## Loan Application Evaluation and Approval 29/08/2017 5.10 PM

Transaction Reference No.

Date of Application:

**LOAN APPLICATION DETAILS (Member's Inputted)** 

Name of Borrower null, null null.

Loan Type

Amount of Loan

Interest Rate (%)

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

Co-Maker Sname 2 null, null null.

Employee ID No.

Amount of Loan

Term In Months

Term In Paydays

Co-Maker 1 Emp ID

Co-Maker 2 Emp ID

Effective Rate

MEMBER'S FINANCIAL PROFILE

Outstanding Savings Contribution Outstanding C & S 128,603.92 Outstanding Capital Contribution 122,000.00 6,603.92 Outstanding Loans As Borrower 0.00 Outstanding Loans As Co-Maker 39,999.92 Outstanding Loans 39,999.92 NFC / (NFE) 88,604.00 Maximum Loanable Amount 212,000.00 Net Loanable Amount 212,000.00

MEMBERS LIST OF LOAN ACCOUNTS

As Principal Borrower

n 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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## 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		39,999.92
Net Pay Requirement report from HR		0.00
Net CapCon		82,000.08
Salary Credits & Tenure	х	90,000.00
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)		212,000.00
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)		212,000.00
Net Pay Requirement per SLA file		28,675.00

## PRODUCTS LIMITS & ASSESSMENT TABLE

Parameters	Loan Rule	Member's Data	Passed / Failed
Loanable Amount			
Rank	All	3	Passed
Minimum Amount	5,000.00	30,000.00	Passed
Maximum Amount (MLA)	30,000.00	30,000.00	Passed
Denominations (Multiples of)	0.00	0.00	Passed
Term (Semi-Monthly)			
Minimum	12	24	Passed
Maximum	24	24	Passed
Mode of Release	Cash Card	6018539083108955	Passed
Net Pay Requirement	30%	2867500.0%	
Co-Maker Requirement	No	No	
Net Capcon 82000.08			
Amount of loan 30000.00			
Total Salary Credits 60000.0			
Number of co-makers required 0			
Co-maker tenure in Months			
Ok with Past Due	No Past Due	No Past Due	Passed
Multiple Availment	No	No	Passed
Loan Renewal (same loan)			
Allowed	Yes	No	Passed
Minimum Payment	0.7%	0.0%	Passed
Membership with SLA (in months)	3.00	32.0	Passed
Tenure with SM (in months)	0.0	40.0	Passed
Minimum Capcon Requirement	0.00	122,000.00	Passed
Ok to Offset with Other Loans	Yes	Yes	Passed

## CO-MAKERS

Co-Maker Name	Employee No.	SLA ID	SLA Type
OO-Maker Harrie	Employee No.	OLA ID	OLA Type