

# CS.2149 UFANISI CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD

## Revised Interest Rates & Charges as from 1st November 2016

	TYPE	PERIOD IN MONTHS	INTEREST RATE /CHARGE
1	NORMAL LOAN	36	14%PA
2	NORMAL LOAN	48	15%PA
3	JIIINUE LOAN	60	16%PA
4	EMERGENCY LOANS	12	12%PA
5	SCHOOL FEES	One calendar year	14%PA
6	COLLEGE FEES	12	14%PA
7	SALARY ADVANCE	1	5%PM
8	1 MONTH ADVANCE	1	10%PM
9	3 MONTH ADVANCE	3	4%PM
10	6 MONTH ADVANCE	6	4%PM
11	12 MONTH ADVANCE	12	14%PA
12	KARIBU ADVANCE	12	13%PA
13	INSURANCE PREMIUM FINANCING(SACCO BEING AGENT)	12	14%PA
14	INSURANCE PREMIUM FINANCING(SACCO NOT AGENT)	12	15%PA
15	SCHOOL FEES ACCOUNT	12	10%PA
16	BRIDGING FINANCE	1	5%ON CLEARED LOAN BAL
17	GROUP PRODUCT	36	15%PA
18	LOAN INSURANCE PREMIUM	1	1% OF AMOUNT APPROVED-ONE OFF PAYMENT
19	LOAN PROCESSING FEES	0.75	OF APPROVED AMOUNT
20	ADVANCE FORMS	1,3,6 & 12	KSHS.100/= PER FORM

### MINIMUM DEPOSITS CONTRIBUTION AS PER LOAN APPROVED.

	LOAN AMOUNT (Ksh.)	MINIMUM DEPOSIT	LOAN PROCESSING FEES
1	0-200,000	3600	0.75%
2	200,001-500,000	3800	0.75%
3	500,001-750,000	4000	0.75%
4	750,001-1,000,000	5000	0.75%
5	1,000,001-& Above	6000	0.75%

BY MANAGEMENT, 31ST OCTOBER 2016