



HIGHER EDUCATION LOANS BOARD
AFYA ELIMU FIRST TIME LOAN APPLICATION
FORM

Helb No. (Do not write in this box)

Serial No. 1910245325

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

2019/2020



Print two forms. Submit one. Retain one.

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	
BENSON	OWINO	OTIENO	
ID/No.(attach copy)	KRA PIN	Date of Birth	Gender
37801936	A013413104X	05/07/1999	MALE
Email	Mobile No.	Address	Physically / Visually Challenged?
BENSONOWINO7@GMAIL.COM	254759451675	100-101-NAIROBI	VISUAL
County	Sub County	Constituency	Ward
NAIROBI	KIBRA	LANGATA	MUGUMU-INI

Applicant's current Place of Residence

Nearest Public Primary	Estate/Village	Sub-location	Location
OLYMPIC PRIMARY	NAIROBI	KIBRA	LANGATA
County	Sub-County	Constituency	Town
NAIROBI	KIBRA	KIBRA	NAIROBI

Institution Details

(Attach copy of university admission letter Mandatory)

Level of Study	Institution Name	Campus/Centre	Faculty/School
DEGREE	TAITA TAVETA UNIVERSITY	MAIN BRANCH	TU01-SC211
Admission/Registration No.	Year of Admission	Current year of Study	Year of Completion
TU01-SC211-0777/2019	2019	1ST	2023
Admission Category	Course		
PUBLIC GOVT SPONSORED	BSC-MATHEMATICS AND COMPUTER SCIENCE		

Loan and Bursary (Per Annum)

Amount applied for?

KSH. 0.00

Amount your family can raise towards your fees?

KSH. 0.00

Do you need bursary?

NO

Education Background (Attach evidence for siblings in school applying for HELB Loan this Year)**

Level	Institution Name	Exam Year	Index Number	Inst. Type	Country	Grade & Points
SECONDARY	BARAKA ZA IBRAHIMU SECONDARY	2018	20410021001	MISSION	KENYA	C+ 46 (6.571)
PRIMARY	ODAO PRIMARY SCHOOL	2013	42712220001	PUBLIC	KENYA	C+ 59 ()

National ID No.

34994726

Name

CHARLES OTIENO JUMA

Parent's Marital Details**Parent's Marital Status**

SINGLE PARENT

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.

N/A

Postal Code

N/A

Town

N/A

****NOTE: Attach letter from School or Sponsor****Details of Parents****(Note: For salary/pension income attach copy of payslip/payment voucher)****FATHER****First Name**

NULL

Middle Name

NULL

Other Name

NULL

ID No.

NULL

Year of Birth

NULL

Highest Level of Education

NULL

Mobile/Telephone

NULL

KRA PIN

NULL

Employed

N

Occupation/Profession

NULL

Employer Name

NULL

Employer Tel. no.

NULL

Staff no.

NULL

MOTHER**First Name**

MARY

Middle Name

ASUMPTA

Other Name

OTIENO

ID No.

14454935

Year of Birth

1970

Highest Level of Education

PRIMARY

Mobile/Telephone

0713727484

KRA PIN

NULL

Employed

N

Occupation/Profession

CASUAL WORKER

Employer Name

NULL

Employer Tel. no.

NULL

Staff no.

NULL

Father's Income

Gross Monthly Income	0.00
Business (Annual)	0.00
Farming (Annual)	0.00
Pension(Monthly)	0.00
Income from 'Other'	0.00
Support from GoK relief service	0.00

Mother's Income

Gross Monthly Income	0.00
Business (Annual)	2,000.00
Farming (Annual)	3,000.00
Pension(Monthly)	0.00
Income from 'Other'	4,000.00
Support from GoK relief service	0.00

Estimated Family Monthly Expenses (Kshs.)

Food	Clothing	Rent	Travel/Fuel
3000.00	1500.00	2500.00	1000.00
Medical	Mortgage/Loan Repayment	Other Expenses	
2000.00	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
JUMA CHARLES	KIBABII UNIVERSITY	N/A	50000.00
JUMA CHARLES	KIBABII UNIVERSITY	N/A	50000.00



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
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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
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Institution Certification

The above named 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	OTIENO	MARY	ASUMPTA	of ID No.	14454935
Tel No #	0713727484	Box No #	KAKAMEGA	Post Code	50100
Town	KAKAMEGA	Email		KRA PIN	
County	KAKAMEGA	Constituency	BUTERE	Ward	MARAMA CENTRAL
Location	SHIATSALA	Sub-Location	MANYALA	Year of Birth	1970
Employer Name		Employer Tel. No.		Employer Email	
Employee No.		Employer Postal Address		Employer Postal Code	

(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 I 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 loanee will notify me of the amount granted to the him/her 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	OCHIEL	CHARLES	OCHIENG	of ID No.	8954918
Tel No #	0720212414	Box No #	NAIROBI	Post Code	00100
Town	NAIROBI	Email		KRA PIN	
County	NAIROBI	Constituency	KIBRA	Ward	SARANGOMBE
Location	LANGATA	Sub-Location	LANGATA	Year of Birth	1962
Employer Name		Employer Tel. No.		Employer Email	
Employee No.		Employer Postal Address		Employer Postal Code	

(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 I 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 loanee will notify me of the amount granted to the him/her 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

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. I fully understand that this is a loan which must be fully repaid together with applicable charges.
2. 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.
3. 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.
4. 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
5. Loan amounts awarded shall be inclusive of practicum/field attachment where applicable
6. 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 at the loanee's expense
7. Where it is determined that the loan was granted due to false information furnished by the applicant, the Board shall subject the applicant to prosecution in addition to any other action that may be deemed appropriate. Such action shall include, and is not limited to cancellation of the loan, debarment from future applications, with-holding of disbursement and immediate recall of any disbursed amount.
8. 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
9. 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
10. 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. When the loan falls due for repayment, obligation to repay shall not be extinguished or suspended by the economic status or condition of the loanee.
11. 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 1995 and as shall be amended.
12. 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.
13. The Board shall charge a penalty of Kshs.5,000 per month on any account that is in default.
14. 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
15. 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
16. 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
17. An application whose defectivity is not corrected within 90 days of notification of such defects after submission will be declared invalid and the applicant shall be required to apply afresh in the subsequent year.
18. 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.
19. No loan shall be disbursed unless this agreement form is signed.
20. The signature of the applicant shall certify the reading, understanding and being in agreement with the terms and conditions herein including certification.
21. 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.
22. The board shall effect a loan indemnity scheme as deemed appropriate at the cost of the applicant.
23. Loan award shall not be made more than once for each year of study.
24. The loanee/applicant is obligated at all times to confirm with his/her institution receipt of loan disbursed on their account.
25. It shall be the obligation of the loanee/applicant to follow up on any un-utilized funds and ensure that such funds are returned to HELB.
26. Any amount disbursed on account of the loanee/applicant, whether utilized or not, shall be deemed to be a loan which must be repaid in full.
27. It shall be the obligation of the loanee/applicant to inform HELB of any transfers or failure to take up the admission offer.
28. There shall be no replacement of a guarantor, unless the loanee furnishes certified/commissioned details of the new guarantor with a written consent from the new guarantor. HELB reserves the right to authenticate the details.
29. Any dispute arising out of the relationship between HELB and the applicant/loanee shall in the first instance be referred to Alternative Dispute Resolution (ADR) mechanism as determined by HELB.

Loan Applicant's Signature ID No..... Date: 18/02/2020

Official Verification

Authorized Signature (HELB)  Date: 18/02/2020

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 copy of

- | | |
|---|--|
| <input type="checkbox"/> National Identity Card | <input type="checkbox"/> One colored Passport Size Photo |
| <input type="checkbox"/> Institution Admission Letter | |
| <input type="checkbox"/> If orphaned, copy/copies of parent/s death certificate | |

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"/> 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"/> 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

PRINT TWO FORMS. Submit one. Retain one copy(mandatory) either in soft and/or Hard copy.

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

1. HELB Desk at select HUDUMA Kenya Center near you
2. HELB Office at Mezzanine 1, Anniversary Towers, University Way, Nairobi

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