



COCOA RESEARCH CO-OPERATIVE CREDIT UNION LTD.

Office Use Only

Chq. No:.....

PV No:.....

Date:.....

LOAN APPLICATION FORM

PART I

Name of Applicant..... Cus ID..... Phone.....

Date of Birth...../...../..... Marital Status Single Married Divorced Widowed

Are you an employee of COCOBOD? Yes No **NB:** (If you answered 'No' kindly skip the next two enquiries)

Subsidiary: CRIG SPD CHED CMC QCC COCOBOD

Staff Number: Station/Division: Permanent Contract

Employer: Sector: Staff No.....

GPS Address..... House No..... Location..... Landmark.....

I, the undersigned wish to take a loan of GHS..... (Amount in words)

..... at an agreed interest rate of.....% per annum per month
(for special loan)

from the Cocoa Research Co-operative Credit Union Ltd.

I agree to pay back this loan with interest in Monthly Weekly Daily Bullet (one-off)
(for special loan)

instalment(s) of GHS.....for months.
(no. of months)

I desire the loan for the following purpose (explain in detail)

Type of Loan: LWS (Loan Within Savings) Normal Loan Special Loan Business Loan

Mode of Repayment: Payroll Standing Order/ACH Cash

Applicant's Signature/ Thumbprint..... **Date:**.....

NB: GUARANTOR(S) COMMITMENT

I/We the undersigned, do hereby guarantee the repayment of the above loan by the applicant including interests and associated cost of collection. I/We hereby assume liability for this loan in the event of default and do hereby pledge my/our savings with the Cocoa Research Co-operative Credit Union Ltd. and other sources of finance to defray the outstanding balance on the loan and any charges resulting from the default.

GUARANTOR(S)' DETAILS

No.	Name of Guarantor	Customer ID	Guaranteed Amount (GHS)	Phone No.	Signature /Thumbprint	Date
1						
2						
3						

PART II

CREDIT OFFICER'S COMMENTS

LPP Payable: GHS.....

Applicant's Current Balances

Shares: GHS..... Savings: GHS..... Loans: GHS.....

Nature of Loan: New Loan Top-Up

Credit Assessment Report

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MANAGER'S RECOMMENDATION

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LOANS COMMITTEE REMARKS

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APPROVAL BY: General Manager Loans Committee BOD

(In case the applicant's loan is fully secured by his/her savings, the approval of the General Manager is sufficient)

Application Status Approved Modified Rejected

We approve an amount of GHS..... (Amount in Words)

..... as a loan for the above applicant and on the conditions requested above by the applicant, **except** for the following changes/reasons for rejection (*if rejected*).

(List any changes in the amount, terms, or conditions).

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DETAILS OF APPROVING OFFICERS

Officer 1) Signature..... Date.....

Officer 2) Signature..... Date.....

Officer 3) Signature..... Date.....