....

**Verified by**

INTERNAL CHECKER.....

FINANCE MANAGER.....

**Authorized by:**

CHIEF EXECUTIVE OFFICER.....

*Together We Grow*

K-unity Savings and Credit Co-operative Society Ltd. P.O. Box 263 Kiambu Tel: 066 2022201 / 2022052

Wireless:020 2047678, Fax: 066 2022951 Email: info@k-unity.co.ke