Response to Claim Supporting Particulars

Loan Accounting and a Second Review Dismissal — Milimani Small Claims Court

Educational reconstruction based on a published Kenyan judicial decision. This is newly drafted sample wording, not the original filed document and not a case handled by our team. Parties and identifying details are replaced with fields for completion. The source judgment may display original public case details.

Purpose and correct procedural stage

Looking for a response to claim supporting particulars for loan accounting and a second review dismissal in Nairobi? This page provides a reconstructed draft for Milimani Small Claims Court, with editable Word and PDF downloads. A Kenyan lawyer or advocate can adapt the document to the correct party, evidence and procedural stage.

Use the formal section only after completing the fields from the actual record. The educational notes and later outcome are separate from the draft and should not be filed as allegations that existed at the earlier stage. Keep the actual party’s legal position: Borrower for response; lender for appeal. This download is supporting particulars, not a reproduction of the prescribed SCC 1 or SCC 2 form. Obtain the current form from the registry and complete its required fields.

Reconstructed formal document

REPUBLIC OF KENYA
IN THE SMALL CLAIMS COURT AT MILIMANI, NAIROBI
CASE NO [number] OF [year]
[Claimant] — CLAIMANT
VERSUS
[Respondent] — RESPONDENT

RESPONSE TO CLAIM SUPPORTING PARTICULARS

1. These particulars accompany the current prescribed response form, SCC 2. The Respondent disputes the claim except to the extent expressly admitted in the completed response. The matters in issue are particularised below.

2. The lender asserted a business loan and claimed principal plus accrued interest. The borrower disputed disbursement, the treatment of repayments and the calculation of interest.

3. The Respondent requires the lender to identify the disbursement entry, account recipient, every repayment credited and the contractual basis and period for each interest charge. The Respondent disputes an asserted balance unsupported by that reconciled record.

4. The Respondent requires proof of the contracting parties, the obligation relied on and the net account balance. The transaction records are addressed individually; no credit is asserted without identification of its date, recipient and allocation.

5. The proposed set-off or accounting adjustment, if any, is [identify contractual basis and supported entries]. This response does not assert an unquantified claim for an invented loss. Any affirmative counterclaim must be separately completed under the applicable procedure.

6. REQUESTED DISPOSITION
Dismiss the balance claim to the extent it is not proved, or determine only the net liability established after crediting all repayments, with costs as appropriate.

DATED at [place] this [day] of [month] [year].
[Party or advocate signature]
[Name and capacity]
[Address for service]
TO: [opposing party or advocate, verified service details].

Evidence and adaptation checks

Loan instrument: Identify the agreed advance, rate and repayment mechanism. Record to locate: Signed terms actually relied on and any repayment schedule.

Disbursement: Whether funds were actually advanced. Record to locate: Bank or mobile-money transfer evidence and recipient details retained privately.

Account: Test principal and interest without treating ledger as self-proving. Record to locate: Transaction-level loan ledger, repayment credits and interest calculation.

Review history: Compare the relief and issues actually decided. Record to locate: Original judgment, first and second review applications and corresponding rulings.

Appeal record: Define the order appealed from; do not conflate with original dismissal. Record to locate: Challenged second-review ruling and documents relevant to the legal issue.

Do not invent transfer receipts or assume the original claim has been reinstated with judgment for the lender. Distinguish three orders and the two different parties' procedural positions.

What happened later — educational context only

The High Court set aside the dismissal of the second review application and directed its rehearing before a different adjudicator. It did not award the lender the original loan balance.

The sample was drafted retrospectively from the published reasons. It is not evidence that these exact words, schedules or documents were filed in the source proceedings. Factual assertions must be verified independently before any real filing.

Source judgment and filing review

[2026] KEHC 4901 (KLR) — https://sheriahub.com/cases/ke/caselaw/ontime-lending-company-v-kamau-2026-kehc-4901-klr

Full published judicial text, including final orders, reviewed 8 October 2026. The linked text is a reproduction of the judicial decision. The sample cites that decision as its factual and procedural starting point, not as a guarantee of another case's outcome.

Before use, a qualified Kenyan advocate should check current legislation and rules, court competence, limitation or appeal time, prescribed forms, electronic-record foundations, service and registry directions. Do not copy historic contract terms into a different transaction.