

Loan Application Evaluation and Approval

Transaction Reference No.

Date of Application:

LOAN APPLICATION DETAILS (Member's Inputted)

Name of Borrower	null, null null.	Employee ID No.	Member Since
Loan Type		Amount of Loan	Term In Months
Loan Sub Type		Interest Rate (%)	Term In Paydays
Co-Maker's Name 1	null, null null.	Co-Maker 1 Emp ID	Amortization
Co-Maker's Name 2	null, null null.	Co-Maker 2 Emp ID	Effective Rate

MEMBER'S FINANCIAL PROFILE

Outstanding Capital Contribution	41,500.00	Outstanding Savings Contribution	1,122.35	Outstanding C & S	42,622.35
Outstanding Loans As Borrower	0.00	Outstanding Loans As Co-Maker	29,133.93	Outstanding Loans	29,133.93
Maximum Loanable Amount	77,500.00	Net Loanable Amount	77,500.00	NFC / (NFE)	13,488.42

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

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	29,133.93
Net Pay Requirement report from HR	0.00
Net CapCon	12,366.07
Salary Credits & Tenure	X36,000.00
Maximum Loanable Amount (MLA) (Capcon + Salary Credits x Tenure)	77,500.00
Net Loanable Amount (MLA - Outstanding Loans - Approved Loans not yet availed)	77,500.00
Net Pay Requirement per SLA file	10,708.33

PRODUCTS LIMITS & ASSESSMENT TABLE

Parameters	Loan Rule	Member's Data	Passed / Failed
Loanable Amount Rank Minimum Amount Maximum Amount (MLA) Denominations (Multiples of)			
	All	6	Passed
	5,000.00	50,000.00	Passed
	77,500.00	50,000.00	Passed
	0.00	0.00	Passed
Term (Semi-Monthly) Minimum Maximum			
	12	48	Passed
	48	48	Passed
Mode of Release	Cash Card	Cash Card	Passed
Net Pay Requirement	30%	1070833.0%	
Co-Maker Requirement Net Capcon12366.07 Amount of loan50000.00 Total Salary Credits24000.0 Number of co-makers required2 Co-maker tenure in Months	Yes	Yes	
Ok with Past Due	No Past Due	No Past Due	Passed
Multiple Availment	Yes	No	Passed
Loan Renewal (same loan) Allowed Minimum Payment			
	Yes	No	Passed
	0.7%	0.0%	Passed
Membership with SLA (in months)	3.00	25.0	Passed
Tenure with SM (in months)	0.0	35.0	Passed
Minimum Capcon Requirement	0.00	41,500.00	Passed
Ok to Offset with Other Loans	Yes	Yes	Passed

CO-MAKERS

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