

## JADUAL PINJAMAN PTPK : DIPLOMA SENI PASTRI & BAKERI (TAHAP 1,2,3 & 4)

### TAHAP 2 (Merangkumi Tahap 1 & 2)

PINJAMAN	YURAN	ELAUN SARA HIDUP	ELAUN PENGANGKUTAN (One-off)	ELAUN KOMPUTER (One-off)	JUMLAH PINJAMAN	ANGGARAN BAYARAN BALIK PINJAMAN	
	(RM)	(RM)	(RM)	(RM)	(RM)	BAYARAN SEBULAN (RM)	TEMPOH
YURAN sahaja	7,437.50	-	-	-	7,437.50	63.57	117 bulan
YURAN + ELAUN SARA HIDUP	7,437.50	RM600.00 x 9 bulan = RM5400.00	-	-	12,837.50	109.72	
YURAN + ELAUN SARA HIDUP + ELAUN PENGANGKUTAN	7,437.50	RM600.00 x 9 bulan = RM5400.00	500.00	-	13,337.50	114.00	
YURAN + ELAUN PENGANGKUTAN	7,437.50	-	500.00	-	7,937.50	67.84	

### TAHAP 3

PINJAMAN	YURAN	ELAUN SARA HIDUP	ELAUN PENGANGKUTAN (One-off)	ELAUN KOMPUTER (One-off)	JUMLAH PINJAMAN	ANGGARAN BAYARAN BALIK PINJAMAN	
	(RM)	(RM)	(RM)	(RM)	(RM)	BAYARAN SEBULAN (RM)	TEMPOH MASA
YURAN sahaja	9,437.50	-	-	-	9,437.50	80.66	117 bulan
YURAN + ELAUN SARA HIDUP	9,437.50	RM600.00 x 12 bulan = RM7,200.00	-	-	16,637.50	142.20	
YURAN + ELAUN SARA HIDUP + ELAUN PENGANGKUTAN	9,437.50	RM600.00 x 12 bulan = RM7,200.00	500.00	-	17,137.50	146.47	
YURAN + ELAUN PENGANGKUTAN	9,437.50	-	500.00	-	9,937.50	84.94	

TAHAP 4							
PINJAMAN	YURAN	ELAUN SARA HIDUP	ELAUN PENGANGKUTAN (One-off)	ELAUN KOMPUTER (One-off)	JUMLAH PINJAMAN	ANGGARAN BAYARAN BALIK PINJAMAN	
	(RM)	(RM)	(RM)	(RM)	(RM)	BAYARAN SEBULAN (RM)	TEMPOH MASA
YURAN sahaja	10,400.00	-	-	-	10,400.00	88.89	117 bulan
YURAN + ELAUN SARA HIDUP	10,400.00	RM600.00 x 7 bulan = RM4,200.00, RM400.00 x 3 bulan = RM 1,200.00	-	-	15,800.00	135.04	
YURAN + ELAUN SARA HIDUP + ELAUN PENGANGKUTAN	10,400.00	RM600.00 x 7 bulan = RM4,200.00, RM400.00 x 3 bulan = RM 1,200.00	500.00	-	16,300.00	139.32	
YURAN + ELAUN PENGANGKUTAN	10,400.00	-	500.00	-	10,900.00	93.16	
YURAN + ELAUN SARA HIDUP + ELAUN KOMPUTER	10,400.00	RM600.00 x 7 bulan = RM4,200.00, RM400.00 x 3 bulan = RM 1,200.00	-	2,500.00	18,300.00	156.41	
YURAN + ELAUN SARA HIDUP + ELAUN PENGANGKUTAN + ELAUN KOMPUTER	10,400.00	RM600.00 x 7 bulan = RM4,200.00, RM400.00 x 3 bulan = RM 1,200.00	500.00	2,500.00	18,800.00	160.68	
YURAN + ELAUN KOMPUTER	10,400.00	-	-	2,500.00	12,900.00	110.26	

Nota: Bayaran balik pinjaman bermula apabila pelajar mendapat pekerjaan atau 6 bulan selepas selesai menamatkan pengajian.