



Part I:-APPLICATION DETAILS

Applicant's Name: _____ Applicant's ID No.: _____

Type of Project: _____ Name of cluster: _____

KIE Paper number: _____

Date of Application _____ Amount Applied _____

Date of Approval: _____ Amount Approved _____

Part II:-APPRAISAL CHECKLIST (PLEASE TICK WHERE APPROPRIATE)

Document	Branch	BDD	F.No/SF	Comment
1. KIE Loan application form <ul style="list-style-type: none"> ✓ Signed by applicant & Guarantors ✓ Signed by Branch manager & generating officer 				
2. Payment receipt for Loan Application attached				
3. Training fees receipt				
4. Business registration certificate (attached)				
5. Minutes of Branch Credit Committee Meeting				
6. Three Pin certificates copies for <ul style="list-style-type: none"> ✓ 1st Guarantor/Director/ ✓ 2nd Guarantor/Director ✓ 3rd Guarantor/Director 				
7. VAT certificate (where applicable)				
8. Sketch map of the business(drawings attached)				
9. Sketch map of residence(drawings attached)				
10. Current local council license				
11. a)Professional license(where applicable)				
b)Credit Report application form				
c)Receipt of payment for credit report				

	Branch	BDD	F.No/SF	Comment
12. Current photographs of the business a) Applicant in front of the business premises showing inside b) Applicant and workers in business operation				
13. Copies of memorandum & Articles of Association (attached-for companies)				
14. Certificate of Incorporation				
15. Company Pin & VAT certificates				
16. 6 months latest Bank Statements (Original & certified by the issuing institution)				
17. Audited A/C or management A/C for borrowings above Kshs.500,000.00				
18. Three Pro-forma invoices with Pin & VAT number indicated				
19. Three copies of ID (applicant and guarantors)				
20. Three identical recent colored passport size photos for- ✓ Applicants ✓ 1 st Guarantor/Director ✓ 2 nd Guarantor/Director ✓ 3 rd Guarantor/Director				
21. Board of directors resolution to borrow				
22. Three identical recent colored passport size photos for applicant (where facility is fully secured by own title deed)				
23. Security Details				

<p>1. Title Deed</p> <ul style="list-style-type: none"> • Certified copy of title deed by branch manager • 1st certificate of official search obtained(attached-original) • Internal valuation form duly signed by the Branch/Regional Manager • Copy of ID of spouse of Land Owner • Copy of marriage certificate or affidavit of marriage of land owner • Photographs of the security provided • Sketch map of the security provided <p>2. Logbook</p> <ul style="list-style-type: none"> • Copy of vehicle log book • Photograph of vehicle • Motor vehicle registration Number • Registered Owner • Engine Number • Chassis Number • Year of manufacture • Model/Make & Color • Internal Valuation report showing the estimated market value • Copy of valid comprehensive insurance cover <p>3. Chattels</p> <ul style="list-style-type: none"> • Asset Serial Number • Year of Manufacture • Model/Make & Color • Estimated market value (Mortgaged chattels not acceptable) 				
Name of Credit Officer.....Sign.....Date.....				
Name of Branch/Regional Manager.....Sign.....Date.....				
Business Development Manager:Sign.....Date.....				

Part III-LOAN CLEARANCE STAGE AFTER LOAN APPROVAL -PLEASE TICK WHERE APPROPRIATE.

All security documents must be put in a folder. Do not punch or pin any security documents.

Document	Branch	BDD	Legal	F.No/SF	Comment
1. RAC <input type="checkbox"/> TAC <input type="checkbox"/> Board Minutes <input type="checkbox"/> attached (where applicable)					
2. Legal Documents Duly signed					
a) Loan agreement forms duly executed					
b) Deed of guarantee duly executed					
c) Affidavit of registration of instrument (where chattels are used as security)					
d) Chattels mortgage document duly executed (where chattels are used as security)					
e) Debenture(For Limited Company)					
f) Letter of offer duly signed by BDD, MLS/MD/BM and applicant.					
g) Original Title Deed					
h) Original valuation report from a registered valuer in KIE's panel(attached)					
i) Original Letter of Consent/rates clearance certificate					
j) Second certificate of official search , property charged to KIE by KIE panel lawyer and all rights noted					
k) Charge forms duly executed by the borrower, chargor , chargors spouse, Company signatories, mortgagee and land registrar in the presence of a KIE lawyer					
l) Colored passport size of the title holder					
m) Three Copies of certificate of marriage/affidavit of marriage of chargors spouse					

n) Insurance covers with KIE interest noted as follows:- <ul style="list-style-type: none"> o Fire and burglary for Buildings and chattels o Comprehensive insurance of Motor vehicle o Payment of 1% Life insurance cover fee and Credit Life insurance premium form duly signed 					
o) Three signed blank motor vehicle transfer forms					
Name of Credit Officer.....Sign.....Date.....					
Name of Branch Manager.....Sign.....Date.....					
Business Development Manager:Sign.....Date.....					
Manager Legal Services:Sign.....Date.....					
Manager Risk Management:Sign.....Date.....					