Loan Application Evaluation and Approval 29/08/2017 3.37 PM

Transaction Reference No.

Date of Application:

LOAN APPLICATION DETAILS (Member's Inputted)

Name of Borrower null, null null.

Loan Type

Loan Sub Type

Loan Sub Type

Co-Maker's Name 1 null, null null.

Co-Maker 2 Emp ID

Employee ID No.

Amount of Loan

Term In Months

Term In Paydays

Co-Maker 1 Emp ID

Amortization

Co-Maker 2 Emp ID

Effective Rate

MEMBER'S FINANCIAL PROFILE

Outstanding Savings Contribution Outstanding C & S Outstanding Capital Contribution 36,500.00 1,531.36 38,031.36 Outstanding Loans As Borrower 60,501.14 Outstanding Loans As Co-Maker 5,000.00 Outstanding Loans 65,501.14 126,500.00 Net Loanable Amount NFC / (NFE) (27,469.78) Maximum Loanable Amount 65,998.86

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	
--	-------------	-----------	--------------	-------------	-----------------	-------------------	---------------	--------------	------------------------	--------------	------------------------	--------	--

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
-------------	-----------	--------------	-------------	-----------------	-------------------	---------------	--------------	------------------------	--------------	------------------------	--------

Total Loan Exposure as Principal Borrower and Co-Maker		65,501.14
Net Pay Requirement report from HR		0.00
Net CapCon		(29,001.14)
Salary Credits & Tenure	х	90,000.00
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)		126,500.00
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)		65,998.86
Net Pay Requirement per SLA file		23,106.24

PRODUCTS LIMITS & ASSESSMENT TABLE

Parameters	Loan Rule	Member's Data	Passed / Failed
Loanable Amount			
Rank	All	3	Passed
Minimum Amount	3,000.00	3,000.00	Passed
Maximum Amount (MLA)	3,000.00	3,000.00	Passed
Denominations (Multiples of)	0.00	0.00	Passed
Term (Semi-Monthly)			
Minimum	6	6	Passed
Maximum	6	6	Passed
Mode of Release	Cash Card	6018539085884454	Passed
Net Pay Requirement	30%	2310624.0%	
Co-Maker Requirement	Yes	No	
Net Capcon -29001.14			
Amount of loan 3000.00			
Total Salary Credits 60000.0			
Number of co-makers required 1			
Co-maker tenure in Months			
Ok with Past Due	No Past Due	No Past Due	Passed
Multiple Availment	No	Yes	Failed
Loan Renewal (same loan)			
Allowed	No	Yes	Failed
Minimum Payment	0.0%	0.0%	Failed
Membership with SLA (in months)	3.00	29.0	Passed
Tenure with SM (in months)	0.0	36.0	Passed
Minimum Capcon Requirement	0.00	36,500.00	Passed
Ok to Offset with Other Loans	Yes	Yes	Passed

CO-MAKERS

Co-Maker Name Employee No. SLA ID SLA Type
--