

Helb No. (Do not write in this box)

Serial No. 6133554



HIGHER EDUCATION LOANS BOARD

UNDERGRADUATE FIRST TIME LOAN APPLICATION FORM DIRECT
ENTRY - GOVERNMENT/ SELF SPONSORED
AND PRIVATE UNIVERSITIES

HELB ACT (1995) CAP213A

Fix One Recent
Color
Passport-Sized
Photo and write
your id-no
on the back

2016/2017

CAUTION

Any person or student who when filling a loan/scholarship application form, knowingly makes a false statement whether orally or in writing relating to any matter affecting the request for a Loan/scholarship shall be guilty of an offence and shall be liable to a fine of not less than Kenya Shillings Thirty thousand (Ksh. 30,000) or to imprisonment for a term of not less than three years (Section 13 (3) of the Higher Education Loan Board Act (CAP 213A)).

Personal Details - Applicant

First Name	Middle Name	Last Name	
VERONICA	WANGARI	KAROMO	
ID/No.	KRA PIN(attach copy)	Date of Birth	Gender
34210412	A010208977C	24/06/1996	FEMALE
Email	Mobile No.	Address	Physically Challenged?
VEROLKAROMO@GMAIL.COM	0716546949	23-20114-KABAZI	NONE
County	Sub County	Constituency	Ward
NAKURU	SUBUKIA	SUBUKIA	KABAZI

Applicant's current Place of Residence

Nearest Public Primary	Estate/Village	Sub-location	Location
JAMHURI PRIMARY SCHOOL	MARIGU	NYADUNDO	SOLAI
County	Sub-County	Constituency	Town
NAKURU	SUBUKIA	SUBUKIA	NAKURU

Institution Details

(Attach copy of university Admission Letter-Mandatory)

Level of Study	Institution Name	Campus/Centre	Faculty/School
DEGREE	MURANG'A UNIVERSITY COLLEGE	MURANGAUC	COMPUTING AND INFORMATION TECHNOLOGY
Admission/Registration No.	Year of Admission	Current year of Study	Year of Completion
SC211-0881/2016	2016	1ST	2020
Admission Category	Course		
PUBLIC INSTITUTION -GOVT SPONSORED (KUCCPS)	BACHELOR OF SCIENCE IN INFORMATION TECHNOLOGY		

Loan and Bursary (Per Annum)

Amount applied for?
KSH. 60,000.00
Amount your family can raise towards your fees?
KSH. 5,000.00
Do you need bursary?
YES

Siblings in University applying for HELB Loan this Year

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Education Background (Attach evidence for post primary schooling)**

Level	Institution Name	Exam Year	Index Number	Inst. Type	Country	Grade
PRIMARY	JAMHURI PRIMARY SCHOOL	2010	552501044	PUBLIC	KENYA	275
PRIMARY	MZALENDI PRIMARY SCHOOL	2011	552505009	PRIVATE	KENYA	328
SECONDARY	BAVUNI SECONDARY SCHOOL	2015	27536104050	PUBLIC	KENYA	B-

Details of Parents**(Note: For salary/pension income attach copy of payslip/payment voucher)****FATHER**

First Name	Middle Name	Other Name	ID No.
DAVID	KAROMO	NYAGA	7483533

Year of Birth	Highest Level of Education	Mobile/Telephone	Father's Income	
1965	SECONDARY	0710195557	Gross Monthly Income	0.00
			Business (Annual)	0.00
			Farming (Annual)	10,000.00
			Pension(Monthly)	0.00
			Income from 'Other'	5,000.00
			Support from GoK relief service	0.00
KRA PIN	Employed	Occupation/Profession		
A009137782D	N	FARMER		
Employer Name	Employer Tel. no.	Staff no.		
NULL	NULL	NULL		

MOTHER

First Name	Middle Name	Other Name	ID No.
ALICE	WANJIRU	KAROMO	11116794

Year of Birth	Highest Level of Education	Mobile/Telephone	Mother's Income	
1969	PRIMARY	0712473975	Gross Monthly Income	0.00
			Business (Annual)	0.00
			Farming (Annual)	0.00
			Pension(Monthly)	0.00
			Income from 'Other'	2,000.00
			Support from GoK relief service	0.00
KRA PIN	Employed	Occupation/Profession		
NULL	N	HOUSE WIFE		
Employer Name	Employer Tel. no.	Staff no.		
NULL	NULL	NULL		

Parent's Marital Details

Parent's Marital Status	
MARRIED	
Are you an orphan?	
NO	
If Parent(s) deceased provide Death Certificate No. or Burial Permit No. and attach copy	
FATHER: N/A	MOTHER: N/A
If both parents are deceased , who has been paying your fees?	
N/A	

Guardian/Sponsor/Public Trustee		
Name		
N/A		
Telephone		
N/A		
Box No.	Postal Code	Town
N/A	N/A	N/A
**NOTE: Attach letter from School or Sponsor		

Estimated Family Monthly Expenses (Kshs.)

Food	Clothing	Rent	Travel/Fuel
2000.00	500.00	0.00	500.00
Medical	Mortgage/Loan Repayment	Other Expenses	
0.00	0.00	1000.00	

Gross Education Expenses**(Siblings in Sec, Tertiary or University , who are not beneficiaries of HELB Loan.)**

Name	Institution Name	Level of Study	Annual Fees
WANJIKU JANE	BAVUNI SECONDARY SCHOOL	SECONDARY	35250.00
NJERI MIRIAM	MT. ZION PRIMARY SCHOOL	PRIMARY	5800.00
WANGUI CAROLINE	MT. ZION PRIMARY SCHOOL	PRIMARY	5800.00

Declarations**Applicant's Declaration**

I declare that the information given herein is true to the best of my knowledge. I also understand that this is a loan that must be repaid.

Name:

Signature:Date:.....

Parent / Guardian

I declare that I have read this form/ this form has been read to me and I hereby confirm that the information given herein is true to the best of my knowledge.

Name:

Signature:Date:.....

Priest / Kadhi

I wish to confirm that the applicant appeared before me and that I interviewed him/her and hereby state that the information given herein is true to the best of my knowledge.

Signature

Date

.....

.....

Name / Address / Telephone

Official Rubber Stamp

Chief/Assistant Chief

I certify that the applicant is a resident of my Sub-Location and that I have checked the information given herein and confirm it to be true to the best of my knowledge.

Signature

Date

.....

.....

Name / Address / Telephone

Official Rubber Stamp

Commissioner of Oaths/Magistrate

The above applicant and his/her Parent/Guardian appeared before me and made the solemn declaration that the information given herein is correct.

Signature

Date

.....

.....

Name / Address / Telephone

Official Rubber Stamp

GUARANTORS

Guarantor 1.

SURNAME	FIRST NAME	OTHER NAME		
I NJOROGE	PHYLIS	WANJIRU	of ID No.	3634135
Tel No # 0713758313	Box No # 51		Post Code	20100
Town SOLAI	Email		County	NAKURU
Constituency SUBUKIA	Ward			
Location SOLAI	Sub-Location NYADUNDO		Year of Birth	1956
Employer	Employer Tel. No.		Employer Email	
Employee No.	Employer Postal Address	0,	Employer Postal Code	0

(also known as "the guarantor" hereby) acknowledge that I am bound to the Higher Education Loans Board in the sum of amount equivalent to what the Board shall grant to -----as loan under the agreements together with interest thereon, which amount shall repay to the Higher Education Loans Board in the event that the loanee fails to honor his/her obligation of repaying the same to the Board as from the prescribed time. The Board will notify me of the amount granted to the loanee after the award is made. This bond is conditioned to be void only after full repayment by the loanee is effected.

Guarantor 1 Signature and Date

Advocate/ Magistrate Signature, Date , Official Stamp

Guarantor 2.

SURNAME	FIRST NAME	OTHER NAME		
I MURAGE	JOHN	KAMAU	of ID No.	21182115
Tel No # 0720941969	Box No # 51		Post Code	20100
Town SOLAI	Email		County	NAKURU
Constituency SUBUKIA	Ward			
Location SOLAI	Sub-Location NYADUNDO		Year of Birth	1979
Employer	Employer Tel. No.		Employer Email	
Employee No.	Employer Postal Address	0,	Employer Postal Code	0

(also known as "the guarantor" hereby) acknowledge that I am bound to the Higher Education Loans Board in the sum of amount equivalent to what the Board shall grant to -----as loan under the agreements together with interest thereon, which amount shall repay to the Higher Education Loans Board in the event that the loanee fails to honor his/her obligation of repaying the same to the Board as from the prescribed time. The Board will notify me of the amount granted to the loanee after the award is made. This bond is conditioned to be void only after full repayment by the loanee is effected.

Guarantor 2 Signature and Date

Advocate/ Magistrate Signature, Date , Official Stamp

Applicant's Personal Bank Details(Attach a copy of bank account card)

Bank Name	Branch Name	Account No.
EQUITY	NAKURU CORPORATE BRANCH	0310169351402

Banks Checklist (FOR BANK USE ONLY)

- | | |
|---|---|
| <input type="checkbox"/> Applicant ID Copy attached | <input type="checkbox"/> Applicant passport size photo attached |
| <input type="checkbox"/> Copies of applicant's parents ID(s)/death certificate(s) | <input type="checkbox"/> Copies of ID's for both guarantors |
| <input type="checkbox"/> Copy of parents payslip (if applicable) | <input type="checkbox"/> Copy of KRA Pin Certificate(optional) |

Banks Official Confirmation

Official's name.....Signature Official StampDate.....

TERMS AND CONDITIONS

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE SIGNING THE LOAN APPLICATION FORM. YOUR ACCESS TO THIS LOAN IS CONDITIONED TO YOUR ACCEPTANCE OF THESE TERMS AND CONDITIONS. THESE TERMS ARE APPLICABLE TO ALL LOAN APPLICANTS. BY SIGNING THIS FORM YOU ARE AGREEING TO BE BOUND BY THESE TERMS AND CONDITIONS; DO NOT SIGN THE FORM IF YOU DISAGREE WITH ANY OF THE TERMS.

1. The rate of interest applicable shall be 4% p.a. the Board shall have the sole discretion of varying the interest rate as circumstances shall demand.
2. The Board shall charge administrative fees of Kshs.500 per annum on all un-matured accounts. All mature loan accounts shall be subject to administrative fee as shall be determined by the Board from time to time.
3. In the event that the loanee discontinues studies for whichever reason before full disbursement is made, the Board shall not disburse the remaining allocation and shall recall the loan so far as advanced in full together with the interest thereon
4. Loan amounts awarded shall be inclusive of practicum/field attachment where applicable
5. The Board shall electronically, through the website, send to each loanee annual statement indicating the amount disbursed per each academic year or the outstanding balance as the case may be. The sums of the amount indicated in the statements shall form the principal loan to be recovered from the loanee. The contents of the statements shall be deemed to be correct unless a written complaint to the contrary is received by the Board within three (3) months from the date of the statement whereupon the Board shall either confirm the complaint or advise as the case may be. A statement may be furnished at any time on request but at the loanee's expense
6. Where it is discovered that the loan was granted due to false information furnished by the loanee, the Board shall withhold release of the amount yet to be disbursed if any, besides subjecting the loanee to prosecution
7. The Board shall engage agents (Banks) who shall be responsible for the disbursement of the loans as shall be advised by the Board from time to time
8. The loanee shall keep the guarantor apprised of the principal loan awarded and in the event that there is a conflict, the amount as held by the Board will prevail
9. The loan shall be due for repayment one year after completion of the course studied or within such period as the Board may decide to recall the loan whichever is earlier
10. The loan shall be repaid by monthly installments or by any other convenient mode of repayment as shall be directed by the Board but subject to the provisions of the Higher Education Loans Board Act
11. If the loanee defaults in the repayment of the loan when the loan is due, the whole amount shall be due and payable and the loanee shall be bound to pay other charges that may arise as a result of the default including but not limited to the Advocates fees and penalties.
12. The Board shall charge a penalty of Kshs.5,000 per month on any account that is in default.
13. Non demand for loan repayment and the accruing charges shall not in any way signify waiver of any amount rightfully due under the terms and conditions of the loan
14. The applicant hereby consents that the Board shall share information pertaining to the loan account with credit reference bureaus or any other parties as deemed necessary
15. In the event that the applicant receives additional finance assistance from any other source and the need to refund by the institution arises such refund shall be made to the Board and the same shall be utilized towards reducing or offsetting the loan
16. An application whose defectivity is not corrected within 90 days after submission will be declared invalid and the applicant shall be required to apply afresh in the subsequent year.
17. A loan award that is not claimed for disbursement by the close of the financial year of the application period i.e. June 30th, either personally by the beneficiary or through the institution, shall be withdrawn and an automatic reversal effected in the records.
18. No loan shall be disbursed unless this agreement form is signed.
19. The signature of the loanee shall certify the reading, understanding and being in agreement with the terms and conditions herein including certification. The applicant shall bear the cost and responsibility of repayment as prescribed by helb where upon after loan application; funds are disbursed to the applicant or the institution where he/she is enrolled but remain unutilized.
20. The applicant upon being awarded a loan by helb shall bear the cost/responsibility attached to destruction of any financial record generated in the event that they have completed repaying their loan or did not utilise the funds and the record is deemed obsolete.
21. The board shall effect a loan indemnity scheme as deemed appropriate.
22. Loan award shall not be made more than once for each year of study

Loan Applicant's SignatureID No..... Date: 18/08/2016

Official Verification

Authorized Signature (HELB)  Date: 18/08/2016

PLEASE NOTE THAT IF YOU DO NOT SIGN THIS AGREEMENT FORM (Page 5), YOUR LOAN SHALL NOT BE PROCESSED

Check list--(mark with x)

Applicant must attach a certified copy of

- | | |
|--|--|
| <input type="checkbox"/> National Identity Card | <input type="checkbox"/> One colored Passport Size Photo |
| <input type="checkbox"/> Copy of Bank ATM/Card if no account confirmation by Bank.(for KUCCPS) | |
| <input type="checkbox"/> University/Institution Admission Letter | <input type="checkbox"/> KCSE Result slip |
| <input type="checkbox"/> If orphaned, copy/copies of parent/s death certificate | <input type="checkbox"/> If sponsored in High school, a confirmation letter from the school or sponsor |

From the parent(s), attach a copy of

- | | |
|---|---|
| <input type="checkbox"/> National Identity Card | <input type="checkbox"/> KRA pin certificate(s) where applicable |
| <input type="checkbox"/> Latest payslip(s) if employed | <input type="checkbox"/> Latest bank statements if in business or farming |
| <input type="checkbox"/> letter(s) of retirement/retranchment if parent is no longer employed | |

From both guarantors, attach copies of

- ☐ National Identity Card

Attachments confirmation

I confirm that the above attachments have been attached on the loan application form.

Signature:.....date:.....

Declarations, Signatures and stamps

- | | |
|---|---|
| <input type="checkbox"/> Applicant`s signature on the declaration | <input type="checkbox"/> Applicant`s signature on the loan form (pg 3 & 5) |
| <input type="checkbox"/> Parent`s/ Guardian`s signature | <input type="checkbox"/> Family income & expenditure |
| <input type="checkbox"/> Both Guarantors` signatures | <input type="checkbox"/> Commissioner of Oaths/Magistrate`s signature & stamp for both guarantors |
| <input type="checkbox"/> Chief/Asst. Chief`s signature | <input type="checkbox"/> Advocate`s/Magistrate`s stamp and signature |

Declarations, Signatures and stamps confirmation

I confirm that the above Signatures and stamps have been effected on the loan application form.

Signature:.....date:.....

Submission of the application form

Kindly drop the loan application form at any of the following:

1. The bank where you opened the account
2. HELB Desk at any HUDUMA Kenya Centre near you
3. HELB Office at Mezzanine 1, Anniversary Towers, University Way, Nairobi

You may also send the loan application form using secure mail/courier service