

Transaction Reference No.1700285157

Date of Application:04/05/2017

LOAN APPLICATION DETAILS (Member's Inputted)

Name of Borrower	AGBON, JEAN PAUL S.	Employee ID No.	110119283	Member Since	31/08/2012
Loan Type	REGULAR	Amount of Loan	36000.00	Term In Months	12.00
Loan Sub Type	SALARY	Interest Rate (%)	12.0	Term In Paydays	24
Co-Maker's Name 1	SURMILLON, ARNEL T.	Co-Maker 1 Emp ID	7194668	Amortization	1,680.00
Co-Maker's Name 2	,	Co-Maker 2 Emp ID		Effective Rate	24.8

MEMBER'S FINANCIAL PROFILE

Outstanding Capital Contribution	59,500.00	Outstanding Savings Contribution	1,031.45	Outstanding C & S	60,531.45
Outstanding Loans As Borrower	47,479.78	Outstanding Loans As Co-Maker	0.00	Outstanding Loans	47,479.78
Maximum Loanable Amount	104,500.00	Net Loanable Amount	57,020.22	NFC / (NFE)	13,051.67

MEMBERS LIST OF LOAN ACCOUNTS

As Principal Borrower

Loan Number	Loan Type	Date Availed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000520226391	SALARY	03/05/2017	44,800.00	12	12.00	15/05/2018	1,866.67	22	10.90	39,916.45	Delinquent
000570054592	CATALOGUE	22/04/2017	19,595.00	12	0.00	30/04/2018	816.46	20	16.67	16,329.16	Current
000610001935	PROCESSING	22/04/2017	100.00	0	0.00	15/05/2017	100.00	0	100.00	0.00	Closed

As Co-Maker

Loan Number	Loan Type	Date Availed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
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Total Loan Exposure as Principal Borrower and Co-Maker	47,479.78
Net Pay Requirement report from HR	0.00
Net CapCon	12,020.22
Salary Credits & Tenure	X45,000.00
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)	104,500.00
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)	57,020.22
Net Pay Requirement per SLA file	10,636.87

PRODUCTS LIMITS & ASSESSMENT TABLE

Parameters	Loan Rule	Member's Data	Passed / Failed
Loanable Amount			
Rank	All	5	Passed
Minimum Amount	5,000.00	36,000.00	Passed
Maximum Amount (MLA)	57,020.22	36,000.00	Passed
Denominations (Multiples of)	0.00	0.00	Passed
Term (Semi-Monthly)			
Minimum	12	24	Passed
Maximum	48	24	Passed
Mode of Release	Cash Card	6018539068301187	Passed
Net Pay Requirement	30%	1063687.0%	
Co-Maker Requirement	Yes	Yes	
Net Capcon12020.22			
Amount of loan36000.00			
Total Salary Credits30000.0			
Number of co-makers required2			
Co-maker tenure in Months			
Ok with Past Due	No Past Due	No Past Due	Passed
Multiple Availment	Yes	Yes	Passed
Loan Renewal (same loan)			
Allowed	Yes	Yes	
Minimum Payment	0.7%	25.0%	Failed
Membership with SLA (in months)	3.00	60.0	Passed
Tenure with SM (in months)	0.0	66.0	Passed
Minimum Capcon Requirement	0.00	59,500.00	Passed
Ok to Offset with Other Loans	Yes	Yes	Passed

CO-MAKERS

Co-Maker Name	Employee No.	SLA ID	SLA Type
SURMILLON, ARNEL T.	7194668	0932004019	R
SURMILLON, ARNEL T.	7194668	0932004019	R