



AMANANO

RURAL BANK PLC

SALARY LOAN APPLICATION FORM

Name of Applicant.....

Address:.....

Loan No.....

Tel:.....



AMANANO

RURAL BANK PLC

SALARY LOAN FORM

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

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

APPLICATION FOR LOAN

I would be grateful if your Bank could grant me a loan/overdraft of GHS..... to be repaid within.....months.

Sir, I need the said amount to enable me.....

.....

When given the said loan, I promise to abide by all rules and regulations of the Bank with regard granting of loans. I also offer/pledgeas collateral security.

Please, find attached my completed guarantee/undertaking forms.

Hoping my request would be considered.

Yours faithfully,

Signed:.....

(.....)

Customer Name

Tel:.....



AMANANO RURAL BANK PLC

SALARY LOAN APPLICATION FORM

APPLICANT'S PERSONAL DATA

Name: _____
Surname First Name Middle Name

Date of Birth: _____ Town/Place of Birth: _____

Place of residence: _____ Owner ☐ Tenant ☐

Nearest Landmark: _____

House/GPS Address: _____

Occupation: _____ Place of Work: _____

Staff ID: _____

ID Type ☐ Ghana Card ☐ Passport ID Number: _____

Source of Salary: _____

Phone Number(s): 1 _____ 2 _____

Account No: _____

Date Account Opened: _____

Salary per month: _____

Balance on Account: _____

EMPLOYER INFORMATION

Employer Name: _____ Address: _____

Employer Phone No: _____ Employer Office Location: _____

NEXT OF KIN'S INFORMATION

Name of Next of Kin: _____ Date of Birth: _____

Relationship with applicant: _____ Phone No. (s): _____

House No: _____ Town/Location: _____

**AMANANO RURAL BANK PLC
GUARANTEE CONTRACT FORM**

In consideration of Amanano Rural Bank PLC giving time credit, loan, advance, overdraft or other such credit facilities of GHS

_____ (Amount in words)

_____ plus interest rate of _____% per annum to Mr/Mrs/Ms _____ for a repayment period of _____ months.

I/We the guarantor(s) undersigned with particulars hereby agree to pledge my/our monthly salary/income as security against the loan mentioned herein plus any interest accrued thereon.

- i. In case of default, my/our monthly salary(ies) should be use to defray the loan. We agree that you debit my/ac count in settlement of such debts (without my/our further assent or notice) and/(or) block my/our account(s) until further arrangement towards repayment is made. This order is to remain in force until the credit is fully repaid.
- ii. It shall be the duty of t he guarantor(s) to from time enquire from the Lender about the degree and extent of the Borrower's indebtedness.
- iii. The Guarantee shall be a continuing GUARANTEE and shall remain in full force and effect until the whole debts plus all other charges are full y liquidated notwithstanding any extension of the credit facility term, compromise, adjustment, forbearance, waiver, release or discharge of any party of guarantor, or release in whole or in part of any security, or collateral granted for the said indebted ness or compromise or adjustment thereto. The Bank shall be at liberty to grant the customer the above stated indulgences without my/our further assent or knowledge.
- iv. It is further agreed that the Creditor/Lender shall not be required to exhaust its remedies against the Borrower prior to enforcing its rights under this Guarantee against the guarantor.
- v. The Guarantor(s) shall be held jointly and severally liable with the Borrower for all payments due and unpaid under the said Credit/Loan Agreement, including all interest, costs and solicitors fees necessary for the enforcement of this Guarantee.
- vi. A Guarantor may be released from his obligation as Guarantor only if the Borrower finds suitable replacement and acceptable by the Lender.

THIS GUARANTEE shall b e binding on my/our successors and assigns. AS WITNESSED

MY/OUR HAND(S) this _____ day of _____ 20 _____

1. Name: _____
ID Type: _____ ID Number: _____
Signature: _____
Date of Birth: _____ Age: _____
H/No: _____ Town: _____
Occupation: _____ Staff ID: _____
Place of work: _____
Name of Employer: _____
Account No: _____
Phone No 1 _____ 2. _____

(Signature/Thumbprint)

2. Name: _____
ID Type: _____ ID Number: _____
Signature: _____
Date of Birth: _____ Age: _____
H/No: _____ Town: _____
Occupation: _____ Staff ID: _____
Place of work: _____
Name of Employer: _____
Account No: _____
Phone No 1 _____ 2. _____

(Signature/Thumbprint)

3. Name: _____
ID Type: _____ ID Number: _____
Signature: _____
Date of Birth: _____ Age: _____
H/No: _____ Town: _____
Occupation: _____ Staff ID: _____
Place of work: _____
Name of Employer: _____
Account No: _____
Phone No 1 _____ 2. _____

(Signature/Thumbprint)

AMANANO RURAL BANK PLC

Date.....

From(Customer).....

To (Employer).....

.....

.....

.....

.....

Dear Sir,

I am a customer of Amanano Rural PLC at.....Branch.

In consideration of the Bank agreeing to grant me a person loan of GHS.....

I hereby authorise you to pay my salary, while in the service of your establishment and all

other entitlements due me at Amanano Rural Bank PLC

Branch with effect from the.....day of.....20.....

I also declare that you should not put effect nay any instructions given by me to the contrary

unless such request is supported by a written confirmation from the Bank.

Yours faithfully,

.....
CUSTOMER SIGNATURE

THE MANAGER

AMANANO RURAL BANK PLC

.....

Dear Sir,

In consideration of Amanano Rural Bank PLC agreeing to grant a personal loan of
GHS.....to

Mr./Mrs/Miss.....we irrevocably
undertake to carry out his/her foregoing instructions. In the event of resignation or
retirement, we undertake also to pay his/her pension and any other entitlements due
him/her direct to the Bank. We further undertake that in the event of a transfer,
dismissal, resignation or retirement, due notice will be given to the Bank in the event
of any financial loss to the Bank arising from a breach of any of the above
undertakings, we shall make good the amount involved in the Bank.

Yours faithfully,

.....
HEAD OF DEPARTMENT
(SIGNATURE AND STAMP)

.....
ACCOUNTANT
(SIGNATURE AND STAMP)

AMANANO RURAL BANK PLC

PLEDGE OF SALARY AS SECURITY

In consideration of your bank granting a loan/overdraft of

GHS.....

.....

to Mr./Mrs./Madam.....

We/I the undersigned pledge our/my monthly salary as a security for the loan/overdraft, in case of default, our/my salary should be used to defray the loan/overdraft.

Name.....

Name.....

House/Digital Address.....

House/Digital Address.....

.....

.....

Account No.....

Account No.....

Telephone No:.....

Telephone No:.....

Ghana Card No:.....

Ghana Card No:.....

Signature:.....

Signature:.....

Kindly attach (a) photocopy of Ghana Card (b) Current Pay Slips etc.

AMANANO RURAL BANK PLC

OFFICE USE ONLY **BRANCH LOAN COMMITTEE**

AMOUNT REQUESTED:.....

INTEREST RATE:.....

TOTAL LOAN:.....

OUTSTANDING LOAN BALANCE (If any):.....

DURATION:.....

MONTHLY REPAYMENT:.....

RECOMMENDATION:.....

.....

.....

SIGNATURE/STAMP DATE

BRANCH MANAGER:.....

BRANCH OPERATIONS OFFICER:.....

HEAD OF CREDIT:.....

.....

MANAGEMENT/DIRECTORS APPROVAL

AMOUNT APPROVED GHS.....

INTEREST RATE:.....

DURATION:.....

RECOMMENDATION:.....

.....

.....

.....
CHIEF EXECUTIVE OFFICER

.....
BOARD CHAIRMAN

AMANANO RURAL BANK PLC

Our Ref ARBP

Date_____

Dear Sir/Madam,

OFFER LETTER – LOAN FACILITY

We refer to your application dated_____for GH S _____
(words) _____

and are pleased to inform you that an amount GH S_____
(words) _____

has been approved in your favour.

The loan shall be repaid over_____months at an interest rate of_____%
per annum beginning from _____and ending
on_____.

There shall be a monthly repayment of GH S_____ (including interest). A
Commitment Fee of GH S_____, Processing fee of GH S_____, and an
Administrative fee of GH S_____ shall be charged and paid up front (total
amount to be added to principal and spread over repayment period).

Meanwhile, you are to read thoroughly and understand the terms and conditions as
spelt-out in this offer and at the reverse of it, upon which you may complete the
acceptance letter attached to this agreement or submit your letter of acceptance or
otherwise 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

I refer to your offer letter of a loan facility of GHS_____

(words)_____

In my favour and wish to inform you of my acceptance of the terms and conditions
and to abide by them.

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

Yours faithfully,

.....
Signature

.....
Name of borrower

.....
Account Number

**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

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