



CHASCO SACCO LIMITED

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KARIBU LOAN FORM

APPLICANT PARTICULARS

Date.....

Name.....MNO/PayrollNo.....

Zone.....Buying Centre..... Mobile No.....

ID NO..... M-wallet

A) LOAN REQUEST

I request for loan of kshs In words against my delivered tea kilograms of for the month of.....

B) GUARANTORS

	Name of Guarantor	MNO.	Phone No.	ID No.	Sign
1.					
2.					
3.					
<i>I the undersigned accept liability for repayment of loan.</i>					

This loan is recoverable at an interest rate of 10% p.a. The instant interest charged for the loan is 1%. I hereby confirm that I have read and understood the terms and conditions therein and append my signature herewith.

Name..... MNO/Payroll No..... Date.....Sign.....

Witnessed by:

Spouse/next of kin

Name..... Date..... Sign.....

Area chief

Name..... Date..... Sign.....

TERMS AND CONDITIONS FOR THE APPLICANT

1. Copy of ID of the applicant.
2. Copy of ID of the guarantors
3. Duration should be one year
4. Multiplier of 3 on share deposits

C) OFFICIAL USE

Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Average
Income													

2/3rd of average income Minus total monthly repayment
loan.....Interest.....including Shares.....=Ksh..... multiply by repayment
period..... = kshs.....

Prepared and appraised by.....Signature.....Date.....

We have appraised the above loan advance application:

Amount recommended in figures Kshs..... (in words).....

Checked by: Credit officer

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

Date to be recovered..... Amount recovered.....

Paid by

Accountant/Assistant Accountant Signature..... Date.....

Approved by Technical Credit Committee

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

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

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

Verified by:

CEO: Signature.....Date.....

Internal Auditor

I have checked and verified that loan issued is in compliance with policies and procedures of the society
Signature:Date.....