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UKHWAH CASH-I UPDATES

VULNERABLE SEGMENT GUIDELINE

CATEGORY A : VULNERABLE SEGMENT

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Vulnerable Segment	Applicant Monthly Gross Income	DSR	Net Disposable Income (NDI)
Monthly Household gross income RM5,000 and below	[A-1] RM3,500 and below	40% (subject to the allowable deduction)	Urban – RM1,500 Others – RM1,000
	[A-2] Above RM3,500 up to RM5,000	60% (subject to the allowable deduction)	

CATEGORY B : NON VULNERABLE SEGMENT

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Non-vulnerable Segment	Applicant Monthly Gross Income	DSR	Net Disposable Income (NDI)
Monthly Household gross income more than RM5,000	RM1,500 and above	60% subject to the allowable deduction)	Not Applicable [NA]

FINANCING ELIGIBILITY CRITERIA:

- [1] DEBT SERVICE RATIO [DSR] .
- [2] NET DISPOSABLE INCOME [NDI] (Gaji Bersih) .
- [3] BPA ALLOWABLE DEDUCTION (Had Potongan BPA) .

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DEBT SERVICE RATIO [DSR]

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Previous :

Applicant's Commitment / Applicant's Monthly Gross Income \times 100

New Guideline :

Applicant's Commitment / Household Monthly Gross Income \times 100

* Other Income [rental, part time income, spouse income etc] can be anticipated as an 'household income'. Supporting Document [bank statement, spouse payslip etc] as a prove of income have to be submitted together with the application form.

FINANCING ELIGIBILITY CRITERIA

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[1] BPA ALLOWABLE DEDUCTION

= [FIXED SALARY X PERCENTAGE OF ALLOWABLE DEDUCTION (60% / 40%)] - TOTAL DEDUCTIONS ON SALARY SLIP - MONTHLY COOPERATIVE MEMBERSHIP FEE & SAVINGS (RM30) + OVERLAPPING INSTALMENT (if any) .

[2] NET DISPOSABLE INCOME [NDI]

= [CURRENT NDI + OVERLAPPING INSTALMENT (if any) - NDI LIMIT

NDI Limit for Urban is RM1500 , NDI Limit for Others/Non Urban RM1000

CASE STUDY 1

Category A

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Fixed Salary : RM2000

Current Deduction : RM900

Household Income : RM2000 + RM2200 = RM4200 [*incl. other income*]

Current DSR Rate : 21.42% [(RM900/RM4200) X 100]

Residential Area : Non Urban

[i] BPA Allowable Deduction Limit

RM2000 X 60% = RM1200

RM1200 – RM900 – RM30 = RM270

[ii] NDI Deduction Limit

RM2000 – RM900 = RM1100 [current NDI]

RM1100 – RM30 – RM1000 = RM70 ##

[iii] Choose amount [i] or [ii] whichever is lower to determine the maximum financing eligible (refer Repayment Table) .

RM70 .

CASE STUDY 2

Category A

Fixed Salary : RM2500

Current Deduction : RM1250

Household Income : RM2500 + RM2100 = RM4600 [*incl. other income*]

Current DSR Rate : 27.17% [(RM1250/RM4600) X 100]

Residential Area : Urban

[i] BPA Allowable Deduction Limit

RM2500 X 60% = RM1500

RM1500 – RM1250 – RM30 = RM220

[ii] NDI Deduction Limit

RM2500 – RM1250 = RM1250 [current NDI]

RM1250 – RM30 – RM1500 = **-RM280 ##**

[iii] Choose amount [i] or [ii] whichever is lower to determine the maximum financing eligible (refer Repayment Table) .

> If amount of [i] or [ii] is –VE , the applicant is not eligible for financing. ##

-RM280 .

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CASE STUDY 3

Category A

Fixed Salary : RM2500
Current Deduction : RM1250
Household Income : RM2500 [No other income]
Current DSR Rate : 50.00% [(RM1250/RM2500) X 100]
Residential Area : Others / Non Urban

[i] BPA Allowable Deduction Limit

$RM2500 \times 60\% = RM1500$

$RM1500 - RM1250 - RM30 = RM220$

[ii] NDI Deduction Limit

$RM2500 - RM1250 = RM1250$ [current NDI]

$RM1250 - RM30 - RM1000 = RM220$

[iii] Choose amount [i] or [ii] whichever is lower to determine the maximum financing eligible (refer Repayment

DSR 50% - DSR% must be lower than 40% for applicant with salary less than RM3500.

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CASE STUDY 4

Category A

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Fixed Salary : RM3000

Current Deduction : RM1100

Household Income : RM3000 + RM1800 = RM4800 [*incl. other income*]

Current DSR Rate : 22.91% [(RM1100/RM4800) X 100]

Residential Area : Urban

[i] BPA Allowable Deduction Limit

RM3000 X 60% = RM1800

RM1800 – RM1100 – RM30 = RM670

[ii] NDI Deduction Limit

RM3000 – RM1100 = RM1900 [current NDI]

RM1900 – RM30 – RM1500 = RM370 ##

[iii] Choose amount [i] or [ii] whichever is lower to determine the maximum financing eligible (refer Repayment Table) .

RM370 .

CASE STUDY 5

Category A

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Fixed Salary : RM3300

Current Deduction : RM1300

Household Income : RM3300 + RM1300 = RM4600 [incl. other income]

Current DSR Rate : 28.26% [(RM1300/RM4600) X 100]

Residential Area : Urban

[i] BPA Allowable Deduction Limit

$RM3300 \times 60\% = RM1980$

$RM1980 - RM1300 - RM30 = RM650$

[ii] NDI Deduction Limit

$RM3300 - RM1300 = RM2000$ [current NDI]

$RM2000 - RM30 - RM1500 = \underline{RM470} \text{ ##}$

[iii] Choose amount [i] or [ii] whichever is lower to determine the maximum financing eligible (refer Repayment Table) .

RM470 .

CASE STUDY 6

Category A

Fixed Salary	: RM3000
Current Deduction	: RM1100
Household Income	: RM3000 + RM1800 = RM4800 [incl. other income]
Current DSR Rate	: 22.91% [(RM1100/RM4800) X 100]
Residential Area	: Urban
<u>Overlapping Instalment</u>	: <i>RM350</i>

[i] BPA Allowable Deduction Limit

$$\text{RM3000} \times 60\% = \text{RM1800}$$

$$\text{RM1800} - \text{RM1100} - \text{RM30} + \text{RM350} = \text{RM1020}$$

[ii] NDI Deduction Limit

$$\text{RM3000} - \text{RM1100} = \text{RM1900} \text{ [current NDI]}$$

$$\text{RM1900} - \text{RM30} + \text{RM350} - \text{RM1500} = \underline{\text{RM720}} \text{ ##}$$

[iii] Choose amount [i] or [ii] whichever is lower to determine the maximum financing eligible (refer Repayment Table) .

RM720 .

CASE STUDY 7

Category B

Fixed Salary	: RM1800
Current Deduction	: RM500
Household Income	: RM1800 + RM3300 = RM5100 [incl. other income]
DSR Rate	: 9.80% [(RM500/RM5100) X 100]
Residential Area	: Urban

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[i] BPA Allowable Deduction Limit
RM1800 X 60% = RM1080
RM1080 – RM500 – RM30 = RM550 ##

[ii] NDI Deduction Limit
RM1800 – RM500 = RM1300 [current NDI]
RM1300 – RM30 – RM1500 = -RM230

[iii] NDI Limit is not applicable for category B ##

RM550 .

CASE STUDY 8

Category B

Fixed Salary	: RM5500
Current Deduction	: RM1800
Household Income	: RM5500 [No other income]
Current DSR Rate	: 32.72% [(RM1800/RM5500) X 100]
Residential Area	: Urban

[i] BPA Allowable Deduction Limit

$RM5500 \times 60\% = RM3300$

$RM3300 - RM1800 - RM30 = \underline{RM1470} \##$

[ii] NDI Deduction Limit

$RM5500 - RM1800 = RM3700$ [current NDI]

$RM3700 - RM30 - RM1500 = RM2170$

[iii] NDI Limit is not applicable for category B

Household Income is more than RM5000

RM1470

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