

## CREDIT INVESTIGATION REPORT - CONTENT

<b>CAPACITY</b>	<ul style="list-style-type: none"><li>* SALARY: DepED, OF, Barangay<ul style="list-style-type: none"><li>- Employment<ul style="list-style-type: none"><li>&gt; Confirmation - status, years in service, work performance, pending resignation/plans</li><li>&gt; NTHP / Other Income / Spouse Income</li></ul></li></ul></li><li>* PENSION<ul style="list-style-type: none"><li>&gt; Amount of Pension / Other Income / Spouse Income</li></ul></li><li>* ALLOTMENT<ul style="list-style-type: none"><li>- Contract<ul style="list-style-type: none"><li>&gt; Confirmation - duration of contract, date of embarkation and disembarkation, amount of salary, amount of allotment, depository bank</li></ul></li><li>&gt; Other Income</li></ul></li><li>* BUSINESS ASSISTANCE<ul style="list-style-type: none"><li>&gt; Status - length of operation, sales/income (per estimate)</li><li>&gt; Other Income</li></ul></li></ul>
<b>CHARACTER</b>	<ul style="list-style-type: none"><li>*Credibility, Reputation, Personality, Brgy./Court Records, Interests</li><li>*Credit Records/Dealings</li></ul>
<b>CAPITAL</b>	<ul style="list-style-type: none"><li>*Properties<ul style="list-style-type: none"><li>- Ownership<ul style="list-style-type: none"><li>&gt; Real - house and lot, lot (description)</li><li>&gt; Personal - vehicles, appliances (description)</li></ul></li></ul></li><li>*Deposits/Investments</li></ul>
<b>CONDITION</b>	<ul style="list-style-type: none"><li>*Residency<ul style="list-style-type: none"><li>&gt; Permanence, safety, accessibility</li></ul></li><li>*Mode of Payment<ul style="list-style-type: none"><li>&gt; ATM, PDC, Salary Cheque, Passbook, MOA</li></ul></li><li>*Kind/Type of Occupation<ul style="list-style-type: none"><li>&gt; Security, possibility of transfer or separation</li></ul></li><li>*Health</li></ul>
<b>COLLATERAL</b>	<ul style="list-style-type: none"><li>*Ownership<ul style="list-style-type: none"><li>&gt; Confirmation to proper offices</li></ul></li><li>*Value</li></ul>
<b>CO-MAKER</b>	<ul style="list-style-type: none"><li>*Remarks</li><li>*Capacity<ul style="list-style-type: none"><li>&gt; source of income, other source of income</li></ul></li><li>*Residency<ul style="list-style-type: none"><li>&gt; ownership (house &amp; lot), permanence</li></ul></li></ul>