NIA IMARA
CAPITAL SOLUTION LIMITED
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LOAN APPLICATION FORM

SECTION 1: APPLICANT PERSONAL DETAILS

Full Name (as per National ID): JULIUS BARAZA OMADWA

National ID / Passport Number: 12454569 **KRA PIN:** _____

Date of Birth (DD/MM/YYYY): 20-08-73 **Gender:** [ ] Male [✓] Female

Phone Number (M-PESA Registered): 0712-459518

Alternative Phone Number: _____

Email Address: barazajuliusomadwa@yahoo.com

Physical Residential Address:

County: KISUMU Sub-County: KISUMU WEST Estate/Village: SINYOLO

House No / Landmark: AKURU ESTATE Residence Type: [ ] Owned [✓] Rented

SECTION 2: EMPLOYMENT & FINANCIAL DETAILS

Employment Status: [✓] Permanently Employed [ ] Contractual [ ] Self-Employed / Business

Employer / Business Name: T.S.C

Physical Office / Business Location: _____

Occupation / Type of Business: TEACHER

Average Net Monthly Income (KES): _____

Primary Bank Name: _____ **Account Number:** _____

SECTION 3: LOAN REQUEST & REPAYMENT TERMS

Amount Requested (KES): _____

Loan Purpose: [ ] Business Expansion [ ] Emergency [✓] School Fees [ ] Personal Use

Other (Specify): _____

Preferred Repayment Tenure: [ ] 1 Month [ ] 3 Months [ ] 6 Months [ ] 12 Months

Preferred Repayment Frequency: [ ] Weekly [ ] Bi-Weekly [ ] Monthly

SECTION 4: GUARANTOR / NEXT OF KIN INFORMATION

NEXT OF KIN

Full Name: BARAZA ZILPA AUMA **Relationship:** DAUGHTER

National ID No: / **Phone No:** 0118223718

Physical Address: NAIROBI

GUARANTOR

Full Name: AGNETA BARASA **Relationship:** DAUGHTER

National ID No: 25428870 5 **Phone No:** 0748-507430

Physical Address: ELDORET

SECTION 5: MANDATORY CONSUMER DISCLOSURES (IN ACCORDANCE WITH KENYAN LAW)

ITEM	DETAILS
Principal Amount Sanctioned	KES 20,000/=
Interest Rate (% per month)	% 50%
Processing Fee / Appraisal Fee	KES 5,000/=
Total Cost of Credit (TCC)	KES 35,000/=
Total Amount Payable	KES 35,000/=
Late Payment Penalty/Fee	15% per [day] on overdue balance

SECTION 6: APPLICANT DECLARATION & DATA PRIVACY CONSENT

In accordance with the **Data Protection Act, 2019** of Kenya:

Accuracy of Information: I declare that all information supplied in this application form is true, correct, and complete to the best of my knowledge.

Credit Reference Bureau (CRB) Consent: I hereby give explicit consent to **Nia Imara Capital Solution Ltd** to access, query, and share my credit information with licensed Credit Reference Bureaus (CRBs) in Kenya for credit scoring, appraisal, and default reporting purposes.

Data Processing Authorization: I authorize **Nia Imara Capital Solution Ltd** to collect, store, and process my personal data (including national identity details, financial history, and contact details) strictly for loan evaluation, administration, and legal compliance.

Communication Consent: I agree to receive transaction updates, payment reminders, and administrative notifications via SMS, email, or phone calls.

Applicant's Full Name: JULIUS BARAZA OMADWA

Applicant's Signature: _____ **Date:** 10/09/2026



Applicants
Left Thump Print

SECTION 7: FOR OFFICIAL USE ONLY

Application Received By: _____ **Date:** _____

CRB Verification Status: [ ] Clear [ ] Listed / Adverse

Loan Status: [ ] Approved [ ] Rejected [ ] Deferred

Approved Amount (KES): _____ **Approved Tenure:** _____

Credit Officer Signature: _____ **Date:** _____

Manager Approval Signature: _____ **Date:** _____