



**HEADWAY MICROFINANCE BANK LTD**  
RC:1255410



**Group Loan Application Form**

Meeting Day: \_\_\_\_\_  
 Branch/Meeting Point: \_\_\_\_\_ Application Date \_\_\_\_\_  
 Group Name: \_\_\_\_\_ Group Serial No \_\_\_\_\_ Membership Reg Date \_\_\_\_\_  
 Total Members in the Group \_\_\_\_\_ Total Members on Loan \_\_\_\_\_

**Personal Information**

Applicant's Account Number: 

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 Applicant's Name \_\_\_\_\_  
 Known Name at Home/Shop \_\_\_\_\_  
 Date of Birth: DD 

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 -MM 

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 -YY 

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 Marital Status:  Married  /Unmarried  / Divorced  /Widow   
 Gender: Female  Male  /  Phone Number \_\_\_\_\_  
 Permanent Residential Address \_\_\_\_\_

Spouse's Name \_\_\_\_\_ Spouse's Phone No. \_\_\_\_\_  
 Is the applicant involved with other MFB or MFI? Yes  No

**Business Information**

Type of Business \_\_\_\_\_ No. of years in this business \_\_\_\_\_  
 Business Address \_\_\_\_\_  
 Average Monthly Income \_\_\_\_\_ Average Monthly Expenditure \_\_\_\_\_  
 Savings Balance=N= \_\_\_\_\_ GTF Percentage \_\_\_\_\_ GTF Amount=N= \_\_\_\_\_  
 Loan Amount Applied for=N= \_\_\_\_\_ Fresh Loan  Repeat Loan  (Tick as Applied)  
 Previous Loan Amount=N= \_\_\_\_\_ Loan Cycle \_\_\_\_\_

**Current Loan Terms**

Purpose of Loan \_\_\_\_\_  
 Interest Rate \_\_\_\_\_ Loan Duration \_\_\_\_\_ No of Installments \_\_\_\_\_ First Installment Date \_\_\_\_\_  
 Loan Processing Fee=N= \_\_\_\_\_ Application Fee=N= \_\_\_\_\_ Risk Fund=N= \_\_\_\_\_  
 Other Fees=N= \_\_\_\_\_

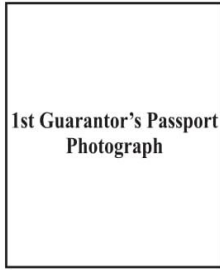
**Declaration**

I, \_\_\_\_\_ with a permanent address at \_\_\_\_\_  
 \_\_\_\_\_ sign this on this day, the \_\_\_\_\_ of \_\_\_\_\_

I hereby certify that this declaration shall also be applicable to my heirs, caretakers, nominated representatives, guarantors, group members and other concerned individuals. I hereby give **HEADWAY MICROFINANCE BANK LTD** the absolute legal right and authority to take over my goods, properties and balance in my savings account in order to satisfy this loan obligation in case of any default.

I further certify that I shall abide by all right and regulations of **HEADWAY MICROFINANCE BANK LTD** and pledge to indemnify the bank in the event of any false information given.

Signed by borrower \_\_\_\_\_ Date: \_\_\_\_\_



**Guarantors' Declaration:** I/We hereby declare that I/We personally know Mr./Mrs. \_\_\_\_\_ whose name and **passport photograph** appear on this form, and that I / We am / are willingly taking the personal responsibility of ensuring timely repayment of the loan installments and interest due from the applicant to **HEADWAY MICROFINANCE BANK LTD** as stated herein. In case of failure of payment by the applicant, **HEADWAY MICROFINANCE BANK LTD** reserves the legal rights to recover any amount due from the applicant from me/us.

**Guarantor1:**

**Guarantor2:**

Name of Guarantor \_\_\_\_\_ Name of Guarantor \_\_\_\_\_  
 Profession: \_\_\_\_\_ Profession: \_\_\_\_\_  
 Relationship with Applicant \_\_\_\_\_ Relationship with Applicant \_\_\_\_\_  
 Home Address: \_\_\_\_\_ Home Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Business Address: \_\_\_\_\_ Business Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Phone Number \_\_\_\_\_ Phone Number \_\_\_\_\_  
 Signature \_\_\_\_\_ Signature \_\_\_\_\_

**Recommendation of LO,LS and BDM:**

I have personally checked and verified the authenticity of this applicant, I promise to recover any amount due if the applicant fails to repay, and/or defaults on any installments.

**Loan officer remark:** \_\_\_\_\_  
 Name: \_\_\_\_\_ RSM NO. \_\_\_\_\_ Signature \_\_\_\_\_ Date: \_\_\_\_\_

**Loan Supervisor's remark** \_\_\_\_\_  
 Name: \_\_\_\_\_ RSM NO. \_\_\_\_\_ Signature \_\_\_\_\_ Date: \_\_\_\_\_

**Branch Manager's remark** \_\_\_\_\_  
 Name: \_\_\_\_\_ RSM NO. \_\_\_\_\_ Signature \_\_\_\_\_ Date: \_\_\_\_\_

**Information/Group Members Guarantee**

Guarantee by Group Leader, Secretary, Treasurer, and all Other Members: We hereby attest that we know the applicant and promise to recover any amount falling due to **HEADWAY MICROFINANCE BANK LTD**, If the applicant fails to pay in time or defaults.

We hereby give **HEADWAY MICROFINANCE BANK LTD** the absolute legal right and authority to draw from our savings account balances in order to satisfy this loan obligation in case of any default.

S/N	Name	Signature	Mobile No.
<b>GROUP OFFICIAL</b>			
1			
2			
3			

GROUP OFFICIAL		
4		
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**ILLITERATE JURAT**

The foregoing having been read and interpreted to \_\_\_\_\_  
 (Deponent) in \_\_\_\_\_ Language by me \_\_\_\_\_  
 (sworn interpreter) when he seemed perfectly to understand same before appending his/left left thumb print hereto

SWORN TO AT THE HIGH COURT REGISTRY / NOTARY PUBLIC OFFICE

This \_\_\_\_\_ day of 20 \_\_\_\_\_

BEFORE ME

**COMMISSIONER FOR OATHS / NOTARY PUBLIC**

APPROVAL PAGE

INTERNAL CREDIT BUREAU / BLACK BOOK CHECKED YES.....NO.....

COMMENT ON THE OBLIGOR WITH RESPECT TO BLACKBOOK CHECKED.....

.....  
Officer Name / Signature / Date.....

Loan Officer

.....  
Head of Group Lending

.....  
GH Business Development

.....  
Head Credit

.....  
MD

APPROVAL RECOMMENDATIONS:

1. Final Amount Approved .....
2. Interest Rate .....
3. Guarantee Fund.....
4. Grace Period .....
5. Repayment Frequency.....
6. Loan Period.....
7. Additional Security Required .....
8. Other Recommendation Contingent to Disbursement .....
9. Exception to Approval .....