

RO : PARE-PARE (C1)

No. Registration : 600873002469089 Kode langgan : 600020778750

Date Appl 25/09/2024

Tanggal : 30/Sep/2024 Scoring ke :

2 Kode P/C : P

Supplier : AI DSO-MKS SUMOHARJO

MEMO KREDIT

DATA DEBITUR			KONDISI KREDIT			
Nama	DARWIS		STANDAR	USULAN	DEVIASI	
Pekerjaan	PENGUSAHA		ADDB	ADDB		
Bidang Usaha	INDUSTRI PENGOLAHAN LAINNYA		DP	30.00 %	30.00 %	0.00 %
Domisili	SOPPENG(>100KM-200KM)		Market Price	198,950,000	198,950,000	0
DATA KENDARAAN			Tenor	48	48	0
Merk/jenis	DAIHATSU	1 TON PU	Flat Rate	8.40000	8.70000	0.30000
Type/Model	GRANMAX	PUACPS1.5 MC	Effective Rate	15.09089	15.61027	0.51938
New/Used/CAR	N	Tahun 2024	Biaya Admin	1,600,000	950,000	-650,000
OTR		198,950,000	Usia Kendaraan	2024	2024	0
Amt Cash Back	0		Paket/Non	NON	PAKET	
STATUS A/R			Asuransi	ASS	ASS - AAB	ASS - AAB
A/R			TDP Min			
A/R Lama	0	0				
IN Proses	0	0				
BARU	204,480,000	4,260,000				
	204,480,000	4,260,000				
			Loan Type	REGULAR	Provisi	0 Cash
			Provisi Balik			

ANALISA KAPASITAS	Asuransi Cash Rp(8.	ACP(Y/N)-	Type PH	Flag ACP : Y
Jara bayar	Penghasilan Kotor	30,000,000	Installment Ratio	71.000
Total Agsuran	Penghasilan Bersih	6,000,000	saving	6,000,000
				2

RINGKASAN REKENING BANK

Bank	PERMATA-MKS ARIF RATE	Jenis Rek	TABUNGAN	Nama Rek	DARWIS
	FREKWENSI	MUTASI	SALDO	FREK TOLAKAN	
	DEBET KREDIT	DEBET KREDIT	TERTINGGI RATA-RATA TERENDAH	DALAM LUAR	
RATA-RATA	0 0	0 0	0 0 0	0 0	

ANALISA KREDIT

* All Survey DR, TOA Vag info * D4 Terlampir * Ush Lahan Sawah bar → Sku An ybs Terlampir
 * Akses Jalan 2 mobil, memiliki lahan Partir Prihadi omlet 700 JT / thn, 2 bulan lagi akan panen
 REJECT, KAPS MINIM, USH FLUKTUATIF PANEN 2X/THN, SLIK PA MINIM, LOW SGMENT, ALL CEK GC NO TDK TRDFTR, DP NEX 13.64% (27.13JT), NEW
 CAR DPN1X, NEW CUST, NOREK BELUM DIINPUT, WAJIB TTD KONTRAK DG SH/SH DDKMNTSIKAN + AUTODEBET, SCK UPL SPK DEALER + ENTRY REK VLD
 MAX INSTL L2Y 1.04JT GOOD LOW
 . GRADE S, AREA APPROVED, COMP CBG 3.97% (87/2186), COMP C1 3.38% (54/1596), COMP DLR 1.17% (3/257), COMP DIRECT 1.63% (3/184), COMP
 COMM 1.85% (2/108)
 1. DOM MLK ORTU LT 15THN MB, USH BOR LAHAN SAWAH LU 15THN LUAS 10HA OMZ 350JT/6BLN, SKU AN BOR TRLMPIR, SLIK BOR 1XC1 AKT 49JT, 1XC
 LNS TPA 52JT
 1. USH BOR FLUKTUATIF PANEN 2X/THN, SINGLE INCOME, SLIK BLM DBYAI SBSR PNGJUAN, ALL CEK GC NO TDK TRDFTR
 1. GRANMAX PUACPS1.5 MC, 2024, DP 30% ADDB, TNR 4THN, DISC 33.5JT, TLO 4 INS FCR, BPKB AN DARWIS, PL 198.95JT, DPSVY TDA
 1. NIK CHECKED, UNIT U USH

* Sliq Bur, CI Gouw non overdue
 * TPA 750Jtu Rupan

* D4 Terlampir

* Sku An ybs Terlampir
 * Deposit 1x Angsuran

Hasil Scoring : REJECT (AREA APPROVED).

Segmen : HIJAU

Rekomendasi Akhir : REJECT

PERSETUJUAN KELAYAKAN KREDIT

27/Sep/2024							
PUO	R						
OVERIDE							
BM		RRSH		RRSDH		CMSO / COO	