



WINAS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD

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Loan/No.....

BOSA LOAN APPLICATION FORM

Date:.....

PART I – PERSONAL INFORMATION

NAME.....PAYROLL NO.....

MEMBER NO.....ID CARD NO.....ACCOUNT NO.....

INSTITUTION/ SCHOOL & ADDRESS.....

HOME ADDRESS.....

MOBILE NO.....TERMS OF SERVICE.....EMAIL ADDRESS.....

PART II – LOAN APPLICATION& REPAYMENT

I.....HEREBY APPLY FOR A LOAN OF KSH.....

AMOUNT IN WORDS.....

.....FOR A PERIOD OFAT A RATE OFPER MONTH.

TYPES OF LOAN: - (PLEASE SPECIFY AND TICK)

- | | | | | | |
|---------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|
| KARIBU (36Months) | <input type="checkbox"/> | INVESTMENT (60 Months) | <input type="checkbox"/> | SUPER LOAN (72 Months) | <input type="checkbox"/> |
| DOMESTIC (18Months) | <input type="checkbox"/> | NORMAL (36Months) | <input type="checkbox"/> | VISION 84 (84 Months) | <input type="checkbox"/> |
| EXPRESS (30Months) | <input type="checkbox"/> | SMART LOAN (42Months) | <input type="checkbox"/> | | |

DISCLOSURE- CREDIT REFERENCE BUREAU

I confirm that I have authorized WINAS SACCO ltd to access my credit profile and that this profile can be delivered to their e-mail/postal address indicated herein and hereby authorize CRB institution to mail/deliver/send my credit report to the e-mail/postal address indicated herein. I release CRB institution ltd and WINAS SACCO ltd and its officers, employees and agents from all claims, actions or proceedings of whatsoever nature and howsoever arising, suffered or incurred in connection with CRB institution sending/delivering/Mailing my credit report to the addresses that I have provided.

DECLARATION:

I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and I agree to abide by the by-laws of society, the loan policy and variations by management in respect of part I &II above. I hereby authorize the necessary deductions, including monthly interest to be made from my salary as repayment for this loan. I declare that I am not indebted to any other credit society, bank or loan agency except as listed herein either as borrower or endorser. I also give my employer irrevocable authority to recover from my salary, monthly repayments and remit the same to WINAS SACCO Society Ltd. In case of loan default I authorize you to recover from my surety and my property.

I further pledge my future earnings as additional source of income and security for the loans so approved. Additionally, I hereby accept to make cash repayments in the event that the deductions are not effected immediately.

Applicant Signature.....date.....

- ◆ A member shall have only one loan type at a time.
- ◆ Loans are granted in accordance with the loan policy basic requirements.
- ◆ All loans shall be charged transaction fee determined by management upon processing and net loan sent to member's fosa account. Every member should have a fosa account with Wnas Sacco.

PART V – ACCEPTANCE OF AGREEMENT

I hereby accept the offer and I have read and understood the Winas Sacco rules and conditions. I hereby authorize the office to recover my loan balance and other charges from my deposits and other properties incase I fail to pay as per policy requirement.

NAME:.....**SIGNATURE**.....**DATE**.....

OFFICIAL USE ONLY

PART VI – CHECKLIST

	YES	NO	N/A
Has the information session been completed by the member?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the Loan Application Form been signed by the member?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the member submitted the Copy of I.D and other relevant documents?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the guarantor details and address been provided?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the member met the Conditions of Loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the Loan agreement been completed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

INTAKING OFFICER'S NAME:.....**SIGNATURE**.....**DATE**.....

PART VII- LOAN APPRAISAL

REGISTRY DEPARTMENT

- I have checked the particulars on part IV of this loan application and hereby confirm the same to be correct/incorrect.
- I do hereby certify that the guarantee information has been posted on guarantor's account.

NAME:.....**SIGNATURE**.....**DATE**.....

PART VIII –LOAN APPROVAL

BASIC SALARY.....1/3 OF BASIC SALARY.....AVAILABLE FUNDS.....

AMOUNT APPROVED IN KSH.....RECOVERABLE INMONTHS AT A RATE OF

INSTANT INTEREST.....OTHER RECOVERIES.....

LOAN APPROVED BY.**SIGN**.....**DATE**.....

PAYMENT/CHECKED BY.....**SIGN**.....**DATE**.....

C.E.O ENDORSEMENT.**SIGN**.....**DATE**.....