



SDCC LOAN MATRIX



No.	TYPE OF LOANS	MAXIMUM AMOUNT OF LOAN	MAXIMUM TERM OF PAYMENT	INTEREST RATE per MONTH Computed Based on Diminishing Balance	SERVICE FEE	CLPP	SHARE CAPITAL (SC)	COLLATERAL	REQUIREMENTS
1	PRODUCTIVE/ PROVIDENT - Character Loan (CL) <i>Effectivity:</i> * Feb. 1, 2018 (100% of SC x 2) * April 22, 2023 (term of payment)	100% of SC x 2	36 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	Updated	None	100% of SC x 2 With approved credit limit and within the approved DTI ratio
		100% of SC							100% of SC With approved credit limit and within the approved DTI ratio
		50% of SC							50% of SC No approved credit limit, No DTI ratio
2	PROVIDENT - HealthCare Loan	Based on Coop Healthcare Plan	12 Months	Based on term of loan and approved rates	None	None	Updated	None	With approved credit limit and within the approved DTI ratio
3	PRODUCTIVE - Micro Pangkabuhayan Loan	₱10,000.00 (initial inventory)	3 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	Updated	None	No loan packaging, No approved credit limit, No DTI ratio
		₱50,000.00 (₱10K initial inventory, ₱30-40K for cart & accessories depending on the micro business concept)							With approved credit limit and within the approved DTI ratio
									With Co-op HealthCard
									With accident and inventory/cart insurance
Attend Basic Entrepreneurial Training (BET)									
									Open Paluwagan Account (optional but encouraged for cart maintenance)
4	PRODUCTIVE/ PROVIDENT - Medicine / Consumer	₱5,000.00	6 Months	Based on term of loan and approved rates	None	None	Updated	None	With approved credit limit and within the approved DTI ratio
									Purpose: Purchase of Medicine/Consumer, Go Bag and Rice at BDS
5	PRODUCTIVE - Pampasko Loan <i>Effectivity: Oct. 25, 2012</i>	₱10,000.00	6 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	Updated	None	With approved credit limit and within the approved DTI ratio - Proof of Purpose
6	PRODUCTIVE/ PROVIDENT - Pension Loan <i>Effectivity: Jan. 2, 2020</i>	75% of monthly pension x 12 months, up to maximum amount of ₱50,000.00 only	24 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	Updated	None	With or without loan package
									Automated Teller Machine (ATM) Card should be surrendered to SDCC for safe keep, with supporting waiver
7	REGULAR PRODUCTIVE AND PROVIDENT LOAN	Approved credit limit + 100% of Share Capital	36 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	₱15,000.00 If not complete, difference may be deducted from the loan net proceed	Chattle and/or Real Estate Mortgage (REM)	With approved credit limit and within the approved DTI ratio
		Approved credit limit	36 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	₱15,000.00 If not complete, difference may be deducted from the loan net proceed	Chattle and/or Real Estate Mortgage (REM)	With approved credit limit and within the approved DTI ratio



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8	PROVIDENT-Educational Loan	Approved credit limit	36 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates		Chattle and/or Real Estate Mortgage (REM)	- Purpose of loan: payment of tuition fees, purchase of uniforms, shoes, books & other school materials - Proof of Purpose: school registration or card, statement of account (tuition fee) or listing of books or school supplies or breakdown of other school materials
9	PROVIDENT-Emergency Loan	20% of the Approved credit limit	36 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	₱15,000.00 If not complete, difference may be deducted from the loan net proceed	Chattle and/or Real Estate Mortgage (REM)	- With approved credit limit and within the approved DTI ratio - Proof of emergency purpose - Emergency Loan defined as any loan that needs immediate attention and for an immediate necessity such as, but not limited:, e.g. for immediate hospitalization or medical care, and for the relief of victims of calamities such as typhoon, flood, earthquake, fire and other similar fortuitous events. - Proof of emergency purpose
10	Quick+ Loan	₱10,000 plus the lacking amount for Share Capital to complete the ₱15,000.00 but not to exceed ₱25,000.00	24 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	Not updated	None	No loan packaging, No approved credit limit, No DTI ratio •For new members – proof of source of income as per validation made by MDMSS during Background Investigation (BI). •For old members - proof of source of income (ex: pay slip, certificate of employment, proof of remittance etc.)
11	PROVIDENT - Recovery Loan (amended Calamity Loan)	50% of Share Capital but NOT to exceed Php30,000.00 for MIGS 70% of 50% of Share Capital but NOT to exceed Php15,000.00 for NON-MIGS	24 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	Updated	None	With approved credit limit and within the approved DTI ratio Purpose of Loan: Repair of house, repair of vehicle, purchase or repair of household appliances and equipment, capital for small business or any other reason as a consequence of fire, typhoon, flood, pandemic, or any act of nature.



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12	Secured Loan <i>Effectivity: * March 18, 2023 (term of payment)</i>	100% of Share Capital and Savings/Time Deposit	36 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates		100% of Share Capital and Savings/Time Deposit	No loan packaging, No approved credit limit, No DTI ratio
13	Share Capital Loan	Amount to complete the minimum Share Capital of Php15,000.00	12 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	₱320.00 Initial Deposit	100% of Share Capital	No loan packaging, No approved credit limit, No DTI ratio
14	PRODUCTIVE AND PROVIDENT - SPECIAL LOAN	Over and above the approved credit limit on regular loan but not to exceed approved Debt to Income (DTI) Ratio	120 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	₱100,000.00	TCT and Machineries & Equipment	With approved credit limit and within the approved DTI ratio - Proof of Purpose - Proof of Collateral: For Machineries & Equipment - proof of ownership like registration of machinery and equipment & official receipt
									- Proof of Collateral: For Transfer of Title (TCT) - Original and Certified True Copy (CTC) of TCT, CTC Tax Declaration of Lot & Improvement, Tax Clearance Certificate w/ the original receipt of Land & its Improvement, Location Plan or Vicinity Map, Certificate of NO Improvement (for Lot only) & TIN# of member-borrower & owner of TCT & SPA if TCT owner is not a member-borrower
									- Enrolled in Planong Damayan
									- Payment must be through issuance of post-dated checks (PDC)
15	PROVIDENT - Utility Bills Loan <i>Effectivity: Jan. 1, 2015</i>	Actual billing but up to the maximum of ₱10,000.00	12 Months	Based on term of loan and approved rates	Based on term of loan and approved rates	As per approved rates	Updated	None	- With approved credit limit and within the approved DTI ratio - Statement of account/billing statement of Utility Bills e.g. electricity, water, telephone and/or cellphone, cable, and internet, etc.



Effectivity Date:
January 1, 2023



Management System
ISO 9001:2015
www.tuv.com
ID 9108658097

