

GLORY COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD

P.O.BOX 9543 KAMPALA (U)

TEL: +256704050229/+256786367115/+256712575890



GROUP LOAN

APPLICANT				
PERSONAL INFORMATION				
FIRST NAME		LAST NAME		OTHERNAME
CURRENT ADDRESS	<input type="checkbox"/>	RENT	YEARS spent at current address	Name of landlord/contact
PHONE NO.	<input type="checkbox"/>	OWN		
	<input type="checkbox"/>	OTHER		
Village	division	DATE OF BIRTH		
HOME PHONE	EMAIL ADDRESS	NO OF DEPEENDANTANTS INCLUDING YOURSELF		<input type="text"/>
		How many are working in your house hold		
EMPLOYMENT INCOME attach copies of current appointment letter or pay slip				
PRESENT EMPLOYER	HIRE DATE	GROSS MONTHLY SALARY		

THE LOAN REQUEST IS TO BE A:

New loan Refinance existing loan add to existing loan Loan consolidation

Select loan type

- a) Loan Amount;
- b) Purpose of the loan
- c) Monthly installment
- d) Weekly installment.....

CHURCH DEVELOPMENT LOAN

INSTITUTIONAL LOAN

SCHOOL FEES LOAN

BUSINESS LOAN

ASSET FINANCING LOAN

EMERGENCY LOANS

Group loan

HOME DEVELOPMENT LOAN

TAKA LOAN

MOTOR LOAN

SELECT PAYMENT PERIOD		
Months		
<input type="checkbox"/> 1	<input type="checkbox"/> 3	<input type="checkbox"/> 6
<input type="checkbox"/> 12	<input type="checkbox"/> 18	<input type="checkbox"/> 36
OTHER.....		

Do you hold any account in another bank? if yes provide account details

Account name

.....

Account number

.....

Name of bank

.....

Branch

.....

Society account details

Account name

Account number.....

Number of shares.....

Account balance

payment method; transfer from my saving account cash pay weekly cash pay monthly standing order

LOAN NUMBER, 1st, 2nd, 3rd

Applicant. If married may apply. this account will be A : individual joint with spouse joint with someone else

(for joint credit you must initial below)

MARITAL STATUS: CHECK ONE

MARRIED SEPARATED UN MARRIED (including single, divorced, or widowed) –

If you have any other income in support of repayment you may fill the information below

LIST ANY TYPE OF OTHER INCOME	GROSS MONTHLY AMOUNT		
OUTSTANDING BEBTS			
<input type="checkbox"/> MORTGAGE	MARKETVALUE	BALANCE	MONTHLY PAYMENT
<input type="checkbox"/> RENT			
ALL OTHER DEBTS			
DO YOU HAVE A: BANK OVERDRAFT <input type="checkbox"/> PAST DUE ACCOUNTS <input type="checkbox"/> JUDGEMENTS <input type="checkbox"/>			
TAX LIENS <input type="checkbox"/> CREDIT IN ANY OTHER NAME <input type="checkbox"/>			
MUST FURNISH WRITTEN EXPLANATION OF DOCUMENTATION			
NEXT OF KIN INFORMATION			
Name	Signature	Contact	
NEAREST RELATIVE(NOT LIVING WITH YOU ,NAME.....			
RELATIONSHIP.....			
ADDRESS		PHONE	
.....		

Security details

Type of security offered	

<p style="text-align: center;">Land title deed</p> <p>Block number <input style="width: 80px;" type="text"/></p> <p>Plot number <input style="width: 80px;" type="text"/></p> <p>Location.....</p> <p>Registered names</p> <p>Sale value.....</p> <p>Current value</p> <p>LC1 chair person (stamp) or legal firm</p>	<p style="text-align: center;">Land sales agreement</p> <p>Previous owner</p> <p>Plot dimension(size)</p> <p>Location (give details)</p> <p>Sale value</p> <p>Current value.....</p> <p>LC1 chair person (stamp) or legal firm</p>	<p style="text-align: center;">Car log book</p> <p>Fist owner</p> <p>Reg . Number</p> <p>Type</p> <p>Color.....</p> <p>Sale value</p>	<p style="text-align: center;">Other security (give details)</p>
LC1 Chairperson	Contact		
Name	Signature	Date and Stamp	
PERSONAL GUARANTOR (guarantor must attach copies of ID and a passport photo)			
1.NAME	CONTACT	AMOUNT GUARANTEED	SIGNATURE

2 NAME	CONTACT	AMOUNT GUARANTED	SIGNATURE
LAST			

DECLARATION			
I/We declare that the information given herein is true to the best of my/our knowledge and belief: I/We further authorise the institution to verify the information given herein and make reference from any person(s)/institution(s) named herein			
Name of the Applicant	Signature	Date	

LOAN RECOMMENDATIONS BY THE FIELD OFFICER				
	Loan Amount	Term	Frequency	Installment
Requested by client				
Recommended by Field Officer				

Comments

Approval

Field officer signature

TERMS AND CONDITIONS

REQUIREMENTS

1. Should hold an account with us and it should have operated for atleast 1 month
2. The loan amount should not exceed 40% of the security granted
3. Should have 10% shares of the loan amount (for individual loans
4. Interest rate is 3 percent per month
5. Should pay loan process of 25000 shs. (individual .loan) and 1% for group loan
6. Should pay loan insurance fees of 1% of the loan amount
7. The business premises, place of residence and securities should be inspected
8. For business loans, the client should have a running business
9. The borrower meets all the inspection expenses

1. A completed loan application form with a passport photo
2. Two guarantors for (individual loans)
3. Recommendation from the LCI
4. Recommendation from the employer (for salary loan)
5. A business plan for individual loans
6. running business for business loans
7. collateral security

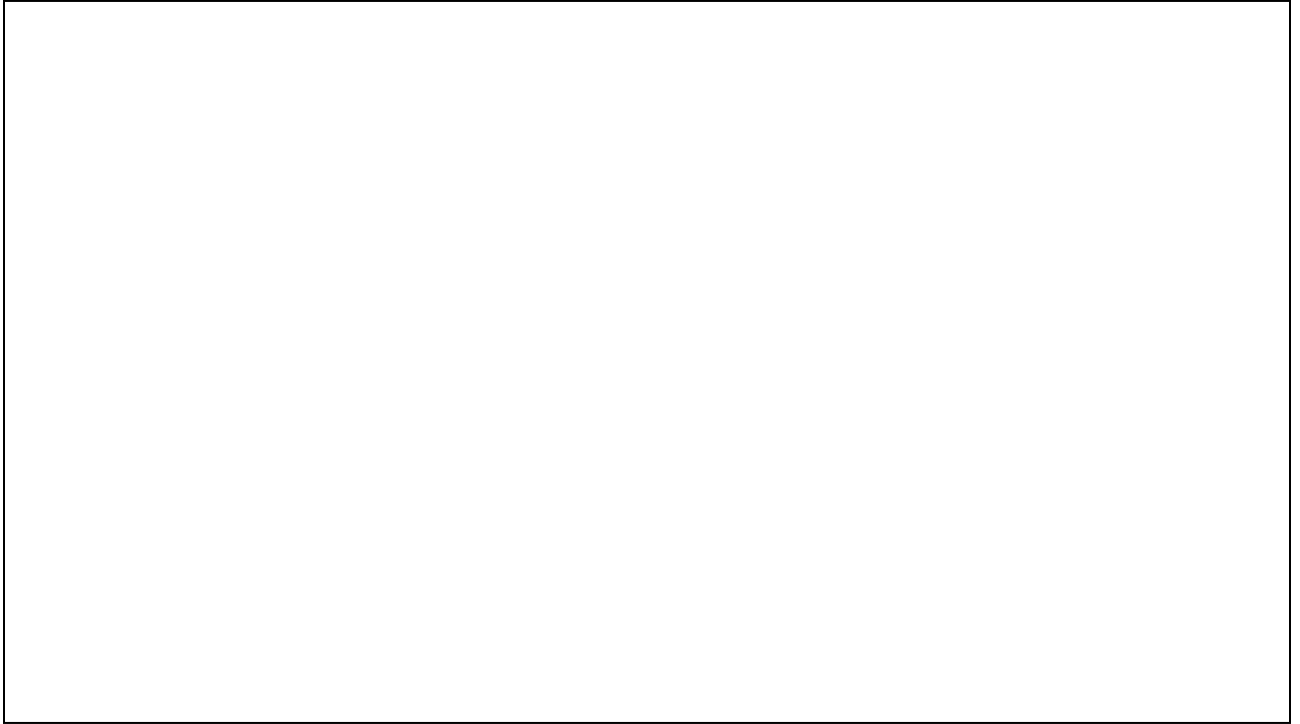
For official use

FIELD OFFICER	NAME	DATE
RECOMMENDATIONS		SIGNATURE
LOAN OFFICER	NAME	DATE
RECOMMENDATIONS		SIGNATURE
LOAN OFFICER	NAME	DATE
RECOMMENDATIONS		SIGNATURE
MANAGER	NAME	DATE
RECOMMENDATIONS		SIGNATURE

LOAN COMMITTEE		
RECOMMENDATIONS		
NAME	SIGNATURE	DATE
1.		
2		
3		
4		

SKETCH MAP OF THE APPLICANT`S RESIDENCE.

SKETCH MAP OF THE APPLICANT`S BUSINESS.



GROUP GUARANTORS' FORM

Iof a member of
 Group have applied for a loan of UGX (in words)
 which I shall pay within a period of.....weeks in the installment ofshillings
 per week.

Security offered:

Signed by applicant.

- 1.....
- 2.....
- 3.....

- name.....
- signature.....
- date:.....

We the members of group guarantee Ms/Mr./Mrs.
 for a loan of UGX (in words)
 only, for the purpose of.....
 AND If she/he fails to pay any of her/his installments we shall pay upon demand.

NO	NAME	POSITION HELD IN THE GROUP	CONTACT	SIGNATURE

Passport photo

PERSONAL GUARANTEE: 1

I.....Residing atin
..... district (hereinafter Guarantor), do hereby personally guarantee
.....for a loan amounting
to.....amount in words.....from
GLORY SAVINGS AND CREDIT SOCIETY and a copy of loan agreement being attached
hereto

In the event that the said fails to make any payment
to GLORY CREDIT AND SAVINGS SOCIETY, or fails to perform in any manner with regard to
said Agreement between the two entities, i do hereby promise to make all payments to
GLORY CREDIT AND SAVINGS SOCIETY in the same manner as if they were the principals
of said Agreement.

And furthermore, i do hereby authorize and empower any attorney/ Advocate of any court of
record of Uganda or elsewhere to appear for and to enter judgment against me, in favor of
GLORY CREDIT AND SAVINGS SOCIETY for any sums due under the Agreement plus
interest with costs of the suit, release of errors, without stay of execution, and with thirty-three
and one-third percent (33 1/3%) as a reasonable attorney's fee, and the Guarantor hereby
waive and release all benefit and relief from any and all appraisalment, stay or exemption laws
of any state now in force or hereafter to be passed.

The guarantor is hereby advised to seek for independent legal advice.

The guarantor hereby confirms that he/she sought or dispensed himself / herself with the
independent legal advice and is acquainted with the full legal effect of his obligation under the
document.

IN WITNESS WHEREOF, this personal guaranty is entered into this day of
2016.

NAME

Signature

TEL.....

DRAWN BY THE PARTIES.

Passport photo

PERSONAL GUARANTEE: 2

I.....Residing atin
..... district (hereinafter Guarantor), do hereby personally guarantee
.....for a loan amounting
to.....amount in words.....from
GLORY SAVINGS AND CREDIT SOCIETY and a copy of loan agreement being attached
hereto

In the event that the said fails to make any payment
to GLORY CREDIT AND SAVINGS SOCIETY, or fails to perform in any manner with regard to
said Agreement between the two entities, i do hereby promise to make all payments to
GLORY CREDIT AND SAVINGS SOCIETY in the same manner as if they were the principals
of said Agreement.

And furthermore, i do hereby authorize and empower any attorney/ Advocate of any court of
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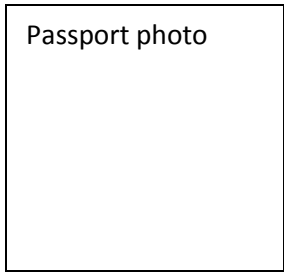
IN WITNESS WHEREOF, this personal guaranty is entered into this day of
2016.

NAME

Signature

TEL.....

DRAWN BY THE PARTIES.



Spouse consent

I.....agree with and hereby give permission to my spouse..... to borrow from Glory savings and credit cooperative society ltd , UGX.....(Amount In words).....for the purpose ofand to pledge the securities mentioned above.

signature.....Date.....Contact.....

Borrowers name and signature.....

Verified by name and signature.....

Attach ID and passport photos