



**HEKIMA LOAN APPLICATION FORM F10**  
**Please complete & attach the Relevant Documents**

**A: PERSONAL INFORMATION ANDEMPLOYMENT DETAILS**

- 1. Members Name..... Date of Birth..... Age.....
- 2. Members Address..... Work Station.....
- 3. Tsc No/ File No..... Fosa Account.....
- 4. District..... Location..... Sub location.....
- 5. Terms of service (Permanent, Pension, contract).....
- 6. Mobile/Personal Tel No..... Home Address P.O. Box.....
- 7. Basic Salary/pension..... Net Pay.....
- 8. Place of work ..... Contact person.....

**B. LOAN APPLICATION AND REPAYMENT**

I ..... hereby apply for a loan of Ksh. ....(amount in words).....  
 and I hereby authorize deductions in installments of Kshs..... for a period of  
 ..... Months, each month commencing on.....

Repayment: *Tick where applicable*      (a) Standing Order       (b) Check Off

**C: PURPOSE FOR WHICH LOAN IS APPLIED**

1.....Kshs.....2.....Kshs.....

**D: SECURITY WHICH I OFFER FOR THE LOAN IS**

- 1. Salary                                      2. Guarantors salary      3. Personal Property      4.....

**E: Please attach atleast (Not more than 2 months old) original payslips and ID photocopy**

**F: BORROWER’S DECLARATION**

I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and agree to abide by the by-Laws of the Society (FOSA) and any variations in respect of the section on personal and employment details above. I hereby authorize the necessary deductions, including Legal & Administration fee of three percent (3%) and Insurance premium of one percent (0.5 %) respectively, interest rate of one point nine percent (1.9%) on reducing balance monthly to be made from my salary as repayment of the loan, a standing order in respect to the above will be Kshs. 100/= (one hundred only). I declare that am not indebted to any other credit society, bank or any other Loaning agency (except as listed on pay slip) either as borrower or endorser, I also declare that any act to commit my pay slip elsewhere or change of pay point from today shall be interpreted as default and I acknowledge a debt collection fee of not less than 5000/= or any amount which the Society deems fit. I further confirm that all my salary payments including pension shall at all times be paid through my Fosa account and the payment point shall not be changed without the consent of the Sacco.

Signature of Applicant..... Date.....

Witnessed by Name..... Signature..... Fosa A/C.....

Address..... Tel.....

**F. REPAYMENT GUARANTEE (Guarantors to attach ID Copies)**

We the undersigned hereby accept jointly and severally liability for the repayment of the loans in the event of the borrower’s default. We understand that the amount in default may be recovered through our salaries (Fosa accounts) or attachment of our property or monthly pensions and that we shall not be eligible for loans unless the amount in default has been cleared in full.

**G. GUARANTORS - Read above before you guarantee anybody.**

Name	Fosa A/c No.	TSC NUMBER	Tel No.	ID No.	Signature

**DECISION (for official use only)**

(i) Amount Applied .....

(ii) Amount Approved.....(vii) Rate.....

**LOANS OFFICER**

I certify that the information regarding Salary and The Application is correct: Sign.....

**CREDIT MANAGER:**

I certify that the application and appraisal is within the loaning policy: - Sign.....

**ACCOUNTS:**

I certify that the application and appraisal is within the loaning policy: - Sign.....

**C.E.O./FINANCE MANAGER:**

Recommended /not recommended for approval: - Sign.....

**CREDIT / EXECUTIVE COMMITTEE**

We confirm that the applicant is Fosa account holder we approve/NOT approve the loan.

1. Credit Committee Chairman Signature.....2.Member’s Signature.....

3. Minute No.....