

NAME OF FINANCIAL INSTITUTION

HOME LOAN PROPOSAL NOTE

Branch	Branch	Proposal No	123	Date	10.12.2022
Borrower / Guarantor's Details:					
	Borrower Name	Father / Husband Name		NRC No.	Age (Years)
1st Applicant	Ravi	Kumar		7377	dioaid
Full Address:	sk				
Activity Details:	sss				
2nd Applicant	ewdhew			43	23
Full Address:	dkah				
Activity Details:	kah				
	Guarantor Name	Father / Husband Name		NRC No.	Age (Years)
1st Guarantor	akjsak	akjdauk		2167672	21
Full Address:	dioaoid				
Activity Details:	duiauhi				
2nd Guarantor	dbai			21	21
Full Address:	# 110, 3rd Floor, 50 , Zaw Min Gyi, Dagon Township, Yangon.				
Activity Details:	ioadoijd				

Project Cost and Loan Request Amount:

	Purpose	Value (kyats)	Details
a	Purchase of Flat / Apartment	100000	
b	Purchase of House	""	
c	Purchase of Land	""	
d	Registration Fee / Stamp Duty	""	
e	Construction / Additional Construction	""	
f	Home Renovation / Upgradation	""	
g	Home Furnishing	""	
	Total Cost	100000	
	Borrowers Margin Contribution (Amt.)	2000	Margin % age: 2.00
	Loan Request Amount	98000	
Full Property Details:		sasa	
Comments, if any:		djuahdu	

Visit Details - Applicants and Guarantors:

Name / Designation of Visiting Staff	Pallav Angrulla	ffsf	Date of Visit:	2023-11-25
	Gurvinder	ddd	Date of Visit:	2023-11-26

A. Visit Details - Applicants:		
Ravi	ddada	
Comments / Findings:		

ewdhew	dadioa	
Comments / Findings:		

B. Visit Details - Guarantors		
akjsak	dijoajodioa	
Comments / Findings:		

dbai	ijdioaodia	
Comments / Findings:		

Site Visit Details:				
Name of Visiting Staff	Ravi	sssss	Date of Visit:	2023-11-30
	amrit	dddff	Date of Visit:	2023-11-30

Full Property Details (Such as Location, Ownership etc.)	asduahuidhua
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Property Valuation Details:	Market Value:	50000
	Distress Sale Value:	50000
	Report Date:	2023-11-25
	Valuers Name	saska
	Comments, if any	dada

Property Legal Search:	Advocate Name:	dadadadadvo
	Report Date:	2023-11-25
	Comments, if any:	adauhidahu

Credit Risk Assessment:			
	Credit Risk Assessment	Maximum Score	Client Score
a	Personal Credential Score:	22	29

b	Credit Credential Score:	16	33
c	Management Assessment Score:	20	13
	Total Score	100	75
	Credit Safety Level	Good	

Applicants Net Worth and Repayment Capacity:			
Amount of Proposed Monthly Equated Monthly Instalment (EMIs):		2280	
		Applicants Total Personal Income *	Applicants Total Close Family Income *
Estimated Monthly Income: (Kyats)		10000	10000
Income / Instalment Ratio:		4.39	4.39
*In case of joint borrowers, combined Income to be mentioned.			
Applicants Net Worth:			
	Ravi	ewdhew	Combined (Total) Net Worth
Net Worth	100000	100000	200000
Net Worth / Loan Amount Ratio:		2.0408163265306123	

Recommendation:				
In view of applicants genuine requirement of home loan and their credit safety level as:			Good	,
Kyats:	(Eighty Millions only)	On following terms and conditions:
a.	Rate of Interest @:	14	% p.a. compounded on monthly rests.	
	Penal Interest Rate		% p.a. on overdue / default amount.	
b	Moratorium Conditions:	>		
		>	Interest charged during moratorium period to be serviced by client on monthly basis.	
c	Repayment Schedule:		Equated Monthly Instalments (EMIs) of Kyats	2280
	Each commencing from			

d	Other Terms, if any:		
			Property to be insured.

SANCTIONED		
Name	Name	Name
Designation	Designation	Designation
Date	Date	