

Latest Guidelines for Affordability Assessments on the Vulnerable Segment.

REVISED OF VULNERABLE SEGMENT CLASSIFICATION, NET DISPOSABLE INCOME (NDI) AND DEBT SERVICE RATIO (DSR) - SALARY FINANCING FOR MAYBANK STAFF		Based on Customers Residential Address		
		ZONE 1	ZONE 2	ZONE 3
<ul style="list-style-type: none"> • Effective 25 April 2016, the criteria for Vulnerable Segment is set at household gross income. <u>Household income</u> is defined as the joint monthly gross income of • Loan applicant needs to submit the prescribed full evidence of income. The non-borrowing spouse/parents needs only furnish any one of the acceptable evidence on 		FT	Johor (Town)	Kedah
		Selangor (Town) All other areas	Selangor (Coastal)	Perlis
				Perak
			Penang	Pahang
			Melaka	Kelantan
				Terengganu
				Sabah
				Sarawak
				N.Sembilan
				Johor (Rural)
Vulnerable Segment	Gross Income	≤ RM3,500	≤ RM2,200	≤ RM1,700
	NDI	RM1,300	RM900	RM700
	DSR	Up to 80 %		
Non Vulnerable Segment	Gross Income	> RM3,500	> RM2,200	> RM1,700
	NDI	Not Applicable		
	DSR	Up to 80 %		
New Classification of Vulnerable Segment and Net Disposable Income (NDI) Based On Zone	Household / Gross Income	≤ RM3,500	≤ RM2,200	≤ RM1,700
	Net Disposable Income (NDI)	RM1,300	RM900	RM700