



CREDIT POLICY ANNEX: LOAN APPRAISAL CHECKLIST

ITEM CHECK	YES, NO, N/A or OTHER
1. 6 months minimum membership period, ID & KRA pin Attached	
2. Within the Maximum Borrowing Powers	
3. Within the allowable exposure limit for Normal/Super loans	
4. Terms of Employment: <input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Business/Self Employed	
5. If Contract, signed contract indicating the period attached	
6. If Business/ Self-employed, 6 months certified Bank statement attached.	
7. If Check Off, 2/3rd Rule certified by Salaries	
8. If Not Check Off, Standing Order / cheques attached	
9. Loan fully guaranteed by at least 4/2 qualified guarantors/ own deposits for long term and short term loans respectively.	
10. Refinancing requirements met?	
11. Member has any Default history? If yes then specify in 12 below	
12. Type of Loan defaulted	
13. History of previous loan repayment (specify applicable: regular, irregular, underpayments in either interest or principle)	
14. History of deposits contributions at least for the past 6 months (Regular or Irregular)	
15. History of loan recovery from deposits	
16. Any late payments History	
17. Valuation Report for Title Charge	
18. Land Search Report by the Lawyers	
19. Duly signed charge document	