MABIA
MICRO FINANCE SERVICES

# MABIA MICRO LOAN/ PERSONAL LOAN

**Branch** ______________________ **Loan Officer:** __________________ Date: ______________

Region ______________________ S/C Account No: [ ]

**Loan Account No.:** [ ]

**CLIENT INFORMATION**

Surname: __________________________

First Name: __________________________ Other Names: ______________________

Type of ID: VID/NHIC/PASSPORT/DL NO:

Date of Birth:____________________ Hometown: ________________________

Place of Birth __________________ Residence ____________________

Sex M/F Length of stay ______________________

Marital Status: M/S/W/D Owned ( ) Rented ( ) squatting ( )

Name of Spouse ________________ Type of structure ____________________

Telephone ____________________ Telephone (home) ____________________

Place of Residence ______________________ Telephone (mobile) ____________________

No. of Dependents: [ ]

Name of Employer ______________________________________________________________________

Level of Education: PRIMARY/MSLC/JHS/SHS/TERTIARY/NON Religion: CH/MS/Other

| **Current Postal Address** | **Previous Postal Address** | **Place of worship** |
|---|---|---|
| __________________________ | __________________________ | ________________ |
| __________________________ | __________________________ | |
| __________________________ | __________________________ | |
| __________________________ | __________________________ | |

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## EMPLOYERS INFORMATION

Name of employer: ________________________________ Years of experience in working with them: _________

Status of Employer: Registered ☐ Non Registered ☐ Type of Registration:_________________________

Business activity________________________________________ Business Location__________________________

Business Address ________________________________________________________________________

**RISK ANALYSIS:** (risk concentration, product risk, group cohesion, credit history, account performance, Security, mention mitigating factors & as well as why we should approve the facility)

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***LOAN REQUEST (APPLICANT)***

Loan Amount (GHC): ____________________ Maturity (months) ______________________

Loan purpose: ________________________________________________

Signature/Thumbprint _____________________

In the presence of: ________________________________________________

Signature Thumbprint ______________________________

## *LOAN PROPOSAL (Credit Officer)*

Loan Amount (GHC): ____________________ Maturity (months) _______________________

Proposed payment frequency: Weekly ☐ Biweekly ☐Monthly ☐Other (specify__________________)

Comments: ____________________________________________________________________________

____________________________________Signature/ Date _______________________________________

**PROPOSED LOAN TERMS**

**Facility type: ____________________________ Processing Fee ________________% *Maturity (months):___**

**Loan Amount: GHC ___________________**

**Interest Rate: _________________ per Month**

**Source of Repayment: ________________________________________________________________________**

**Monthly Principal Deduction: GHC _____________ Monthly Interest Deduction: GHC_________**

**Previous Loan Balance: GHC ______________ Total DeductionGHC ___________________**

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# MABIA MICRO LOAN/ PERSONAL LOAN

**APPROVED LOAN TERMS**

**Facility type: ________________________** **Processing Fee _____________%** ***Maturity (months):____**

**Loan Amount: GHC ________________**

**Interest Rate: ______________ per Month**

**Source of Repayment: ______________________________________________**

**Monthly Principal Deduction: GHC ___________** **Monthly Interest Deduction: GHC_________**

**Previous Loan Balance: GHC _____________** **Total Deduction:GHC ________________**

**Date of Disbursement………/………./………** **Date of Maturity …………/……………/………**

## CONSENT CLAUSE TO DISCLOSE INFORMATION

**The Borrower hereby agrees and authorizes the lender to submit information on his/her credit transaction to the lender of any institution licensed by Bank of Ghana such as Credit Bureaus or obtain credit reports on him/her from such institution.**

**The borrower further agrees and authorizes the lender to disclose to or obtain from any institution licensed by Bank of Ghana such as Credit bureaus information on his/her personal data and/or information relating to any documents referred herein his/her assets and business affairs.**

***INDEMNITY***

**The current interest rate applicable to this present loan may be changed or adjusted according to the prevailing market interest rate at any time without necessarily informing you. Mabia Microfinance Services will NOT be liable for any loss due to the change of interest rate.**

**I ____________________________________________________________ agree to the terms of the indemnity and append my consent.**

**Signature (Applicant): ________________________________________________ Date ________________**

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**MICRO FINANCE SERVICES**

# MABIA MICRO LOAN/ PERSONAL LOAN

**GUARANTOR INFORMATION**

**Surname:** ____________ **First Name:** ________________ **Other Names** __________ **Relationship** ________

Type of ID: VID/NHIS/PASSPORT/DL NO:

**Bank Account No** ________________ **Bank** ________________ **Branch** __________

**Date of Birth** __________ **Place of Birth** __________ **Current Residence** ____________

**Postal Address** ________________________________________________

**House No. & Direction** ______________________________ **Telephone (Home/Office)** ____________

______________________________

______________________________

**Mobile No:** ____________

**Current Employer/Business** ____________________ **Position** __________________

**Place of Business& Direction** ______________________________________________________

**Employed Since** ______________ **Net Income per month GHC** ________________

**Guaranteed Assets**
**1.**
**2.**
**3.**
**4.**

**Total Value of Assets GHC** ________________________

***LOAN REQUEST (APPLICANT)***

Loan Amount (GHC): ________________ Maturity (months) ____________________

Loan purpose: ______________________________________________

**I hereby declare that the information provided by me in support of this loan application is correct to the best of my knowledge. I therefore agree that in case of default in the payment of the loan amount and interest by the applicant, I am liable for the full `repayment of the total amount being owed to the bank without which you are liable for prosecution in the courts of law.**

**Signature** __________________ **Date** ____________________

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**** CHECKLIST***

| | |
|---|---|
| **Three month paying slip** | ☐ |
| **Clients Initial Application letter for loan** | ☐ |
| **Photocopy of ID of borrower** | ☐ |
| **Photocopy of guarantor's Photo ID, and Picture** | ☐ |
| **Documents covering Assets (If any)** | ☐ |
| **Guarantors Bank Statement** | ☐ |
| **Letter of concert from your employer** | ☐ |
| **Collateral registry** | ☐ |
| **Cartography** | ☐ |
| **Form C and Change of ownership for vehicles** | ☐ |
| **Mortgage of landed property** | ☐ |

***INTERNAL AUDITOR'S REMARKS:***

****To be completed by the loans officer before submitting.***

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### CREDIT ***MANAGER'S RECOMMENDATION***

**Amount GHS____________ in word (___________________________________________**

**_____________________________________________________________________________)**

**Other Conditions____________________________________________________________**

**Duration ____________Signature________________ Date: _______________**

### ***GENERAL MANAGER'S RECOMMENDATION***

**Amount GHS____________ in word (___________________________________________**

**_____________________________________________________________________________)**

**Other Conditions____________________________________________________________**

**Duration ____________Signature________________ Date: _______________**

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### CHIEF EXECUTIVE OFFICER'S APPROVAL

**Amount GHS____________ in word (___________________________________________**

**_____________________________________________________________________________)**

**Other Conditions____________________________________________________________**

**Duration ____________Signature________________ Date: _______________**

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