

Transaction Reference No. 1701515361

Date of Application: 16/08/2017

LOAN APPLICATION DETAILS (Member's Inputted)

Name of Borrower **SULIT, BARRY JOHN L.**

Employee ID No. 20012005

Member Since **29/07/2009**

Loan Type	REGULAR
-----------	---------

Amount of Loan	60000.00
----------------	----------

Term In Months 24.00

Loan Sub Type	SALARY
---------------	---------------

Interest Rate (%)	12.0
-------------------	------

Term In Paydays **48**

Co-Maker's Name 1 , .

Co-Maker 1 Emp ID

Amortization	1,550.00
--------------	----------

Co-Maker's Name 2 , .

Co-Maker 2 Emp ID

Effective Rate	24.42
----------------	-------

MEMBER'S FINANCIAL PROFILE

Outstanding Capital Contribution **123,200.00**

Outstanding Savings Contribution **1,807.12**

Outstanding C & S **125,007.12**

Outstanding Loans As Borrower **40,461.33**

Outstanding Loans As Co-Maker

Outstanding Loans **40,461.33**

Maximum Loanable Amount	195,200.00
-------------------------	------------

Net Loanable Amount	154,738.67
---------------------	------------

NFC / (NFE)	84,545.79
-------------	-----------

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
000510012258	FAST CASH	24/04/2017	1,020.00	1	24.00	30/05/2017	510.00	0	100.00	0.00	Closed
000510041774	FAST CASH	06/06/2017	1,000.00	1	24.00	15/07/2017	510.00	0	100.00	0.00	Closed
000510096900	FAST CASH	22/08/2017	1,020.00	1	24.00	30/09/2017	510.00	2	0.00	1,020.00	Current
000520107345	SALARY	05/10/2016	9,540.00	18	12.00	15/04/2018	265.00	15	58.33	3,975.00	Current
000520107358	SALARY	27/04/2016	22,400.00	24	12.00	30/04/2018	466.67	16	66.67	7,466.56	Current
000520107360	SALARY	31/01/2017	28,000.00	24	12.00	30/01/2019	583.34	34	29.17	19,833.24	Current
000520107373	SALARY	14/12/2015	56,000.00	24	12.00	15/12/2017	1,166.67	7	85.42	8,166.53	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
-------------	-----------	-------------	-------------	-----------------	-------------------	---------------	--------------	---------------------	--------------	---------------------	--------

Total Loan Exposure as Principal Borrower and Co-Maker	40,461.33
Net Pay Requirement report from HR	0.00
Net CapCon	82,738.67
Salary Credits & Tenure	X 72,000.00
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)	195,200.00
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)	154,738.67
Net Pay Requirement per SLA file	7,458.32

PRODUCTS LIMITS & ASSESSMENT TABLE

Parameters	Loan Rule	Member's Data	Passed / Failed	
Loanable Amount				
	Rank	All	6	Passed
	Minimum Amount	5,000.00	60,000.00	Passed
	Maximum Amount (MLA)	154,738.67	60,000.00	Passed
	Denominations (Multiples of)	0.00	0.00	Passed
Term (Semi-Monthly)				
	Minimum	12	48	Passed
	Maximum	48	48	Passed
Mode of Release	Cash Card	6018539050928930	Passed	
Net Pay Requirement	30%	745832.0%		
Co-Maker Requirement	No	No		
	Net Capcon	82738.67		
	Amount of loan	60000.00		
	Total Salary Credits	24000.0		
	Number of co-makers required	0		
	Co-maker tenure in Months			
Ok with Past Due	No Past Due	No Past Due	Passed	
Multiple Availment	Yes	Yes	Passed	
Loan Renewal (same loan)				
	Allowed	Yes	Yes	
	Minimum Payment	0.7%	85.42%	Passed
Membership with SLA (in months)	3.00	97.0	Passed	
Tenure with SM (in months)	0.0	138.0	Passed	
Minimum Capcon Requirement	0.00	123,200.00	Passed	
Ok to Offset with Other Loans	Yes	Yes	Passed	

CO-MAKERS

Co-Maker Name	Employee No.	SLA ID	SLA Type