



FOR OFFICIAL USE ONLY

LOAN APPRAISAL

Amount of loan recommended Kshs.....(In words).....

.....Over period of.....(Months)

Appraised by:.....Design:.....Sign:.....Date.....

Approved by:.....Design:.....Sign:.....Date.....

Posted by:.....Design:.....Sign:.....Date.....

Verified by:.....Design:.....Sign:.....Date.....

CONFIDENTIAL

KITUI TEACHERS DT SACCO SOCIETY LTD

P.O. BOX 254 - 90200, KITUI, TEL:+254 20 8014596

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BOSA LOAN APPLICATION & AGREEMENT FORM

Loan No.....

TYPE OF LOAN APPLIED:

☒ Tick the loan applied

<i>Loan type</i>	<i>Interest</i>	<i>Max . Period</i>	<i>Loan applied</i>
<i>Capital</i>	<i>1% on reducing balance</i>	<i>96 months</i>	
<i>Investment</i>	<i>13% p.a Amortization</i>	<i>96 months</i>	
<i>Normal</i>	<i>1% on reducing balance</i>	<i>48 months</i>	
<i>Emergency</i>	<i>1.25% on reducing balance</i>	<i>12 months</i>	
<i>School fees</i>	<i>1.25% on reducing balance</i>	<i>12 months</i>	

REQUIREMENT: Attach ID copy, three most recent Pay Slips and Loan Computation Slip.

Name as per ID.....	M/No.....payroll No:.....
.....	Account No:.....
Date of Birth.....Age.....Nationality.....	ID No:.....
Designation:.....Mobile No.....	Employer & Address:.....
Terms of employment: Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Retired <input type="checkbox"/>	.....
County:.....Sub- County.....	Current work station.....
Ward:.....	.....

Amount Applied Ksh. (in figures).....(in words).....

.....Period.....(Months)

Purpose of loan.....

**LOAN OFFSETTING :** Do hereby authorize the society to offset my outstanding loan balance (s) and recover the same plus the relevant commission (s) from the proceeds of fresh loan.

Loans to offset ☒ Tick ) Capital ☐ Investment ☐ Normal ☐ School Fees ☐ Emergency ☐  
Super E-Loan ☐ Super ☐ Prime ☐ Hekima ☐ Special ☐ Advance ☐ M-Pata ☐

**ACKNOWLEDGEMENT OF TERMS AND CONDITIONS**

*I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and agree to abide by the laws of the society, the credit policy provision and any other variations by the Board of Directors.*  
*I do accept personal liability for the repayment of the loan amount until full settlements is done.*  
*I hereby assign all my final terminal dues whatsoever nature with my employer to the SACCO as additional security for the payment of the loan.*

Applicant’s Signature:.....M/No.....ID No.....Date.....  
Witness Name:.....M/No.....ID No..... Sign.....Date.....

**CONSENT TO CREDIT BUREAU REFERENCE LISTING**

I.....ID NO..... Confirm that  
I have authorized KITUI TEACHERS DT SACCO SOCIETY LTD to share my credit information, and to access my credit profile from credit reference bureau.  
Name:.....Signature.....Date.....

**GUARANTORS INFORMATION**

*Guarantors are strongly advised to carefully read all the information provided in this form by the applicant, terms and condition contained herein, so as to understand the full implications of signing this part. In consideration of the society granting the whole of the above loan or any lesser amount may be approved, the undersigned hereby accept jointly and severally liability for its repayment in the event of borrowers default. We understand that the amount in default may be recovered by an attachment of salary or savings and that we shall not be eligible for loan unless the amount in default has been cleared in full.*

NAME	M/No.	BOSA Deposits	Sign
		Kshs.(in Figures )..... In words..... .....	
		Kshs.(in Figures )..... In words..... .....	
		Kshs.(in Figures )..... In words..... .....	
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