

**LOAN APPLICATION AND AGREEMENT FORM (Revised May 2022)**

1. **REQUIREMENTS AND INSTRUCTIONS (***Applicants* ***must*** *read the following before completing this form)*
2. Applicants are required to be familiar with the Society’s current Credit Policy.
3. All loans will be subject to the provisions of the loans policy of which the applicants will be deemed to have read and understood.
4. The applicant must duly complete Part B - J in CAPITAL LETTERS. Incomplete forms will be returned unconsidered. Any alterations/changes made on the form **MUST** be countersigned.
5. The applicant is required to attach 1-month **original current pay-slip** (not more than two months old to the date of application) and a copy of National ID card or Devco Card for every loan application. Where applicable, the Sacco may also require original **Log book**, **Title Deed & Fixed Deposit/Share deposit statement, KRA PIN, 6 months bank statement.**
6. Guarantor/s must be ready to assist the society to ensure the applicant/borrower repays all the money given to him/her within the specific period and are liable for monies outstanding in the event of failure by a member to repay loans advanced. The SACCO will however turn to this as a last resort after all efforts have been exhausted.
7. **APPLICANT PERSONAL INFORMATION**
8. FULL NAME \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ MEMBER NO.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
9. KRA PIN NO: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ID/ PASSPORT.NO. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ NATIONALITY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
10. POSTAL ADDRESS \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_MOBILE NO: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ EMAIL: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
11. POSITION IN DEVCO SOCIETY: MEMBER [ ] COMMITTEE MEMBER [ ] (SPECIFY POSITION IN COMMITTEE)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
12. **EMPLOYMENT DETAILS**
13. APPLICANT’S EMPLOYER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DESIGNATION\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
14. PHYSICAL ADDRESS \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ STREET \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
15. POSTAL ADDRESS\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ TELEPHONE LINE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
16. TERMS OF EMPLOYMENT: CONTRACT [ ] TEMPORARY [ ] PERMANENT [ ] OR OTHERS SPECIFY \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(IF CONTRACT OR TEMPORARY, ATTACH COPY OF APPOINTMENT LETTER)
17. **SEL EMPLOYMENT DETAILS (attach certified 4 months bank statement)**
18. BUSINESS NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ BUSINESS KRA PIN :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
19. TYPE OF BUSINESS (WHERE APPLICABLE): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ YEARS IN OPERATION\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
20. PHYSICAL ADDRESS \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ STREET \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
21. MONTHLY BUSINESS INCOME (IN KSHS) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ RENT INCOME \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ OTHER INCOME \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
22. **TYPES OF** **LOANS (TICK AS APPROPRIATE) – PLEASE SEE ANNEX 4 FOR MORE DETAILS ON PRODUCTS:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **DURATION** | **Max.** **72 Months** | **Max.** **60 Months** | **Max.** **60 Months** | **Max.** **24 Months** | **Max.** **12 Months** | **Max.** **3 Months** |
| **TYPE OF LOANS** | **PREMIUM** | **ASSETS**  | **NORMAL** | **COLLEGE** | * **EMERGENCY**
* **SCHOOL FEES**
* **KARIBU**
* **MAKE OVER**
 | **QUICK CASH** |

New loan Application (Y/N) \_\_\_\_\_\_\_\_\_\_ Top Up (Y/N) \_\_\_\_\_\_\_\_\_\_\_\_ Require Boosting (Y/N)\_\_\_\_\_\_\_\_\_\_ **(TICK AS APPROPRIATE)**

1. **LOANS PARTICULARS**

LOAN AMOUNT APPLIED FOR KSHS.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (AMOUNT IN WORDS)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_FOR A PERIOD OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_MONTHS, COMMENCING \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. PURPOSE/S FOR WHCH LOAN IS APPLIED FOR (TICK AS APPROPRIATE):

16. **Loan Purpose: Sectoral Code of Credit Financing by Non-WDT-Saccos –** (PLEASE ENTER SECORAL CODE AND DETAILS **ANNEX 1**)

|  |  |
| --- | --- |
| **CODE** | **ECONOMIC SECTORS** |
|  |  |
|  |  |

1. **PAYMENT DETAILS:**

Bank Name. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch Name. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account Name. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Applicant Signature: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** Date: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

1. **GUARANTEE**

(To be completed by guarantors who must be members of the DEVCO Sacco)

**Amount of Loan Guaranteed** KShs.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (in words) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

In consideration of the society granting the whole of the above loan or any lesser amount that may be approved, I/we the undersigned hereby accept jointly and severally, liability for its repayment in the event of borrower’s default. I/We understand that the amount in default may be recovered by an offset against my/our shares in the society or by attachment of my/our property or salary, and that I/we shall not be eligible for loans unless the amount in default has been cleared in full.

**Guarantors**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **M/No** | **Member Name** | **Employer** | **Guaranteed Amount (please indicate KShs.)** | **Signature** | **Official Use: Guarantor Approved or Rejected** |
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| TOTAL GUARANTEED AMOUNT |  |  |  |

**WITNESSED BY (Name & Signature)** ...............................……………….………………………….……………………………...**MEMBER No**. ...............................

1. **COLLATERAL (Complete applicable table):**

Please see Annex 3.

1. **TERMS AND CONDITIONS OF LOAN APPLICATION AND DISBURSEMENT**
2. All loans will be applied using the prescribed loan application forms.
3. All loan applications will be processed as per DEVCO Loan Processing Guidelines once they are received.
4. All applications shall be subject to 0.25% processing fee and 0.75% loan insurance fee all deducted from the loan applied for on disbursement.
5. All loans shall be subjected to kshs 100.00 loan disbursement fee to be deducted from the loan applied.
6. All loans are issued subject to credit committee approval. The management reserves the right to amend and or reject any application for whatever reason(s).
7. Loan repayment performance may be shared with third parties like credit reference bureau and/or debt collectors provided notice to share this information has been given to the applicant and guarantors.
8. All loan applications must be 100% secured.
9. Disbursement of all loans shall be on first come first served basis, loan amount and availability of funds.

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 of the Society, and the loan policy and any variations by the Management Committee. I hereby authorize the necessary deductions to be made from my salary as repayment for this loan. In the case of leaving my current Employer-[**indicate your employer**] **………………………………….,** I authorize that any outstanding loans be deducted from my terminal benefits/gratuity. This of course does not affect cases of death where such loans and shares are paid by insurer.

Loan applicants Name & Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Dated\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**FOR**

**OFFICIAL USE:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **LOAN CHECK LIST**: | **Tick** |  | **Tick** |  | **Tick** | **COLLATERAL CHECK LIST** | **Tick** |
|  | Duly filled Loan form |  | Copy of Sacco card/ ID  |  | Original Logbook/Title  |  | Car Insurance sticker  |  |
|  | Certified current pay slip  |  | 3passport photos  |  | Logbook Transfer forms  |  | Loan Application forms  |  |
|  | Guarantors, amount &signatures  |  | Copy of Pin certificate:  |  | signature Pg 2 & 3  |  | Witness signature  |  |

**DEVCO COMMENTS**

Date Application Received………………………………… Loan No……………………………………

This loan application may be granted/ rejected for the amount of Ksh ……………………………… repayable in ……………………………… months. The loan

application may be rejected or amount reduced for the following reasons: …………………………………………………………………………………………….

**Loan Appraisal Officer** Signature …………………………………………………… Date…………………………………………………………………………………………………

**C.E.O** Signature………………………………………………………………………………Date………………………………………………………………………………………………….

ANNEX 1

**SECTORAL CLASSIFICATION OF CREDIT FINANCING BY NON-WDT-SACCOS**

|  |  |
| --- | --- |
| CODE  | **ECONOMIC SECTORS** |
| **1000** | **AGRICULTURE** |
| 1100 | **Crop Farming** |
| 1110 | Tea |
| 1120 | Coffee |
| 1130 | Sugarcane |
| 1140 | Others, cotton, sisal etc |
| 1150 | Cereals such as maize, wheat, sorghum. Millet etc |
| 1160 | Legumes such as beans, peas, snow peas, cow peas, French beans etc |
| 1170 | Horticulture crops such as vegetables, fruits, flowers |
| 1180 | Roots & tubers such as Irish potatoes, sweet potatoes and cassava |
| 1200 | **Animal Production** |
| 1210 | Dairy farming |
| 1220 | Beef Production |
| 1230 | Poultry Farming |
| 1240 | Bee keeping |
| 1250 | Rabbit Farming |
| 1260 | Sheep and Goat Rearing |
| 1270 | Pig Farming |
| 1280 | Others |
| 1300 | **Agricultural supporting services** |
| 1310 | Agricultural machinery such as truck, tractors and other farm tools |
| 1320 | Water, Irrigation and supporting services |
| 1330 | Veterinary and related services |
| 1400 | **Agribusiness** |
| 1410 | Agricultural equipment and accessories |
| 1420 | Dealers in agro-chemicals, seeds and other farm inputs |
| 1430 | Distribution of farm produce |
| 1500 | Forestry and Logging |
| 1510 | Agro-forestry |
| **2000** | **TRADE** |
| 2100 | **Wholesale and Retail** |
| 2110 | Wholesale |
| 2120 | Retail |
| 2200 | **Transport** |
| 2210 | Public service transport |
| 2220 | Purchase of motor vehicle accessories |
| 2230 | Transportation of goods |
| 2300 | **Hospitality** |
| 2310 | Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding and others) |
| 2320 | Schools and kindergartens |
| 2330 | Medical clinics and equipment |
| 2400 | **Foreign Trade** |
| 2410 | Import |
| 2420 | Export |
| **3000** | **MANUFACTURING AND SERVICING INDUSTRIES** |
| 3100 | **Cottage Industry** |
| 3110 | Jua kali Industry |
| 3120 | Small scale Agricultural Produce processing |
| 3130 | Dressmaking Industry |
| 3140 | Leather tanning |
| 3150 | Carving and handcrafts |
| 3200 | **Servicing Industry** |
| 3210 | Motor vehicle repairs |
| 3220 | Professional services such as Barber shops |
| 3230 | Working capital for learning institutions, churches & business enterprises |
| 3240 | Promotion of local tourism |
| 3300 | **Information, Communication and Technology** |
| 3310 | Computer services and Internet |
| 3320 | Computer software and hardware |
| 3330 | Telecommunication Equipment |
| **4000** | **EDUCATION**  |
| 4100 | **Education and related services** |
| 4110 | School fees for primary and secondary schools including shopping and accommodation |
| 4120 | College fees, University fees, training fees, seminar fees |
| 4130 | Research and scientific activities etc |
| **5000** | **HUMAN HEALTH** |
| 5100 | **Human health and related services** |
| 5110 | Medical Bills, purchase of medicine |
| 5120 | Maternity Bills and expenses |
| **6000** | **LAND AND HOUSING** |
| 6100 | **Land** |
| 6110 | Purchase of plots |
| 6120 | Land purchase services such as surveying and valuation |
| 6200 | **Housing** |
| 6210 | Construction of multiple residential buildings |
| 6220 | Construction of commercial buildings |
| 6230 | Construction of single residential dwelling units |
| 6240 | Renovations of the buildings |
| **7000** | **FINANCE, INVESTMENTS AND INSURANCE** |
| 7100 | **Microfinance** |
| 7110 | Payment to microfinance loans |
| 7200 | **Commercial Banks** |
| 7210 | Payment to Commercial bank loans |
| 7300 | **Mortgage Finance** |
| 7310 | Purchase of residential property/payments to mortgage loans in other financial institutions |
| 7400 | **Insurance** |
| 7410 | Payment to insurance policies |
| 7500 | **Investments** |
| 7510 | Buying of Sacco shares |
| 7520 | Purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds |
| 7530 | Paying personal debts to non-registered institutions |
| **8000** | **CONSUMPTION AND SOCIAL SERVICES** |
| 8100 | **Utilities** |
| 8110 | Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc. |
| 8200 | **Utilities** |
| 8210 | Household necessities like food, beverages and basic household products. |
| 8300 | **Consumer Durables** |
| 8310 | Goods that do not wear out quickly like automobiles(cars), books, household(home appliances, consumer electronics, furniture, tools etc) sports equipment, jewellery, toys etc |
| 8400 | **Social and communal expenses** |
| 8410 | Burial expenses, wedding expenses, rites of passage expenses. |

**ANNEX 3**

1. **TITLE DEED:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Title Name:** |  | **Certified Value** | Official Use - Collateral Approved /Rejected |
| **Title Number:** |  |  |  |
| **LR. Number:** |  |
| **Confirmation of documents attached (sign): Office** |  |

1. **LOGBOOK:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Logbook Name:** |  | **Certified Value** | Official Use - Collateral Approved /Rejected |
| **Logbook Number:** |  |  |  |
| **Chassis Number:** |  |
| **Engine Number:** |  |
| **Confirmation of documents attached (sign): Office** |  |

1. **SHARES/FIXED DEPOSITS:**

|  |  |  |  |
| --- | --- | --- | --- |
| **CDS/FD Account Number:** |  | **Certified Value** | Official Use - Collateral Approved /Rejected |
| **Account Name:** |  |  |  |
| **Number of Shares:** |  |
| **Fixed Deposit Amount:** |  |
| **Confirmation of documents attached (sign): Office** |  |

**Note: Attach copy of collateral document, ID, KRA PIN & consent letter for jointly owned property.**

**Annex 4**

**DEVCO SACCO TYPES OF LOANS**

**Emergency loan**

* This loan is available to members to mitigate emergencies/unforeseen occurrences
* The loan granted shall be to a maximum of Ksh 1,000,000.
* Repayment period shall be 12 months.

**School fees loan**

* This is available to members to pay school fees for children in schools.
* The loan granted shall be to a maximum of kshs 200,000.
* Repayment period shall be 12 months.

**College loan**

* These loans will be granted to members to pay education fees in colleges and universities which may require more than Kshs 200,000.
* The loan granted must not exceed three times of a member’s deposit.
* Repayment period shall be 24 months
* Normal loan
* This loan shall be available to members for development purposes:
* The maximum limit for a development loan shall be Kshs.6 million.
* Repayment period shall not exceed 60 months

**Premium loan**

* Available to members with deposits of not less than Kshs 1,000,000
* The minimum amount is Kshs.2 million and the maximum limit amount shall be Kshs.10M.
* Standard minimum monthly contribution of Ksh 10,000.
* Members must have been loyal members to Devco Sacco for over 5 years.
* The multiplier will be 4 times the deposits.
* The repayment period shall not exceed 72 months

**Asset loan**

* This loan shall be available to members for major capital-intensive projects
* The maximum amount of loan granted to a member shall not exceed 3 times the members' deposits
* The maximum limit for an shall be Kshs.10 million,
* Repayment period shall not exceed 60 months.

**Product loan**

* This loan enables members to acquire products like vehicle parts, laptops, water tanks etc.
* Members must submit related invoices from a specified supplier to assist in payments.
* Maximum loan amount is Kshs 150,000 subject to the member’s ability to repay.
* Maximum repayment period shall be 15 months

**Quick cash loan**

* This is a loan available to members who need cash urgently/instantly.
* Maximum loan is Kshs 100,000 subject to the member’s ability to repay.
* Interest rate shall be 5% per month on reducing balance
* Repayment period shall be 3 months

**Karibu loan**

* This loan is designed to help new staff members to settle down smoothly in their new stations of work.
* This loan is also available to new members coming in from other Saccos.
* Member qualifies after first payroll deduction .
* Maximum loan is 3 times savings amount.

**Make Over**

* For financing products like household equipment,TV,Laptops,vehicle parts,water tank and mattresses
* Maximum loan amount is Kshs 150,000 subject to the member’s ability to repay.
* Maximum repayment period shall be 15 months

**[[1]](#endnote-1)**

1. ***Revised\_6th June 2022.*** [↑](#endnote-ref-1)