



BESSFA

RURAL BANK LIMITED

Trusted Partner. Everyday.

INDIVIDUAL BORROWER (SALARY CUSTOMER) LOAN FORM

BESSFA RURAL BANK LIMITED, GARU

APPLICATION FOR LOAN INDIVIDUAL BORROWER (SALARY CUSTOMER)

INSTRUCTION: FILL IN THE REQUIRED INFORMATION. PRINT OR WRITE CLEARLY. IF ANSWER TO THE QUESTION IS NO OR NONE WRITE NO OR NONE ON THE SPACE PROVIDED. IF IN DOUBT ABOUT ANY QUESTION, REQUEST FOR ASSISTANCE FROM THE RURAL BANK'S PROJECT OFFICER. IF SPACE PROVIDED FOR SPECIFIC DATA IS NOT SUFFICIENT, ATTACH AND USE ADDITIONAL SHEET.

1. NAME OF BORROWER: _____

CITIZENSHIP: _____ DATE OF BIRTH / AGE: _____

HOME ADDRESS: _____

TEL NO.: _____ SEX: _____

TYPE OF I.D.: _____ I.D. NO.: _____

2. EMPLOYMENT

EMPLOYER'S NAME: _____

ADDRESS: _____ STAFF I.D. NO.: _____

POSITION / RANK / GRADE: _____ YEAR EMPLOYED: _____

3. EDUCATIONAL ATTAINMENT:

NAME OF SCHOOL	COURSE	YEAR COMPLETED
_____	_____	_____
_____	_____	_____

4. BORROWER'S WIFE / HUSBAND

NAME: _____ OCCUPATION: _____

ADDRESS: _____

TEL NO.: _____

5. BORROWER'S DEPENDANTS:

NAME:	RELATIONSHIP	AGE	INDICATE IF SCHOOLING
_____	_____	_____	(YES) (NO)
_____	_____	_____	(YES) (NO)

6. DEPOSITS WITH BESSFA RURAL BANK LIMITED

SAVING ACCT. NO: _____ AMOUNT GH¢ _____ DATE OPENED _____

CURRENT ACCT. NO: _____ AMOUNT GH¢ _____ DATE OPENED _____

7. OTHER OBLIGATIONS:

NAME OF CREDITOR	ORIGINAL AMOUNT	OUTSTANDING BALANCE	DUE DATE	AMOUNT OVERDUE
1.	GH¢ _____	GH¢ _____	_____	GH¢ _____
2.	GH¢ _____	GH¢ _____	_____	GH¢ _____
TOTAL	GH¢ _____	GH¢ _____	_____	GH¢ _____

8. PREVIOUS CREDIT RECORD WITH BESSFA

- I. TYPE OF FACILITY: _____
- II. AMOUNT OUTSTANDING GH¢: _____
- III. ORIGINAL AMOUNT GH¢: _____
- IV. SCHEDULE REPAYMENT DATE: _____
- V. ACTUAL REPAYMENT DATE: _____

9. PROPOSED LOAN AMOUNT AND PURPOSE

PURPOSE: _____ AMOUNT GH¢ _____ DATE NEEDED: _____

10. PREQUESTED TERMS OF LOAN

LOAN PERIOD: _____ MONTH(S) YEAR(S)

MAIN SOURCE OF LOAN REPAYMENT: _____

REPAYMENT IN: _____ MONTHLY EQUAL INSTALMENT BEGINNING IN: _____

11. CURRENT MONTHLY DATA ON FINANCES

SALARY/MONTHLY GH¢ _____ EXPENSES GH¢: _____ NET INCOME GH¢: _____

12. PROPOSED GUARANTORS

NAME	OCCUPATION	ADDRESS	ACCOUNT NO
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

13. CAUTIONS

YOU ARE ADVISED NOT TO OVER BURDEN YOURSELF WITH LOAN DEDUCTION THAT WILL GO BEYOND 40% OF YOUR MONTHLY SALARY

14. LOAN APPLICATION AND AUTHORIZATION

I HEREBY APPLY FOR LOAN STATED IN SECTION 9 OF THIS APPLICATION. THAT THE INFORMATION I HAVE PROVIDED HERE IS BEST OF MY KNOWLEDGE TRUE AND CORRECT. I AUTHORIZE BESSFA RURAL BANK LIMITED TO VERIFY THE CORRECTIONS OF THIS INFORMATION AND ALSO TO OBTAIN ADDITIONAL INFORMATION IT DEEMS NECESSARY IN EVALUATING MY LOAN APPLICATION.

15. I ACCEPT THAT THE BANK COULD REPORT ON MY CREDIT TRANSACTIONS TO THE CREDIT REFERENCE BUREAUS, APEX BANK AND THE BANK OF GHANA.

BESSFA RURAL BANK LTD.

FOR OFFICE USE ONLY

1. RECOMMENDATION OF PROJECT OFFICER	3A. LOAN DISAPPROVAL
CUSTOMER'S NAME: _____	The Request of Loan disapproved of the reasons below: _____ _____
_____ RECOMMEND APPROVAL	_____
_____ RECOMMEND DISAPPROVAL	_____
Reasons _____	Sign _____
_____	Name _____
_____	Manager _____
_____	LOAN COMMITTEE _____
Project Officer _____	BOARD _____
Name _____	3B LOAN APPROVAL _____
Date _____	The request for a loan amount of GH¢ _____
2. RECOMMENDATION OF MANAGER	_____ is approved for an
_____ RECOMMEND APPROVAL	amount of GH¢ _____
_____ RECOMMEND DISAPPROVAL	for a period of _____ Days/
Reasons _____	Months / Years payable (1) in full _____
_____	On _____ Or (2) in
_____	_____ Monthly/Quarterly
_____	Semi-Annual installation beginning
_____	on _____ plus
_____	Interest at _____ percent per annum.
_____	The loan should be secured by
_____	Mortgaged/collateral on (specify Assets) _____
_____	_____ and / or Guaranteed by specify
Manager _____	_____
Date: _____	Manager _____
3. LOAN RATIFICATION	Sign _____ Date _____
We ratify the loan approved by	Loan Committee _____ Date _____
The Manager _____	Sign _____ Date _____
_____ Loan Committee	Board _____
_____ Board of Directors	_____
Sign _____ Date _____	Sign _____ Date _____

BESSFA RURAL BANK LIMITED GARU

PLEDGE OF SALARY

I, _____ agree to guarantee the
Facility of GH¢ _____ at the rate of _____ % per annum in favour of

A/C NO.: _____

I shall be responsible for the payment of the facility should the customer fail to pay within the due date
My salary could be deducted to pay the facility and all other charges at an interval decided by the bank.

Signature: _____

Voter ID No.: _____

Date: _____

Staff ID No.: _____

Date of Birth: _____

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