UBORA REGULATED NON-WITHDRAWABLE DEPOSIT TAKING SACCO SOCIETY LTD
SAVE . BORROW . INVEST . PROSPER

UBORA/F04 Rev:07/2026

KEBS HQ, Popo Road, South C | P.O. Box 54974-00200, Nairobi | **Tel**: 020-6948261 | ubora@kebs.org| www.uborasacco.co.ke

INTEREST EARNING SAVINGS ACCOUNT (IESA) LOAN APPLICATION & AGREEMENT FORM

FOR OFFICIAL USE: Loan No .... Received by .... Sign & Stamp ....

PART A: APPLICANTS PERSONAL DETAILS

Full Name: .... Member No: .... ID No: ....

Payroll Number: .... Date of Birth: .... Mobile No.: .... KRA PIN: ....

Email: .... Postal Address: .... Physical Address: ....

Bank Name: .... Bank Account No: .... Branch: ....

PART B: EMPLOYMENT DETAILS

Employer: .... Department: ....

Designation: .... Duty Station: .... Postal Address: ....

Physical Address .... Office Telephone: ....

Terms of Employment: ☐ Permanent ☐ Temporary ☐ Contract, State expiry date: ....

PART C: IESA PART WITHDRAWAL

Total Savings Kshs. .... Total Outstanding loans Kshs. ....

Withdrawal amount Kshs. .... **Treasurer's Remarks**: ....

PART D: IESA LOAN PRODUCTS *(Tick the appropriate box)*

☐ IESA Normal Loan (60 months)

☐ IESA Emergency One Loan (12 months)

☐ IESA Emergency Two Loan (12 months)

☐ Top Up IESA Emergency Loan (12 months)

☐ Top Up IESA Normal Loan (60 months)

Loan amount applied Kshs .... (in words) ....

Repayment Amount .... Repayment period .... Loans Officer Name .... Sign ....

Additional security .... Retain / Adjust monthly share contribution to Kshs. ....

PART E: APPRAISAL – CREDIT & RISK COMMITTEE

Loan approved/qualified Kshs. .... (in words) ....

.... Recoverable in .... months at an interest rate of ......%.

Credit Committee's Member Number: ....

Signatures: Chairman .... Secretary................................. Member .... Date ....

MANDATORY REQUIREMENTS: A copy of your latest payslip, copy of your National I/D, KRA PIN, Supporting documents in case of School/College fees loan, Certified bank Statement for at least 3months

PART F: PURPOSE OF THE LOAN *(tick where appropriate)*

Restructuring Loan		Consumer Durables		Animal Production		Wholesales		ICT Services	
Education		Social, communal expense		Agricultural service		Retail		Microfinance	
Land		Construction rental houses		Agribusiness		Public service transport		Hospitality	
Medical Bills		Construction of residential		Forestry & Logging		Buy vehicle accessories		Service Industry	
Maternity		Building renovations		Cottage Industry		Transportation of goods		Investments	
Utility bills		Crop Farming		Insurance		Clear Banks loans		Foreign Trade	
Household utilities		Mortgage Finance		Other:(specify)					

PART F: LOAN AGREEMENT AND DECLARATION

I …… hereby declare that the foregoing particulars are true to the best of my knowledge and belief and agree to abide by the bylaws of the Society, conditions and terms of the loan policy and any variations by the Board of Directors. I hereby (tick as appropriate)

- ☐ Authorize the required salary deductions for the repayment of this loan. Where salary deduction is not applicable, I pledge to remit the principal and interest payments promptly via direct debit, standing order or any other agreed mode of payment until the loan is fully settled.
- ☐ Acknowledge and agree that if the borrower defaults on the loan, the Sacco reserves the right to notify the guarantors. To facilitate debt recovery, the Sacco may also provide the guarantors with relevant loan details, including statements, outstanding balances, and current repayment status.

The non-adoption of the payroll deduction mode or otherwise, does not in any way discharge me from my obligation of ensuring that the monthly loan repayments are remitted promptly to the society.

Applicant's Signature ……………………………………………………………………………………………. Date ………………………………………….

PART G: ENDORSMENT BY EMPLOYER

I hereby certify that the above named applicant is an employee of this organization. I further agree to the requirements of this loan agreement and we shall facilitate checkoff through payroll in favor of Ubora Regulated NWDT Sacco Society Ltd.

Name ………………………………………………. Designation………………………………. Signature………………………. Date …………………..

PART I: SECURITY AND GUARANTORSHIP

Additional security other than guarantors: ……………………………………………………………………… Tick if Self-Guarantor. ☐

NOTE: The Society may require collateral security to be furnished for the loan applied.

Repayment Guarantee: In consideration of the society granting the whole of the above loan or any lesser amount that may be approved we the undersigned hereby accept jointly and severally liability for its repayment in the event of the borrower's default. We understand that the amount in default may be offset against our deposits in the Society or by attachment of our properties or salaries, and that we shall not be eligible for loans unless the amount in default has been cleared in full.

	M/NO	NAME	HRNO	ID NO	AMOUNT (KSH)	WORDS	SIGN
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

CAUTION: Guarantors are strongly advised to read all the information supplied in this form by the applicant and terms and conditions contained herein, so as to understand the full implications of signing this part.

Guaranteed amount Kshs. ……………………….. in words ………………………………………………………………………………………….

Witness Name (in full) ………………………………………………………… M/No. ……………….. Sign …………………….. Date …………………..