

SAMPEL LAPORAN SEMAKAN KELAYAKAN MBSB (MUKASURAT 1)

Hubungi Consultant Kami Untuk Laporan Kelayakan Anda



Maklumat Slip Gaji Anda

Jumlah Yuran Pemprosesan

Jumlah Pinjaman Yang Layak

MBSB MAX-I 2 - Bureau with Banca Takaful (Tawarruq Concept)						
INTRODUCER	Aziz		BRANCH	Cheras		
INCOME SUMMARY WORKSHEET : BMAX2B477				Date of Birth		
				(*Age + tenure not to exceed 60)	60	1/12/1978
APPLICANT'S NAME	Najib Razak		TENURE (YRS)	25	@	4.77%
EMPLOYER'S NAME	JPM		AGE *	35		
FINANCING AMOUNT	QUALIFIED AMOUNT UNDER BIRO GUIDELINES NOT TO EXCEED 60%	REQUIRED AMOUNT NOT TO EXCEED 70% (Max @ RM250K)	TOTAL INCIDENTAL FEES	TOTAL FINANCING AMOUNT NOT TO EXCEED RM300K		
	RM 145,000.00	RM 175,000.00	RM9,545.00	RM184,545.00		
BASIC SALARY	RM 3,620.00	RM 3,620.00	ADDITIONAL AMOUNT GRANTED			
FIXED ALLOWANCES	RM -	RM -	RM39,545.00			
TOTAL	RM 3,620.00	RM 3,620.00				
LESS:	MONTHLY REPAYMENT					
PAYSLIP TOTAL DEDUCTIONS	RM 1,105.00	RM 1,105.00	1 - 60 mths	61 mths onwards		
MONTHLY REPAYMENT	RM 1,060.00	RM 1,423.00	RM 1,060.00	RM 1,423.00		
ADJUSTMENT(+/-)	Note:					
FINANCING COMMITMENT (%)	59.81%	69.82%	1. If requested amount is > 60%, financing commitment (%) of qualified amount shall be >= than 9.50%.			
TAKE HOME PAY	RM 1,455.00	RM 1,092.00				
RECOMMENDATIONS						
Date :	18/5/2013					

Gaji Bersih Selepas Pinjaman

Ansuran Bulanan

SAMPEL LAPORAN SEMAKAN KELAYAKAN MBSB (MUKASURAT 2)

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SmartPinjaman Untuk
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MALAYSIA BUILDING SOCIETY BERHAD EVALUATION WORKSHEET - PERSONAL FINANCING					
MBSB MAX-I 2 - Bureau with Banca Takaful (Tawarruq Concept)					
Branch	: Cheras	Date	: 18/5/2013		
Applicant's Details	:	Income (RM)	Age:	IC NO	Gender
1) Najib Razak		RM3,620.00	35	751201-12-5198	MALE
				Note : Please select Female or Male	
(A) REQUEST & RECOMMENDATION					
1) Financing Amount Applied (<=60%)	:	RM145,000.00			
Additional Amount Requested (<=70%)	:	RM39,545.00			
		RM184,545.00			
2) Takaful MDTA	:	RM3,137.00			
3) Profit Rate	:	4.77 %			
4) Financing Tenure	:	25 yrs 300 mths			
5) MBSB's Purchase Price	:	RM184,545.00			
MBSB's Selling Price	:	RM405,000.00			
6) Monthly Instalments	: 300 months:	RM1,060.00 (First 60 months)			
		RM1,423.00 (Thereafter)			
7) Security Deposit	: 1 installment(s)	RM1,060.00			
<u>STAGGERED MONTHLY INSTALLMENT</u>			<u>APPROVAL CHECKLIST</u>		
1 - 60	RM1,060.00	RM63,600.00	1) Financing Amount	RM175,000.00	
61 - 300	RM1,423.00	RM341,520.00	2) Tenor (mths)	300	
	MBSB's Selling Price	RM405,120.00	3) Age of Applicant(s)	35	
240	(+/-)	RM (120.00)	4) Other Instalments	RM1,105.00	
			5) Total Instalments	RM2,528.00	
Terms & Condition	:		6) Eligibility (70% of Gross Income)	RM2,534.00	
			7) CTOS/ FIS		
Purpose	: Personal Use				

Maklumat Anda

Maklumat Tentang
Kelayakan Pinjaman
Anda

Harga Belian & Jualan
Mengikut Hukum Syariah

Maklumat Ansuran
Bulanan

www.smartpinjaman.com

SAMPEL LAPORAN SEMAKAN KELAYAKAN MBSB (MUKASURAT 3)



Hubungi Consultant SmartPinjaman Untuk Laporan Kelayakan Anda

		A. Incidental fees	
COMMENTS :		1) OA Search	RM12.00
		2) Will writing	RM350.00
		3) Tk Fees	RM20.00
		4) Al-Wadiah TK Saving	RM50.00
		5) IBG Others	RM4.00
		6) Banca Takaful I-Great Amal	650.00
NAME :		7) Wakalah Fee	RM38.00
			RM1,124.00
SIGNATURE :		8) Processing Fees (3%)	RM5,284.00
		9) Takaful Contribution	RM3,137.00
DATE :		10) Stamp Duty	RM0.00
		Total incidentals fees	RM9,545.00
APPROVED / DECLINED COMMENTS :		Total financing amount	RM184,545.00
		B. Redemption to FI's (if any)	
		- Bank Rakyat	RM35,000.00
		- Koperasi AID	RM63,000.00
		- Coshare	RM31,000.00
SIGNATURE :			
NAME :			
DATE :		Total Redemptions	RM129,000.00
		C. Security Deposit	RM1,060.00
For Disbursement Unit Use Only			
Disbursement through: <u>IBG Others</u>		Net Amount to applicant : <u>RM44,940.00</u>	
Date calculator prepared :		26/12/2012	

Maklumat Terperinci Kos Pemprosesan

Maklumat Overlap Pinjaman Lama

Tunai Bersih Kepada Peminjam