



ST. PAUL-KPEHE CO-OP CREDIT UNION

LOAN APPLICATION FORM

A. PERSONAL INFORMATION

Name of Applicant:		A/C No.:
Postal Address:		Date joined :
Residential Address:		
Mobile Phone:	Work / Phone:	
Sex: Male <input type="checkbox"/> Female <input type="checkbox"/>	Date of Birth:	
Marital Status:	No. of Dependents:	
Name of Spouse:	Spouse Contact:	

B. EMPLOYMENT / INCOME

Employer:	Type of work:
Monthly Income:	Location:
Other Income:	

C. LEDGER BALANCES WITH SPaKCCU (St Paul-Kpehe Co-op Credit Union)

Savings – GH¢	Shares – GH¢
Outstanding Loans – GH¢	Fixed Deposit -GH¢

D. LOAN REQUEST

GH¢:	Amount in words:
Purpose of Loan (please give details of use of funds):	
Period of Loan:	Monthly Installment -
Repayment Terms (*tick) -	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>
Loan Type (*tick)	<input type="checkbox"/> HEALTH <input type="checkbox"/> AGRICULTURE <input type="checkbox"/> BUSINESS <input type="checkbox"/> EDUCATION <input type="checkbox"/> HOUSING <input type="checkbox"/> TRANSPORT

E. SECURITY PLEDGED TO GUARANTEE LOAN

GUARANTORS	A/C No.	Savings / Fixed Dep.	Guarantee Amount - GH¢	Signature	Telephone
1.					
2.					
3.					
4.					

F. DIRECTION TO RESIDENCE / OFFICE

Direction to your home

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Kindly give a sketch of the direction to your home showing the Nearest Landmarks etc.

G. THE LOAN DECLARATION

- *I / We declare that the above information is true to the best of my /our knowledge and agree to abide by the bye-laws of the Society, the Loan Policy and any variations set by the Loans Committee. I /We further accept the responsibility that the Credit Union has the right to dispose off or exercise control over the assets used as guarantee for the loan in case I / We default in honouring my / our part of the Loan Agreement without resorting to the law court.*
- *The Credit Union shall also have the right to use any Loan Collection Agency and methods at its disposal to demand the loan in the case of persistent delinquency on my/our part.*
- *The loan shall be rejected in case it is found out that statements made by me /us on this form are incorrect.*

1. Applicant's Signature Date

2. Applicant's Signature Date

..... **FOR OFFICE USE**

H. LOAN HISTORY

[illegible]

Loan History Remarks

- A - Very good---ie. Repaid on schedule
B - Satisfactory –ie. 1 - 3 months delinquent at some stage.
C - Not encouraging – ie. 4 - 6 months delinquent at some stage.
P - Poor ----ie. Over 6 months delinquent at some stage.

I. REMARKS

Loans Officer

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Signed.....

Date.....

Manager

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Signed.....

Date

J. APPROVAL BY LOANS COMMITTEE

i. Amount Applied: GHC..... Interest Rate:.....

ii. Amount Approved: GHC.....

iii. Reasons for approval

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iv. Reasons for rejection

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APPROVED BY:

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Chairman

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Sign

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Date

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Secretary

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Sign

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Date

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Member

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Sign

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Date

BOARD APPROVAL

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Chairman

.....

Sign

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Date