

Loan Application Evaluation and Approval

Transaction Reference No.1700563640

Date of Application:5/29/17 9:52 AM

LOAN APPLICATION DETAILS (Member's Inputted)

Name of Borrower	GALOLO, RELITO C.	Employee ID No.	150594677	Member Since	6/1/15 12:00 AM
Loan Type	FAST CASH	Amount of Loan	1000.00	Term In Months	2.00
Loan Sub Type	FAST CASH 1000	Interest Rate (%)	24.0	Term In Paydays	4
Co-Maker's Name 1 , .		Co-Maker 1 Emp ID		Amortization	260.00
Co-Maker's Name 2 , .		Co-Maker 2 Emp ID		Effective Rate	45.94

MEMBER'S FINANCIAL PROFILE

Outstanding Capital Contribution	23,600.00	Outstanding Savings Contribution	519.43	Outstanding C & S	24,119.43
Outstanding Loans As Borrower	13,520.00	Outstanding Loans As Co-Maker	5,625.00	Outstanding Loans	19,145.00
Maximum Loanable Amount	59,600.00	Net Loanable Amount	46,080.00	NFC / (NFE)	4,974.43

MEMBERS LIST OF LOAN ACCOUNTS

As Principal Borrower

Loan Number	Loan Type	Date Aailed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000510035302	FAST CASH	28/05/2017	1,020.00	1	24.00	30/06/2017	510.00	2	0.00	1,020.00	Current
000520163979	SALARY	16/03/2017	15,000.00	12	12.00	30/03/2018	625.00	20	16.67	12,500.00	Current

As Co-Maker

Loan Number	Loan Type	Date Aailed	Loan Amount	Term In Paydays	Interest Rate (%)	Maturity Date	Amortization	No. of Paydays Left	Percent Paid	Outstanding Balance	Status
000520163953	REGULAR	10/13/2016	15,000.00	12	12.0	10/15/2017	625.00	9	62.50	5,625.00	Current

Total Loan Exposure as Principal Borrower and Co-Maker	19,145.00
Net Pay Requirement report from HR	0.00
Net CapCon	4,455.00
Salary Credits & Tenure	X36,000.00
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)	59,600.00
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)	46,080.00
Net Pay Requirement per SLA file	10,605.00

PRODUCTS LIMITS & ASSESSMENT TABLE

Parameters	Loan Rule	Member's Data	Passed / Failed
Loanable Amount			
Rank	All	6	Passed
Minimum Amount	500.00	1,000.00	Passed
Maximum Amount (MLA)	1,000.00	1,000.00	Passed
Denominations (Multiples of)	100.00	100.00	Passed
Term (Semi-Monthly)			
Minimum	1	4	Passed
Maximum	2	4	Failed
Mode of Release	Cash Card	Cash Card	Passed
Net Pay Requirement	0%	1060500.0%	
Co-Maker Requirement	No	No	
Net Capcon4455.00			
Amount of loan1000.00			
Total Salary Credits24000.0			
Number of co-makers required0			
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)	0.50	24.0	Passed
Tenure with SM (in months)	0.0	30.0	Passed
Minimum Capcon Requirement	0.00	23,600.00	Passed
Ok to Offset with Other Loans	Yes	Yes	Passed

CO-MAKERS

Co-Maker Name	Employee No.	SLA ID	SLA Type
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