



INDIVIDUAL, SMALL & MEDIUM ENTERPRISE LOAN APPLICATION FORM

Name of Applicant.....
Address:.....
Loan No.....
Tel:.....



AMANANO

RURAL BANK PLC

INDIVIDUAL, SMALL & MEDIUM ENTERPRISE 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/pledge
.....as collateral security.

Please, find attached my completed guarantee/undertaking forms.

Hoping my request would be considered.

Yours faithfully,

Signed:.....

(.....)

Customer Name

Tel:.....

	Branch		
Surname	Other Name	Popular Name	PICTURE
I.D TYPE Driving Licence ☐ Ghana Card ☐ Passport ☐ I.D Number	Other Name	Popular Name	
Nationality		Occupation	
A/C No.		Date Account Opened	
MARITAL STATUS () Single () Divorce () Married () Separated () Widow/er		Sex () Male () Female Age:.....	Amount Requested No of Months Requested
Are you already committed to the Bank? () Yes () No Status of loan:.....		Name of Spouse:..... Occupation:..... Location:.....Tel No..... Age:.....	
Business Name (if any):			
RESIDENCE		BUSINESS SITE	
Phone No.	Length of Stay	Tel No.	Length of Stay
H/No. & Direction		Structure () Owned () Rented Date of Tenancy	
GPS Address		GPS Address	
Direction to residence		Direction to business site	
FATHER		MOTHER	
Name		Name	
Hometown		Hometown	
District/Region		District/Region	
		Name H/No. & Direction Tel No.....	

ACCOUNT DETAILS	
Account No..(s)	Date A/c opened
Previous Credit Facility(ies)_____GHS:_____GHS:_____	
Credit Turn Over -6 months GHS:_____	
Debit Turn Over -6 months GHS:_____	
CREDIT FACILITY INFORMATION	
Loan/Overdraft Amount GHS:_____ (Amount in Word)_____	
_____Duration:_____months.	
SECURITY/COLLATERAL/GUARANTOR INFORMATION	
a) If Cash Lien:	
Lien Amount GHS:_____Duration to be held by Bank:_____	
b) If Landed Lien:	
GPS Address of property:_____Nearest Landmark:_____	
Property Force Sale Value GHS:_____Date of Valuation:_____	
<i>(Attach valuation report, title documents, search report from Lands Commission & statutory declaration witnessed by spouse (if any))</i>	
c) If vehicle:-- Private ☐ Commercial ☐	
Make of vehicle:_____Model:_____Colour:_____	
Registration No.:_____Chassis No.:_____	
<i>(Attach valuation report, title documents, search report from Lands Commission & statutory declaration witnessed by spouse (if any))</i>	
d) Any other type of Security/Collateral:	
Please, indicate type of security/collateral:_____Value GHS:_____	
<i>(You shall need the Bank's consent before embarking on any amendment(s) on the above mentioned security/collateral)</i>	
AUTHORIZATION AND AFFIDAVIT OF GOOD FAITH	
I confirm that the above information is true and correct to the best of my knowledge. I am aware that any false statement may be an immediate cause of denial of this loan application.	
APPLICANT	
Signature/thumb print	

AMANANO RURAL BANK PLC

FINANCIAL ANALYSIS OF APPLICANT

MONTH	DEBIT (GHS)	CREDIT (GHS)	BALANCE (GHS)
JANUARY			
FEBRUARY			
MARCH			
APRIL			
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			
OCTOBER			
NOVEMBER			
DECEMBER			
PREVIOUS FACILITIES			
DATE	AMOUNT REQUESTED	AMOUNT APPROVED	STATUS

PLEDGE ON CREDIT BALANCE

I.....maintain with your bank

Savings Account No:.....

Current Account No:.....

and request you to continue and/or grant Banking facilities.

To:.....

as you from time to time may determine and in consideration of your so doing to my credit at any time at your office on any account or in any manner whatsoever as security for and I hereby charge such moneys with the repayment of any indebtedness or ascertained or contingent liability whatsoever which have been or may be incurred by

..... to you:

I undertake to maintain at all times a credit balance

at Cedis.....on my savings/current account

at least and authorise you to refuse payment of any cheque or other order the payment of which would reduce such balance below that amount and I agree that I shall not be released from this obligation nor shall your rights hereunder be affected by the granting of time in complying with this condition or by any other indulgence on your part.

Date this.....day of.....20.....

.....
Signature of Account Holder

Witness

.....
Signature of witness

In witness whereof the parties append their respective signature this.....

.....

.....of.....20.....

.....

Signature and delivered by the said Bank

.....

In the presence of

.....

Signed and delivered by the said customer

.....

In the presence of

Marked by the within

.....

Customer

named Customer:.....

after the contents had been read over, interpreted

and explained to her/him in the.....

language by.....of.....

and she/he seemed perfectly well to understand the

same before making his/her mark hereto.

.....
.....
.....20.....

THE MANAGER
AMANANO RURAL BANK PLC
.....BRANCH

RIGHT OF SET OFF

I
in consideration of you having granted me a loan of GHS.....
.....

Hereby covenant that you may hold any money from time to time standing to my credit or due to me at anytime at any of your Branches or with any of your Agents on any account or in any manner whatsoever as security for any indebtedness or ascertained or contingent liability whatsoever which has been or may be incurred by me to you.

I further agree that you may at any time without further order from or notice to me, exercise your right of set off against such moneys in or towards satisfaction of such indebtedness or liabilities.

Dated this.....day of.....20.....

.....
Signature/Thumbprint

Witness:.....
(Name and Signature)

Address:.....
.....

AMANANO RURAL BANK PLC

HEAD OFFICE

CONTRACT OF GUARANTEE

In consideration of Amanano Rural Bank PLC, (hereinafter called "the bank") giving time credit, loan, advance, overdraft or which other credit or accomodation.

To.....

(Hereinafter called "the Customer")

I/We

1.

2.....

hereby agree jointly and severally to be liable to pay and satisfy all monies and liabilities advanced together with interest, cost, expenses and loss suffered or incurred by arising as a result of or in connection with any failure by the customer to perform or comply with her/his obligations to the Bank.

Provided that the liability on this Guarantee shall not exceed the sum of GHS..... at the rate of.....per annum.

I/We hereby agree with the Bank that this contract of Guarantee shall not be voided on any grounds including a failure by the Customer be it inadvertent or deliberate to make full and truthful disclosure of financial details contained in his balance sheet, other financial statements or in correspondence with the Bank including all known and foreseeable liabilities.

We hereby provide photocopies of our valid identity cards as our commitment to the contract of guarantee.

GUARANTORS

1) Name of Guarantor:.....Signature:.....

ID Number:.....ID Type:.....

Address:.....A/C No:.....

Place of work:.....Location of Residence:.....

Monthly Income:.....Profession:.....

Phone Number:.....

SSNIT No.:

2) Name of Guarantor:.....Signature:.....

ID Number:.....ID Type:.....

Address:.....A/C No:.....

Place of work:.....Location of Residence:.....

Monthly Income:.....Profession:.....

Phone Number:.....

SSNIT No.:

I/We declare that the information provided is true.

Name/Signature of Applicant

Date:.....

OTHER CONDITIONS

- a. The charges created in favor of Amanano Rural Bank PLC, are all enforceable and the Borrower shall not take steps to restrain or delay the Bank in taking steps to realize the security in the event of default.
- b. No change in the business operation and conditions (financial or otherwise) of in the prospects, of the Borrower shall affect the fully repayment of the Facility at maturity.
- c. A penal rate of 10% penalty will be applied in the event of default.
- d. The Borrower undertakers to be responsible for the payment of all expenses incurred by Amanano Rural Bank PLC in the stamping and registration (perfection) of all legal instruments relating to the facility advance by the Bank.
- e. Amanano Rural Bank PLC reserves the right at any time with immediate effect or by notice in writing to you to cancel, suspend or call in the Facility whereupon no utilization or further utilization as the case may be /shall be made of the Facility.
- f. In the event of any default in repayment under this agreement, Amanano Rural Bank PLC reserves the right to call -in the Facility immediately and commence legal action against you to recover any outstanding balance.
- g. This agreement shall be subject to the provisions of the Borrowers and lenders Act 2020, (Act 1052).

1. INTEREST

- a. The interest rate may be varied by Amanano Rural Bank PLC subject to any changes that may become necessary as a result of measures taken by the monetary control authorities and / or as may become necessary to reflect current market conditions.
- b. Interest payable is subject to change at the discretion of Amanano Rural Bank PLC with notice to you. Interest payable is to be computed on the basis of three hundred and sixty-five (365) days a year and actual days elapsed.
- c. Interest is to be calculated in accordance with the usual practice of Amanano Rural Bank PLC from time to time. Amanano Rural Bank PLC reserves the right to amend the method of calculating its interest. The Borrower agrees that Amanano Rural Bank PLC right to charge interest shall continue notwithstanding the relationship until the date of full payment.

1. DEMAND

Without prejudice to the nature of the Facility and any rights Amanano Rural Bank PLC may have and notwithstanding any provision to the contrary, we may at any time with immediate effect by a notice in writing to you:

- a. Cancel the Facility whereupon no further utilization may be made of the facility; and / or
- b. Demand repayment of all monies outstanding (whether or not then otherwise due under the facility; and /or
- c. Decline to enter into a contract or to extend or renew any contract.

2. EVENTS OF DEFAULT

If at any time and for any reason, whether within or beyond the control of the Borrower, any of the following events should occur:

- a. Breach of any of the above covenants;
- b. Occurrence of any default on the clauses contained in this facility letter;
- c. Unauthorized excesses on the account;
- d. Any default in loan repayments;

Then, and in any such event, and at any thereafter, if such event is continuing, Amanano Rural Bank PLC may by notice in writing to the Borrower demand immediate repayment of all the facility.

3. COST AND EXPENSES

- a. Amanano Rural Bank PLC reserve the right to review/ amend/ alter fees and commissions at its sole discretion as appropriate and advise you accordingly.
- b. The Borrower undertakes to be responsible for the payment of all legal instruments (including the legal fees) relation to the facility advanced by Amanano Rural Bank PLC.

This summarizes the principal terms of the facility offered by Amanano Rural Bank PLC. Operation of the Facility will of course, require completion of other Amanano Rural Bank PLC documentation in accordance with current practice of the bank.

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Amanano Rural Bank PLC recommend that you seek independent advice on the terms and conditions of this Agreement to help you to fully understand what the facility involves and the potential consequences and implication of your acceptance of the terms herein.

Please, indicate your acceptance of the afore-mentioned terms by signing and returning the enclosed letter on or before seven (7) days after which time this offer shall lapse unless extended which shall be at the sole discretion of Amanano Rural Bank PLC.

Yours faithfully,

Amanano Rural Bank PLC

.....
Chief Executive Officer

.....
Head of Credit

AMANANO RURAL BANK PLC

CONCLUSION AND FINAL DECISION On Credit Facilities

Form No. 11 10

Folio No.

1. Name of Applicant:.....
 2. Project Officer's comments drawn from APPLICATION & APPRAISAL REPORTS
And interviews of the applicant:.....
-
-
-
-
-
-
-
-
-
-

CREDIT/RELATIONSHIP OFFICER

DATE:.....

BRANCH LOAN COMMITTEE

Based on the attached analysis the Branch loans committee has decided to

Recommend as follows: Recommended ☐ Rejected ☐ Defer ☐

Remarks:.....

.....

Loan Amount GHS.....Loan Duration:.....

(In words).....

Security:.....

NAME

SIGNATURE

DATE

Branch Manager:.....

Branch Operations Officer:.....

Branch Relationship Officer:.....

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Date:.....

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

Amount in words.....

Security.....

Loan Duration.....

Remarks.....

.....

.....

.....

.....

NAME	SIGNATURE	DATE
Chairman.....		
Member.....		
Member.....		
Member.....		
Member.....		
Interest Rate.....%p.a		
Grace period.....		 Chief Executive Officer
..... Chairman/Board of Directors		 Board Member

[illegible]

Handwriting practice lines consisting of 20 horizontal dashed lines.

Our Ref ARBP

Date_____

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 GHS_____

(words) _____

has been approved in your favour.

The loan shall be repaid over_____ months at an interest rate of

GHS _____, and an administrative fee of GHS _____ shall be charged and paid up front.

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

info@amananobank.com