



# INDIVIDUAL COMMERCIAL LOAN APPLICATION FORM

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**THE GENERAL MANAGER  
SISSALA RURAL BANK LIMITED**

----- BRANCH

Dear Sir/ Madam,

## APPLICATION FOR SALARY LOAN

I write to apply for a loan facility of Ghc -----  
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I will abide by all the terms and conditions for granting this type of facilities.

Provided herein is the detailed information on the loan request for your appraisal and necessary action.

It is my hope that this application will be considered.

Yours faithfully

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**1. CUSTOMER DETAILS**

TITLE \_\_\_\_\_ (Mr. Ms. Ms. Dr. Hon. Rev. Naab. Alhaj. Hajia)

SURNAME \_\_\_\_\_ FIRST NAME \_\_\_\_\_ MIDDLE NAME \_\_\_\_\_

GENDER/SEX: MALE  FEMALE  NATIONALITY \_\_\_\_\_

DATE OF BIRTH (DD/MM/YYYY) \_\_\_\_/\_\_\_\_/\_\_\_\_ PLACE OF BIRTH \_\_\_\_\_

COUNTRY OF BIRTH \_\_\_\_\_ MARITAL STATUS: MARRIED  SINGLE

NO. OF DEPENDANTS: \_\_\_\_\_ PHONE NO(S) \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_ FAX NO. \_\_\_\_\_

APPLICANT POSTAL ADDRESS: \_\_\_\_\_

RESIDENTIAL ADDRESS (INDICATE A VISIBLE LANDMARK): \_\_\_\_\_

RESIDENTIAL STATUS: OWN HSE.  RENTED  WITH RELATIVES

WITH PARENTS  MORTGAGED  OTHERS (SPECIFY)  \_\_\_\_\_

NUMBER OF YEARS AT THIS ADDRESS (YY/MM) \_\_\_\_/\_\_\_\_

**IDENTIFICATION (Please provide a photocopy)**

TYPE	ID NUMBER
1. VOTER ID CARD <input type="checkbox"/>	-----
2. NATIONAL ID CARD <input type="checkbox"/>	-----
3. DRIVERS LICENSE <input type="checkbox"/>	-----
4. PASSPORT <input type="checkbox"/>	-----
5. SSF <input type="checkbox"/>	-----
6. OTHERS (SPECIFY) -----	-----

**EDUCATIONAL STATUS:**

1. PRIMARY <input type="checkbox"/>	2. SECONDARY <input type="checkbox"/>	3. GRADUATE <input type="checkbox"/>
4. POST GRADUATE <input type="checkbox"/>	5. NON FORMAL EDUCATION <input type="checkbox"/>	6. ILLITERATE <input type="checkbox"/>

**2. RELATIVES/SPOUSE DETAILS (PROVIDE INFORMATION ON SPOUSE AND ONE OTHER RELATIVE)**

FULL NAME	1 -----	2 -----
POSTAL ADDRESS	-----	-----
RESIDENTIAL ADDRESS	-----	-----
TELEPHONE No	-----	-----
MOBILE PHONE No	-----	-----

**3. CURRENT EMPLOYMENT DETAILS**

EMPLOYER'S NAME -----

EMPLOYER'S ADDRESS -----

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TELEPHONE No -----

OCCUPATION & POSITION HELD -----

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TELEPHONE No -----

OCCUPATION & POSITION HELD -----

NUMBER OF YEARS IN CURRENT EMPLOYMENT (YY/MM) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

DATE OF EMPLOYMENT (DD/MM/YYYY) -----

**4. PREVIOUS EMPLOYMENT DETAILS**

EMPLOYER'S NAME -----

EMPLOYER'S ADDRESS -----  
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TELEPHONE No -----

OCCUPATION & POSITION HELD -----

NUMBER OF YEARS IN PREVIOUS EMPLOYMENT (YY/MM) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

DATE OF EMPLOYMENT (DD/MM/YYYY) -----

**5. MONTHLY INCOME AND EXPENDITURE**

MONTHLY INCOME		MONTHLY EXPENDITURE	
	GHC		GHC
Net Monthly Salary/Income		Insurance Premiums	
Allowances		Standing Orders	
Any Other source of Income		Rent etc	
Total Income		Total Expenditure	

**6. DETAILS OF LOAN WITH OTHER BANKS AND FINANCIAL INSTITUTIONS**

	MONTHLY PAYMENT AMOUNT (GH¢)	LOAN AMOUNT GH¢	OUTSTANDING NO OF MONTHS	NAME OF LENDER
LOAN 1				
LOAN 2				
LOAN 3				
LOAN 4				
TOTAL				

**7. LOAN DETAILS**

LOAN AMOUNT REQUIRED (FIGURES (GH¢)) \_\_\_\_\_

LOAN AMOUNT IN WORDS \_\_\_\_\_

PROPOSED LOAN DURATION (MONTHS) \_\_\_\_\_

PURPOSE OF LOAN \_\_\_\_\_

CUSTOMER ACCOUNT NUMBER \_\_\_\_\_

SOURCE OF REPAYMENT \_\_\_\_\_

**8. SECURITY**

**8.1 LAND PROPERTY**

DESCRIPTION	LOCATION ESTIMATED	VALUE
1.		
2.		
3.		

**8.2 OTHER ASSETS: VEHICLES**

DESCRIPTION	CHASSIS NUMBER	REG'N NUMBER	ESTIMATED VALUE
1.			
2.			
3.			

**8.3 LIEN ON DEPOSIT**

ACCOUNT NUMBER	BANK	BRANCH	AMOUNT
1.			
2.			
3.			

#### 8.4 JOINT PAYMENT GUARANTEE

INSTITUTION PROVIDING THE GUARANTEE	PHONE No.	AMOUNT OF GUARANTEE	DATE OF GUARANTEE

#### 8.5 GUARANTEE

##### 1<sup>ST</sup> AND 2<sup>ND</sup> GUARANTORS

DETAILS	FIRST GUARANTOR	SECOND GUARANTOR
FULL NAME		
TELEPHONE NUMBER(S)		
RESIDENTIAL ADDRESS		

ACCOMMODATION TYPE (RENTED/OWNED)		
POSTAL ADDRESS		
ACCOUNT NUMBER		
OCCUPATION		

DATE OF BIRTH		
SEX (GENDER)		
ID TYPE & NUMBER		
MONTHLY SALARY		
ANNUAL SALARY		

**3<sup>RD</sup> & 4<sup>TH</sup> GUARANTORS**

DETAILS	FIRST GUARANTOR	SECOND GUARANTOR
FULL NAME		
TELEPHONE NUMBER(S)		
RESIDENTIAL ADDRESS		
ACCOMMODATION TYPE (RENTED/OWNED)		
POSTAL ADDRESS		
ACCOUNT NUMBER		
OCCUPATION		
DATE OF BIRTH		
SEX (GENDER)		
ID TYPE & NUMBER		
MONTHLY SALARY		
ANNUAL SALARY		

**DECLARATION BY GUARANTORS**

I/We unconditionally guarantee the due payment of all monies under the facility and will pay to the Bank immediately on demand any money so payable. I/We further agree that this guarantee shall not be affected by anytime or other indulgence which you may see fit to grant the principal.

Guarantor 1 Signature:.....

Guarantor 2 Signature:.....

Guarantor 3 Signature:.....

Guarantor 4 Signature:.....

**9. DECLARATION BY APPLICANT**

1. I / we acknowledged that the Bank has the right to reject or approve the application without assigning any reasons(s) thereof.
2. I/we hereby declare that the above information given in support of my/our application is true and that I/we have not willfully withheld any material fact.
3. I/we declare that if any particulars or other information given herein becomes inaccurate or misleading or changes in any way whether before this application is approved or whilst the Facilities is outstanding, I/we shall promptly notify the Bank in writing of such changes and submit documentary proof to the Bank.
4. I/we shall supply any additional information and documentary proof as the Bank may require in connection with this application and/or the operation of the Facilities and such information and documents shall thereby become and remain property of the Bank.
5. I/we will execute all documents and instruments (including any guarantee and security documents and do all acts and things as may be required regarding this application.
6. I/we further undertake to pay all fees in connection with the loan processing and understand that such fees are not refundable regardless of whether the loan, if approved, is acceptable by me/us.
7. The Bank is hereby authorized to make credit enquiries, character references, searches, if necessary, in relation to my/our application for the above loan.
8. I/we authorize and give consent for the Bank to disclose or release any information and /or documents relating to me/us and/or my/or account(s) with the Bank at any time to any party that the Bank deem fit, including but not limited to the Credit Bureau or other relevant insurers who require such information or documents to assess, effect or precess this Facility.
9. I/we declare that the Business is not insolvent and that no winding up proceedings or other proceedings of similar effect have been served on me/us.
10. I/we declare that the Business is not insolvent and that no winding up proceedings or other proceedings of similar effect have been served on the Business and that no steps have been taken to appoint a receiver or judicial manager in respect of the Business.
11. "Business" is defined as Company, Partnership or Sole Proprietorship.

APPLICANT'S SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

