



AMANANO
RURAL BANK PLC

GROUP AGRIC LOAN APPLICATION FORM

Name of Applicant:.....

Address:.....

Account No:.....

Tel:.....



AMANANO

RURAL BANK PLC

MICRO FINANCE LOAN FORM

REQUIREMENT'S

Please, ensure the following are attached before submission to Head Office for consideration;

1. One passport sized photograph from each member (Names must be written at back)
2. A valid Ghana Card ID

.....
.....
.....
Date:.....

The Manager
Amanano Rural Bank Plc
P.O.Box 56
Nyinahin – Ashanti

APPLICATION FOR MICRO FINANCE LOAN OF GHS.....

We, the members of.....Group located at.....
wish to collectively apply for a group loan amount of GHS.....to
support/undertake our business activities to be repaid within a period
of.....months.

We hope our request will be repaid within a period of.....months.

We hope our request will be given the needed attention.

Thank You.

Signed;

1..... 2..... 3.....
Chairperson Secretary Treasurer

Name:..... Name..... Name.....

H/No..... H/No..... H/No.....

Town..... Town..... Town.....

Tel..... Tel..... Tel.....

KYC COMPLIANCE

No	Member Name	H/No. & Town/ Location	Mobile Number	Description of business & Town/ Location	Ind. susu or savings A/C No.	Ghana Card ID Number
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

AMANANO RURAL BANK PLC

GROUP LOAN APPLICATION AND APPROVAL FORM

New (first)Loan <input style="width: 40px;" type="checkbox"/>	Loan Cyle <input style="width: 40px;" type="checkbox"/>
Branch_____	Loan Officer _____
Group Name_____	Location/Town _____

Group Account Number _____

#	Member Name	Previous Loan Amount	Current Amount Requested	Cash Lien	Sign/Thumbprint
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
	TOTAL				INT. RATE..... %

TERMS AND CONDITIONS

We, the members of _____ solemnly declare our understanding, agreement and commitment to the following;

1. We reckon having receive from Amanano Rural Bank PLC a loan amount of GHS_____
2. We agree to repay the aforementioned loan in accordance with the schedules outlined in the offer letter.
3. We accept to contribute 20% of GHS 10,000.00 and 25% for above GHS 10,000.00 of the amount we are requesting as loan in our accounts to serve as Block Fund before the loan is approved in our favour.
4. We accept that such Block Fund shall constitute a security for the loan and only be payable to us after full repayment of the loan (i.e. principal, interest & penalties if any).
5. Furthermore, in the event of a default occurring in the loan repayment, it shall be the responsibility of all members to recover and repay the overdue amount to the bank.
6. We accept to pay an upfront a commitment fee and Insurance to be calculated on our individual principal loan amounts.
7. We accept to organize business meetings at least once a month to meet with Bank officials to reconcile our loan repayments for the month and also serve as a forum where Bank officials may offer training or any discussions necessary.
8. We give our consent to the Bank to submit all our credit information concerning our transactions with the Bank to all Credit Reference Bureaus licensed by BoG and the Bank's regulators.
9. We the members further declare that the Bank shall be entitled (with or without our consent) to set off any of our liabilities and this loan against any credit balance in any account whatever in our individual names or in the Group name with the Bank or any agent/branch of the Bank.
10. We accept that the loan proceeds advanced through the group's account be transferred/credited to our individual accounts with the Bank unless otherwise instructions by the group members collectively.
11. Each member of the group shall be charge GHS_____as registration fee.

Signed on

1. _____ 2. _____ 3. _____
Chairperson Secretary Treasurer

Name _____ Name _____ Name _____

JURAT/DECLARATION (Must be completed if group members thumbprint)

I, _____ of Amanano Rural Bank PLC, hereby declare that on the _____ day of _____, I read and explained the content of this application and documents in respect of the loan application to _____ group members (the applicants herein) in the _____ language and they seemed perfectly to understand and approved of the content before executing it.

Signature (Person making the declaration) _____

In the presence of _____ Status _____

Signature _____ Date _____

Credit/Relationship Officer's Recommendation:

Credit/Relationship Officer's Signature

Date:_____

Branch Manager's Recommendation:

Branch Manager's Signature

Date:_____

Head of Credit Recommendation:

Head of Credit's Signature

Date:_____

Chief Executive Officer's Recommendation/Approval:

Chief Executive Officer's Signature

Date:_____

DIRECTOR’S APPROVAL:

Amount Approved (GHS).....Loan Duration:.....

Amount in words:.....

.....

.....

Remarks:.....

.....

.....

NAME	SIGNATURE	DATE
Chairman:.....		
Member:.....		
Member:.....		
Member:.....		
Member.....		

Interest Rate:.....%p.a

Grace period:.....

.....
Board Chairperson

.....
Chief Executive Officer

Date:.....

Date:.....

Our Ref ARBP

Dear Sir/Madam,

OFFER LETTER – LOAN FACILITY

We refer to your application dated _____ for GHS _____
(words) _____

And are pleased to inform you that an amount of GHS _____ (words

has been approved in your favour.

The loan shall be repaid over _____ months at an interest of _____ % per annum
beginning from _____ and ending on _____

There shall be a monthly repayment of GHS _____ (including interest and a
saving of 15% on principal per amount).

A commitment fee of GHS _____ of _____ % and a Credit Risk Fee of GHS _____
Shall be charged and paid upfront.

The Bank reserves the right to charge the applicable interest rate anytime it deems
feasible without recourse of you.

Meanwhile let us have your letter of acceptance or otherwise of the facility within two (2
weeks before it could be disbursed to you.

Thank You.

MANAGER

.....

.....

.....

Date:.....

The Manager
Amanano Rural Bank Plc
P.O.Box 56
Nyinahin – Ashanti

Dear Sir/Madam,

LETTER OF ACCEPTANCE

We refer to your letter of approval of a group loan facility of GHS_____

(words) _____

in our favour and wish to inform you of our acceptance of the terms and conditions
and to abide by them.

We promise to repay the facility in accordance with schedules without default.

Yours faithfully,

Sign.....
Chairperson

Sign.....
Secretary

Sign.....
Treasurer

Name.....

Name.....

Name.....

[illegible]

Handwriting practice lines consisting of 24 horizontal dashed lines.

**ASAFO MARKET BRANCH**

Located at Asafo Market-
Kumasi, Adjacent VVIP Lorry
Station

Tel: 0509724867

MBROM BRANCH

Located at Mbrom – Kumasi
Opposite St. Louis Training
College

Tel: 0509724884

TAFO BRANCH

Located at Old Tafo-Kumasi
Adjacent Las Palmas
Restaurant

Tel: 0509724894

NYINAHIN BRANCH

Located at Nyinahin-Ashanti
Opposite Lorry Station

Tel: 0509724817

BIBIANI BRANCH

Located at Bibiani
Adjacent District Police
Headquarters

Tel: 0509724879

ABUAKWA BRANCH

Located at Abuakwa-Kumasi
Opposite Ghana Baptist
University College

Tel: 0509724832

ESRESO BRANCH

Located at Esreso-Kumasi
Nana Darko Adomako II
Terminal

Tel: 0509724880



www.amananobank.com

info@amananobank.com