



# **LOAN APPLICATION PROCESS GUIDE FOR D&S SACCO WEB-PORTAL**

## Starting Up



Open your browser and search for D&S web portal using the above address and click Enter button.



The Browser will open the below window



## Log in Page

### D & S SACCO LTD

- ✓ Start applying for loans
- ✓ View and print your account statement
- ✓ View your repayment history and statements
- ✓ Check your loan application status
- ✓ View your total savings and loan balances

Don't have a member account? [Activate](#)

Member Section  
Already have an account? Login here

DS0001 Member number

PTYVWXC

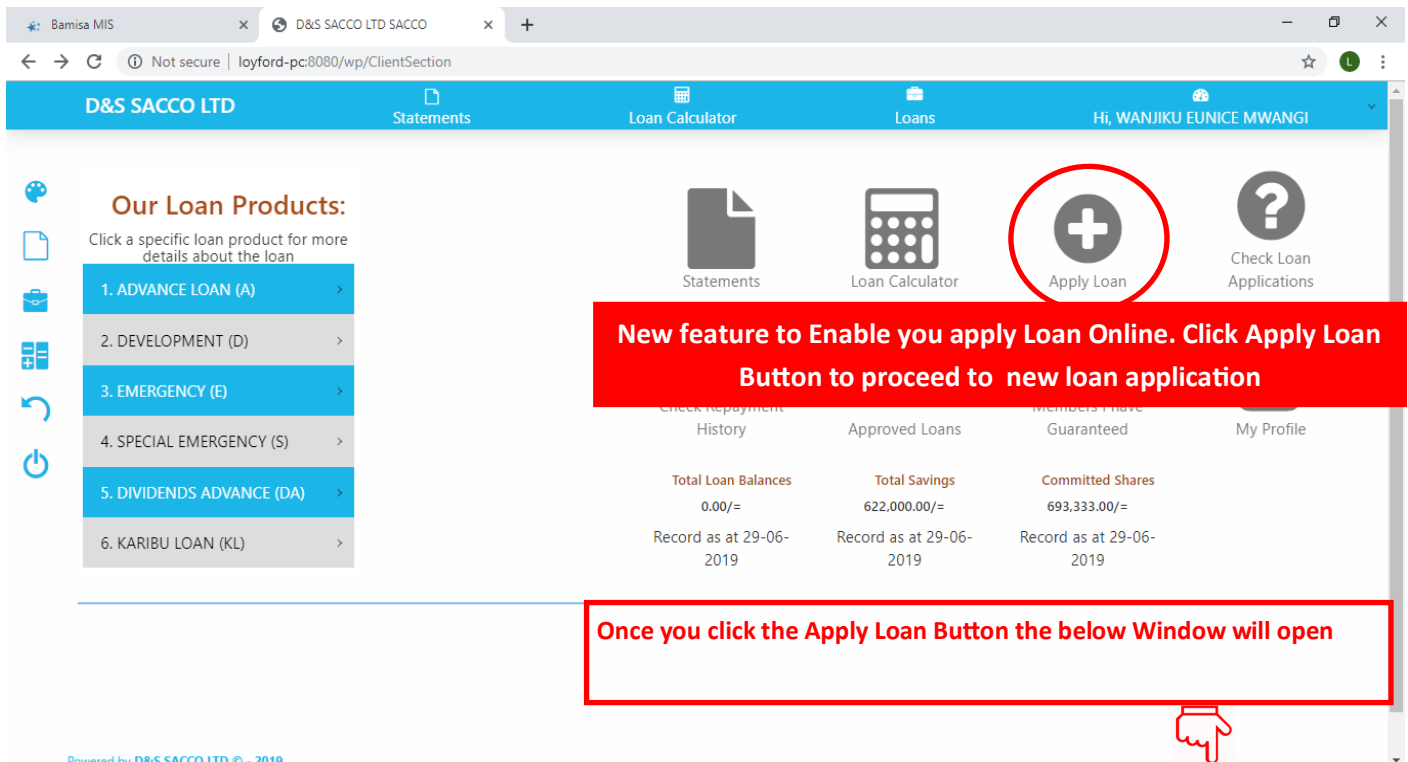
[Click Here](#)

Log in

[I forgot my password? Start recovery](#)

Page © - 2019  
Powered by D & S SACCO LTD [Privacy Policy](#) | [Terms & Conditions](#) | [Admin section](#)

Once you click Log in ,you will open your account as shown below



Once you click the Apply Loan Button the below Window will open



D&S SACCO LTD
Statements
Loan Calculator
Loans
Hi John Doe

Loan Application:
START APPLYING
SELECT GUARANTOR
COMPLETE APPLICATION

Loan Type:
Amount:
Enter amount
Repayment Duration (Months):
Repayment duration
Service Other Entities:
None
Loan Purpose:
-Select-
Loan Details
View Payment Breakdown
Continue Applying >

Loan Summary:
Loan Amount:
Ksh: /=
Monthly Payments:
Ksh: /=
Number of Monthly Payments:
0
Total Interest:
Ksh: /=
Total Payments:
Ksh: /=
Total Loan Balances
KES: 0.00/=
Total Savings
KES: 792,000.00/=

Fill the spaces in this form as shown below

D&S SACCO LTD
Statements
Loan Calculator
Loans
Hi John Doe

Loan Application:
START APPLYING
SELECT GUARANTOR
COMPLETE APPLICATION

Loan Type:
DEVELOPMENT
Select the Loan type you wish to apply for
Amount:
200000
Fill the amount you wish to apply for
Repayment Duration (Months):
60
Enter duration for repayment
Service Other Entities:
Shares
For Share boosting select "Share", for normal application select "None"
Saving Scheme:
Normal Deposits : Current Balance : 622000
The System will display your available deposits to guide your amount
Enter Amount:
200000
Confirm the amount you wish to apply for
Loan Purpose:
Other
Fill in the reason for applying the Loan, Select from listed option and if
Building
Other type the reason on the space provided
Loan Details
View Payment Breakdown
Continue Applying >

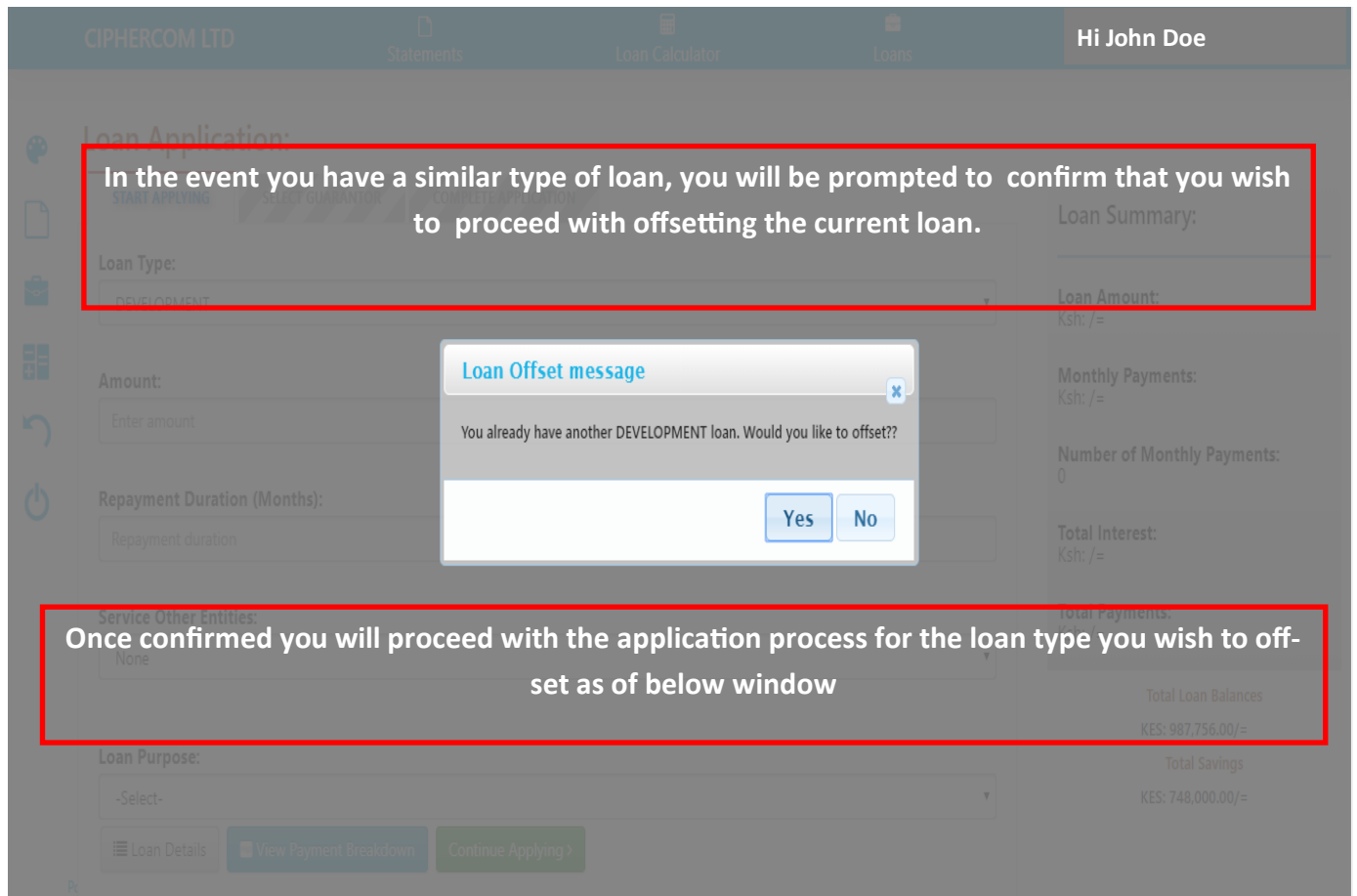
Loan Summary:
Loan Amount:
Ksh: 200,000.00/=
Monthly Payments:
Ksh: 4,448.89/=
Number of Monthly Payments:
60
Total Interest:
Ksh: 66,933.37/=
Total Payments:
Ksh: 266,933.37/=
Total Loan Balances
KES: 0.00/=
Total Savings
KES: 792,000.00/=

Fill in all the spaces as shown below

Review your Interest and total repayment amount

Click here to proceed to the next application stage

Click here to review your payment breakdown



CIPHERCOM LTD

Statements

Loan Calculator

Loans

Hi John Doe

Loan Offset/Buy off: DEVELOPMENT : 987,756

START APPLYING

SELECT GUARANTOR

COMPLETE APPLICATION

Loan Type:

DEVELOPMENT

Amount:

2000000

Repayment Duration (Months):

60

Loan Details/Purpose

Development

Loan Details

View Payment Breakdown

Continue Applying >

Loan Summary:

Loan Amount:

Ksh: 2,000,000.00/=

Monthly Payments:

Ksh: 44,488.90/=

Number of Monthly Payments:

60

Total Interest:

Ksh: 669,333.72/=

Total Payments:

Ksh: 2,669,333.72/=

Total Loan Balances

KES: 987,756.00/=

Total Savings

KES: 748,000.00/=

Powered by CIPHERCOM LTD © - 2019

Click Add Guarantor to search your guarantors using various search filters as shown here

**D&S SACCO LTD** Statements

**Loan Application:**

START APPLYING **SELECT GUARANTOR** COMPLETE APPLICATION

Guarantorship:  
**PROVIDE GUARANTORS** + Add Guarantor

Click on provide guarantor to provide guarantor(s) for this Loan: guarantor or choose Self Guarantee

Search

#	Member No.	Name	
1	DC002	John Doe 1	Delete
2	DC005	John Doe 2	Delete
3	DC003	John Doe 3	Delete
4	DC004	John Doe 4	Delete

**Continue Applying >**

Click here to proceed to the last step of application after satisfactorily providing all the information above

See your selected loan guarantors here

**Add a Guarantor**

Search By **Member No** Input No.

+ Add New

**Add a Guarantor**

Search By **Member No** Input No.

Member No  
Member ID  
Cell Phone (Ensure you start with 254)

**Total Interest:**  
Ksh: 66,933.37/=

**Total Payments:**  
Ksh: 266,933.37/=

**Total Loan Balances**  
KES: 0.00/=

**Total Savings**  
KES: 792,000.00/=

Powered by D&S SACCO LTD © - 2019

**D&S SACCO LTD** Statements Loan Calculator Loans Hi John Doe

**Loan Application:**

START APPLYING **SELECT GUARANTOR** **COMPLETE APPLICATION**

**Submit Application** **Cancel this Application**

**Loan Summary:**

**Loan Amount:**  
Ksh: 200,000.00/=

**Monthly Payments:**  
Ksh: 4,448.89/=

**Number of Monthly Payments:**  
60

**Total Interest:**  
Ksh: 66,933.37/=

**Total Payments:**  
Ksh: 266,933.37/=

**Total Loan Balances**  
KES: 0.00/=

**Total Savings**  
KES: 792,000.00/=

**Terms & Conditions**

**BASIC RULES & REQUIREMENTS**

I understand the rules applicable to this application as listed below and that the loans will be granted in accordance with these rules:

A member must have been contributing and been active for a minimum period of six months to qualify for the other loans except Karibu and Dividend loans. All loans with exception of Advance and Dividends Loan MUST be fully secured by a minimum of three (3) guarantors who must be active members of the Society. A member who wishes to guarantee his loan with his own deposits must attach a letter stating that he/she would not guarantee any other member using the deposits. Any category of outstanding loan must be cleared before a new loan of the same category is granted. No member will be permitted to suffer total deductions including savings, loan

**I Agree** **I do not Agree**

Read and click I Agree the Terms and Conditions for the application to proceed for evaluation or click I do not Agree to cancel the entire application

Once you click I Agree, your loan application will be pending your guarantors approval. Once your guarantors have approved your request, your application will proceed for evaluation by the committee. In case of decline by any of the guarantors, you will receive notification and be prompted to add more guarantor (s). (Note that the system will decline any guarantor not eligible to guarantee you at guarantor selection stage)

Powered by D&S SACCO LTD © - 2019

## Guarantor Page

This page is for anyone who has been nominated to guarantee applicant of a loan. Once you have been nominated to guarantee a loan applicant, you will receive an email with a link to click and Log in into your account to approve. Once you Login, the below window will appear and the request box in red colour as shown below will be present. Click on to the request box to open the request and proceed to approve

The screenshot shows the D&S SACCO LTD dashboard. The top navigation bar includes 'Statements', '1 Request', 'Loan Calculator', and 'Loans'. A red hand icon points to the '1 Request' link. Below the navigation bar, there are several sections: 'Our Loan Products' with a list of loan types (Advance, Development, Emergency, Special Emergency, Dividends Advance, Karibu Loan), 'Statements', '1 Request' (highlighted in red), 'Loan Calculator', 'Apply Loan', 'Check Loan Applications', 'Check Repayment History', 'Approved Loans', 'Members I have Guaranteed', 'My Profile', 'Total Loan Balances', 'Total Savings', and 'Committed Shares'.

Once you click the request box this window will appear with all the details of the loan and the amount he/she has endorsed you for will also be shown. You can edit the amount to a higher or lower values.

Click Agree to Commit once you are satisfied with the request or Decline to Commit to decline the guarantor request. A verification code will be sent to your email to verify that its actually you the owner of the account doing this entry

The screenshot shows the 'Guarantor Requests' page. It displays the following information: Loan Type: EMERGENCY, Applicant Name: John Doe, Amount Borrowed: Ksh: 20,000.00/=, Repayment Duration: 12 Months, Amount to Commit: Ksh: 6668.00 (highlighted in red), and Guarantor Agreement: pending. At the bottom, there are two buttons: 'Decline to Commit' and 'Agree to Commit' (highlighted in red). A red hand icon points to the 'Agree to Commit' button.

The screenshot shows the 'Guarantor Agreement OTP Verification' page. It displays the following information: Loan Type: DEVELOPMENT, Applicant Name: CIPHERCOM LIMITED, Amount Borrowed: Ksh: 5,500.00/=, Repayment Duration: 24 Months, Amount to Commit: Ksh: 2751.0, and Guarantor Agreement: pending. At the bottom, there are two buttons: 'Decline to Commit' and 'Agree to Commit' (highlighted in red). A red hand icon points to the 'Agree to Commit' button. The verification code input field is highlighted in red, and a red hand icon points to it. Below the input field, there are two buttons: 'Verify' and 'Back'.

Enter the verification code and click Verify or Back to abort the transaction

**D&S SACCO LTD** Statements Loans Hi John Doe

### Guarantor Requests:

The following member is waiting for your approval to proceed with the loan processing.

**Loan Type:** EMERGENCY

**Applicant Name:** John Doe

**Amount Borrowed:** Ksh: 20,000.00/=

**Repayment Duration:** 12 Months

**Amount to Commit:** Ksh: 6668.00

**Guarantor Agreement:** pending

**Terms & Conditions**

I the undersigned, hereby accept jointly and severally, liability for the repayment of the loan in the event of the borrower's default. I understand that the amount in default may be recovered by an offset against our shares in the Society or by attachment of our property or salary, and that I shall not be eligible for loans unless the amount in default has been cleared in full.

Once you OTP code has been verified next you will be required to Click I agree, to accept terms and conditions for guaranteeing a loan

For all loans that manage to pass the guarantor stage will proceed to committee for next stage evaluation

Powered by D&S SACCO LTD © - 2019

localhost:8080/CheckLoanStatus.action Sign in

**D & S SACCO LTD** Statements Loan Calculator Loans Hi, CIPHERCOM LIMITED

### Loan Application Status

Loan Type	Loan Amount (KES)	Repayment Duration	Loan Status	Loan Category	Applied on	At
1 DEVELOPMENT	5,500.00	24	Awaiting Credit Team	NEW	2021-02-04	16:25:30

To check the progress of your loan, visit your portal account and select Check Loan Applications to see your Loan Status.

NB: You will receive email notifications as your loan passes through various approval stages

**For further assistance please contact your system administrator**