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SUPER SAVER (Max. period 36 MTHS)

Membership No		Pf/No		
Applicant's Name:			_	
ID/No	(attach copy) Age		_	
Mobile phone number				
Station				
Present Address				
Terms of service				
GHRIS Password				
County/Formation:				
Division				
Rankpayslips)	Basic Salary		(Attach 2 c	urrent original
Amount applied for in figuinstallments	ures:	to re	pay in	Monthly
Amount applied for in wo	rds.			

Purpose(s) for which the loan is applied (Please tick where appropriate)

Agriculture	Trade	Manufacturing	Education	Human Health	Land & Housing	Finance, Invest &	Consumption & Social Act
						Insurance	
Crop	Wholesale	Cottage industry	Loans for	Medical	Loans	To clear a	Loan to buy
farming	and retail		education	expenses	to buy	micro	utilities
					land	finance	
						loan	
Animal	Transport	Servicing			Building	To clear a	Loan to buy
production		industry			a house	bank loan	consumables
Agriculture	Hospitality	Information				Loan to	Loan to buy
supporting		Communication				buy a	consumer
activity		Technology				house	durables
Agri-	Foreign					Loan to	
business	trade					buy	
						insurance	
Forestry						Investment	
and logging							

BASIC RULES APPLICABLE AND LOAN AGREEMENT DECLARATION

I understand the basic rules applicable are as listed here below and the loan will be granted only according to these rules and as

directed in the Loan Policy issued.

- 1. Normal loan entitlement is limited to 3 times the value of deposits held and this may vary depending on the
- ability to pay and funds available in the society. Repayment period is 36 months, interest rate of 1%p.m.
- 2. Loan deduction and other statutory deductions or otherwise shall not reduce member's net earnings to less

than 1/3rd or 33.3% of basic salary per month.

3. The loan repayment will either be on reducing balance or amortized according to the Sacco's processing

procedure.

4. A member must have been a contributor for a minimum period of six months and have minimum deposits of
Kshs.6,000/-
5. Monthly deposit contribution shall not be reduced in the course of repayment of any loan.
6. All applicants are required to provide their passwords/ (access identification) to GHRIS for payslip verification.
7. Loans granted shall be deposited in member's Alpha Taji Account for clearance after which the member may withdraw the
cash.
8. Deposits for both guarantors and applicants with the society must be equal to or more than loan applied for.
9. That my present employers as well as my future employers have my authority to deduct from my salary every month such
a sum of money consisting of principal loan repayment and interest as may be determined by Alpha Taji Solutions Sacco Society Ltd
until the lean is renaid in full

until the loan is repaid in full.

10. That in the event that I should leave the service of my present employer, the sum of money due to me for whatever

purpose may be utilized to the extent necessary to liquidate any balance remaining in my loan account.

11. That, this authority is unconditional and may not be revoked during the life of the loan without express consent of

Alpha Taji Solutions Sacco as well as my guarantors.

				_
_				
2.				
	 	 	 	 _

Security

1.

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

and Loaning Policy of the society and variation by the Credit Committee in respect of amount of loan applied and repayment

period. I hereby authorize the necessary recoveries to be made from my salary/savings, deposits and shares as repayment for this loan. I understand that in case of default of the above loan, the society shall forward the details to the Credit Reference Bureau, and use all means to recover the loan in default Applicants signature. _____ ID . _____ DATE . ____ FOR THOSE WHO WOULD LIKE THEIR OUTSTANDING LOANS TO BE CLEARED BT ALPHA TAJI Kindly clear for me the following loan balance(s) Bosa 1. _____ 2 ____ 4 ____ Fosa 1______. 2______ 3______ 4. ______ Amount of deposit to boost Kshs. Others: Amount Kshs _____ Institution (specify)_____ PART B - TO BE COMPLETED BY GUARANTORS In consideration of granting the above loan or any lesser amount that may be approved, we the undersigned hereby accept jointly and severally the liability for its repayment in the event of borrower's default. We understand that the amount in default may be recovered by an offset against our deposits/shares in the society or by attachment to our salary or any other means. NO PF/NO M/NO NAME **ADDRESS** MOBILE ID NO SIGN NO 1 2 3 4 5 6 NB: All normal loans must have a minimum of 5 guarantors.

The applicant is stationed at......and holds the position of

PART C - Recommendations by the Employer

I certify that the above is not likely to retire from service within the next four years and his conduct is good. He/she has no outstanding welfare loan and any other known government debts. Subject to rules and loaning policies of the society, I also confirm all guarantors above are stationed in this station and they have personally signed and witnessed in my presence. I						
therefore recommend a loan of KshsAmount in words)						
Company						
Signature Date						
FOR OFFICIAL USE ONLY (to be completed by Finance Manager/Accountant)						
Member's Fosa A/c						
Jijenge loan School Fees Principal						
Loan Salary in Advance Principal						
Bosa Loan Advance Principal						
Loan Clearance Advance Principal						
Defaulted loan Any other (specify) Principal						
LOAN APPRAISAL AND ELIGIBILITY CALCULATION						
Amount applied for in Ksh						
Loan Balance Monthly Repayment Monthly						
Interest						

Total deposits Kshsx_		Loan Entitlement Kshs.			
Basic Salary Kshs					
Further Loan/Fresh loa with a	n of Kshs	for	months will le	ave the member	
Net pay of Kshssalary	per r	month		's 1/3rd basic	
is	_ Prepared by		Signature	Date	
Signature	_ Certified by		Credit Manager		
Date					
PART D: Endorsement I	by Society's Credi	t Committee			
I/We have examined th as follows:	e above application	on in conjuncti	on with the above rema	rks and decided	
Loan approved Kshs words)					
Chairperson			Date		
Secretary			Date		
Member			Date		
C.E.O			Date		
CRD EIT MANAGER			DATE		