



**KEYSTONE DT SACCO**  
**The Sacco of Choice**

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**FANIKISHA LOAN APPRAISAL FORM**

MR./MRS./MISS.....TSC/PF. NO.....MNO.....  
DEPARTMENT.....TERMS OF SERVICE.....AGE.....  
WARD.....BASE.....SCHOOL.....  
TELEPHONE NO.....

**PART I**

PRESENT GROSS SALARY KSHS.....  
NET SALARY KSHS.....

**PART II**

LOAN AMOUNT REQUESTED.....REASONS.....  
PROPOSED RECOVERIES KSHS.....P.M. INTEREST KSHS.....  
SIGNATURE.....DATE.....

**FOR OFFICE USE**

**PART III**

A.SHARE CAPITAL.....SHARE/CONTRIBUTION  
LOAN OUTSTANDING KSHS.....  
PREVIOUS LOAN TAKEN IN THE MONTH OF.....  
LAST DATE OF DEDUCTION... (Applies to Normal Loan Only)  
**SHARES CONTRIBUTION AT 0.4% OF TOTAL LOAN APPLIED YES/NO.....**

**II LOANS DEPARTMENT**

1. AMOUNT RECOMMENDED... 2/3 OF GROSS SALARY
2. TOTAL MONTHLY PAYMENTS
3. THE APPLICANT IS/NOT A GUARANTOR OF LOAN BEING DEFAULTED OF  
KSHS.....TAKEN IN.....200.....  
PREMIUM AMOUNTS KSHS.....

**B: REMARKS BY LOANS OFFICER**

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ACCOUNTANT.....

MANAGER'S REMARKS.....

SIGNATURE.....