



# JITEGEMEE SACCO SOCIETY LTD

Jitegemee Building, Kaunda Street. P.O Box 86937 - 80100  
Mombasa. Tel. 0728 700800 / 2315129 | www.jitegemesacco.co.ke

## FOSA LOAN APPLICATION FORM

### APPLICANT'S PERSONAL INFORMATION

Applicant's Name				Loan Number	
P/No.		Member number		National I/D No	
Pin No	Passport number	Date of Birth	Sex		
			Male <input type="checkbox"/>	Female <input type="checkbox"/>	
Email:					
Postal address		Mobile No.	Land line Number		
Physical address Town		Estate	Street	House number	
Rented <input type="checkbox"/>					
Owned <input type="checkbox"/>					

### EMPLOYMENT DETAILS

Applicant's Employer		Postal Address		
Physical address		Telephone		
Designation		Staff Number		
Employment terms : Permanent <input type="checkbox"/> casual <input type="checkbox"/> contract <input type="checkbox"/> Other (Specify) <input type="checkbox"/>				
Assets owned, give three main ones				

### IF SELF EMPLOYED (attach 6 months bank statements, 1 year cashflow forecast)

Type of business	Years of operation
Business income (in Kes)	Other income(Specify)

### LOAN PARTICULARS

LOAN TYPE	Jibambe <input type="checkbox"/>	Jiinue <input type="checkbox"/>	Jjenge <input type="checkbox"/>	Okoa <input type="checkbox"/>	Elimisha <input type="checkbox"/>	Supper Salary Advance <input type="checkbox"/>	Others Specify <input type="checkbox"/>
-----------	----------------------------------	---------------------------------	---------------------------------	-------------------------------	-----------------------------------	--	---

Attach two recent payslip.

Purpose of Loan (attach supporting Document)

Amount applied for in figures  Repayment Period  Months

Amount applied for in words

### LOANS IN OTHER BANKS / FINANCIAL INSTITUTIONS

Name of the Bank/ institution	Amount advanced	Date granted	Repayment period	Outstanding balance

(Attach additional paper if necessary)

### SECURITY DETAILS

I offer the following security

Salary  Deposits and savings  Guarantors  Others specify

### REPAYMENT GUARANTEE

We, the undersigned, hereby accept jointly and severally, liability for the repayment of the event of the borrower's default. We understand that the amount in default may be recovered by an equal offset against our deposits or by attachment of our property, salary, FOSA deposits and any other property owned by us.

### CAUTION

Guarantors are advised to read all the information supplied in this form by the applicant and the terms and conditions contained herein in order to understand the full implication of loan guarantee

**MODE OF LOAN REPAYMENT**

If mode of repayment is not – check off, fill appropriate forms to facilitate loan recovery where necessary issue and charge me for banker’s cheque (s) to clear debts.

Applicants signature.....  
 Date.....

	Staff number	Name	Deposit ksh	National id	Signature
1					
2					
3					
4					
5					
6					

Deposits and outstanding loans as at.....

Applicants signature \_\_\_\_\_ Date \_\_\_\_\_

Name of witness \_\_\_\_\_ P/NO \_\_\_\_\_

Signature \_\_\_\_\_

**Conditions**

Provide a minimum of four guarantor’s who have not guaranteed more than seven loans at the same time.

The applicant’s deposits plus those of the guarantors must be sufficient to secure the loan.

Where collateral is used as security, fill the following portion.

- i. Other forms of security ( LR nowhere applicable).....
- ii. Brief description of the property.....
- iii. Location District /Town.....sub location/estate.....shopping Centre.....
- iv. Estimated value of property.....
- v. Is the property charged.....yes/no.....
- vi. If yes provide details:- charge.....
- vii. Is the loan for which charge was made fully repaid? Yes/no.....
- viii. Note jitegemee sacco cannot be a second charge
- ix. Where property offered is not sufficient the borrower may be requested to provide guarantors

**For branch official use only**

**FOR OFFICIAL USE**

**APPROVAL**

---

Amount recommended by appraising officer \_\_\_\_\_ to be paid in \_\_\_\_\_ months

At the prevailing interest rate, signature of recommending officer \_\_\_\_\_ Date \_\_\_\_\_

Amount approved by approving officer kshs \_\_\_\_\_ sign of approving  
officer \_\_\_\_\_ Date \_\_\_\_\_

Loan /cheque amount approved kshs \_\_\_\_\_

Bridging finance paid \_\_\_\_\_

Interest/clearing charges \_\_\_\_\_

Net payable \_\_\_\_\_

Credit officer \_\_\_\_\_ Date \_\_\_\_\_

Fosa manager \_\_\_\_\_ Date \_\_\_\_\_

**CREDIT SUB-COMMITTEE**

Loan approved Ksh. ....Recoverable in .....Months.

Installment at the interest rate of 1.5% per month on reducing balance.

Indicate the reasons for deferral or rejected by ticking the proper box.

**REASONS FOR DEFECTED LOAN**

Incomplete or lack of supporting documents

Timeliness

Loan or purpose

**REASONS FOR REJECTED LOANS**

Inability to repay for bad repayment history

Loan not in proportion to shares

Clear outstanding loan

Excessive loan frequency

Lack of proper guarantors security

Ineligible Purpose

Committee minutes number.....Dated.....

Chairman's Signature.....Dated.....

Members Signature.....Dated.....

Members Signature.....Dated.....

Members Signature.....Dated.....

**FOSA Cash Dispatch**

Voucher Number.....Dated.....

Ksh.....Delivered By.....

Loan Number.....Dated.....