



# KENCREAM SACCO LIMITED

P.O.BOX 30131-00100, NAIROBI  
Tel No: 020 3980000 / 0703 756 350  
Email: [info@kencreamsacco.co.ke](mailto:info@kencreamsacco.co.ke)  
Website: [www.kencreamsacco.co.ke](http://www.kencreamsacco.co.ke)

## SALARY JIPANGE FORM

### INSTRUCTIONS TO APPLICANTS

- Complete this loan application form (PART A-C) in CAPITAL LETTERS without any alterations.
- The loan is repayable within a maximum 6 Months
- Attach the recent copy of pays lip and copy of ID/Passport.
- Salary must be channeled through FOSA Account for at least 3 months before loan application.

### A: PERSONAL

FULL NAME (as per I.D) \_\_\_\_\_  
SACCO MEMBERSHIP NO: \_\_\_\_\_ ID/PASSPORT NO: \_\_\_\_\_  
PLACE OF PRACTICE/EMPLOYER \_\_\_\_\_ STATION: \_\_\_\_\_  
TERMS OF SERVICE \_\_\_\_\_ FOSA AC NO: \_\_\_\_\_  
*Temporary/Contract/Permanent/Others*

### B: FULL MAILING ADDRESS & CONTACT

P.O.BOX \_\_\_\_\_ CODE: \_\_\_\_\_ TOWN/CITY: \_\_\_\_\_  
TELEPHONE NO: \_\_\_\_\_ CELLPHONE: \_\_\_\_\_  
EMAIL ADDRESS: \_\_\_\_\_

### C: APPLICATION DETAILS & DECLARATIONS

AMOUNT OF LOAN APPLIED FOR:  
AMOUNT (KSH) \_\_\_\_\_ IN WORDS \_\_\_\_\_  
No of Months \_\_\_\_\_

### D: GUARANTEE

#### GUARANTORS (Account Holders in FOSA)

1. Name ..... Fosa AC Number .....  
Mobile No..... Amount Guaranteed .....  
Date ..... Signature.....  
2. Name ..... Fosa AC Number .....  
Mobile No..... Amount Guaranteed .....  
Date ..... Signature.....

#### Guarantor (Account Holder in BOSA)

1. Name ..... M.NO .....  
Mobile No..... Amount Guaranteed .....  
Date ..... Signature .....

### E: CREDIT REFERENCING

Kindly note, by signing this form, you allow Kencream Sacco to share your credit information, both positive and negative, to any authorized credit reference bureau, and also check your credit report for credit appraisal purposes.

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I hereby declare

- a) That the foregoing particulars are true to the best of my knowledge and belief., I agree to abide by the By-laws of the society; the loaning policy and any variations by the management committee in respect of the loan
- b) That I give authority to the present & my future employers to recover the loan plus interest from my salary/wages until the loan is repaid fully
- c) That I give authority to my current and future employees that in case I leave the common bond due to resignation, termination or otherwise when the loan is still outstanding to make such deductions from my salary / wages or benefits other than those safeguarded by the retirement benefit authority and submit on my behalf to Kencream SACCO Ltd to repay my balance

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

### F: FOR OFFICIAL USE ONLY (Appraisal)

AMOUNT APPLIED (Kshs): \_\_\_\_\_ Total outstanding Loans (Ksh) \_\_\_\_\_

AMOUNT RECOMMENDED (Ksh) \_\_\_\_\_ OVER A PERIOD OF \_\_\_\_\_ MONTHS.

I certify that the above applicant's details are correct and the same are existing in register to the society.

Appraised By: \_\_\_\_\_ Signature \_\_\_\_\_ Date: \_\_\_\_\_

### MANAGER/TREASURERS' COMMENTS:

This Loan my be granted/rejected for the amount of Kshs. \_\_\_\_\_ [in words] \_\_\_\_\_  
\_\_\_\_\_ Repayable in \_\_\_\_\_ months.

Name \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### G: APPROVAL BY CREDIT / TECHNICAL CREDIT COMMITTEE

We have today examined the above loan application and have decided as follows:

Loan approved (figures): Kshs \_\_\_\_\_ Repayment period \_\_\_\_\_ Months Amount in words \_\_\_\_\_

This loan has been approved subject to following conditions OR Reject because of:

Sign: \_\_\_\_\_ Date: \_\_\_\_\_

*(Chairman Credit Committee/ Technical Credit Committee)*

Sign: \_\_\_\_\_ Date: \_\_\_\_\_

*(Secretary Credit Committee/ Technical Credit Committee)*

Sign: \_\_\_\_\_ Date: \_\_\_\_\_

*(Member Credit Committee/ Technical Credit Committee)*

OFFICIAL  
TECHNICAL COMMITTEE /  
TECHNICAL CREDIT COMMITTEE  
STAMP