

# **Monitoring: SMES Product program**

## Monitoring:

	Time checking	Source
Checking credit all bank debt	Every 3 mths	NCB team
2. Cross default with other bank	Every 3 mths	NCB team and Internal Blacklist
3. O/D Utilization	Every month	CIM, IM, Leader 1
<ol> <li>Auto review :         O/D Utilization and         payment performance</li> </ol>	Every year	CIM, IM, Leader 1 and TDR Center
5. Overall portfolio and TGC performance	Every month	<ul> <li>Portfolio : CIM , Leader 1</li> <li>TGC : SME Portfolio reports TGC Status and amount of claimed to CM</li> </ul>



### Monitoring: Checking credit all bank debt

- 1. Trigger point debt
  - = 130% of working capital requirement + 120% of (existing loan + new loan (collateral portion))
- 2. Checking debt every 3 months
- 3. Not pass: All Outstanding bank debt > trigger point debt
- 1. Set trigger point debt

as of approval date		Trigger point	
	(MB)	%	(MB)
working capital regirement	100	130%	130
L/T debt	20	120%	24
	120		154

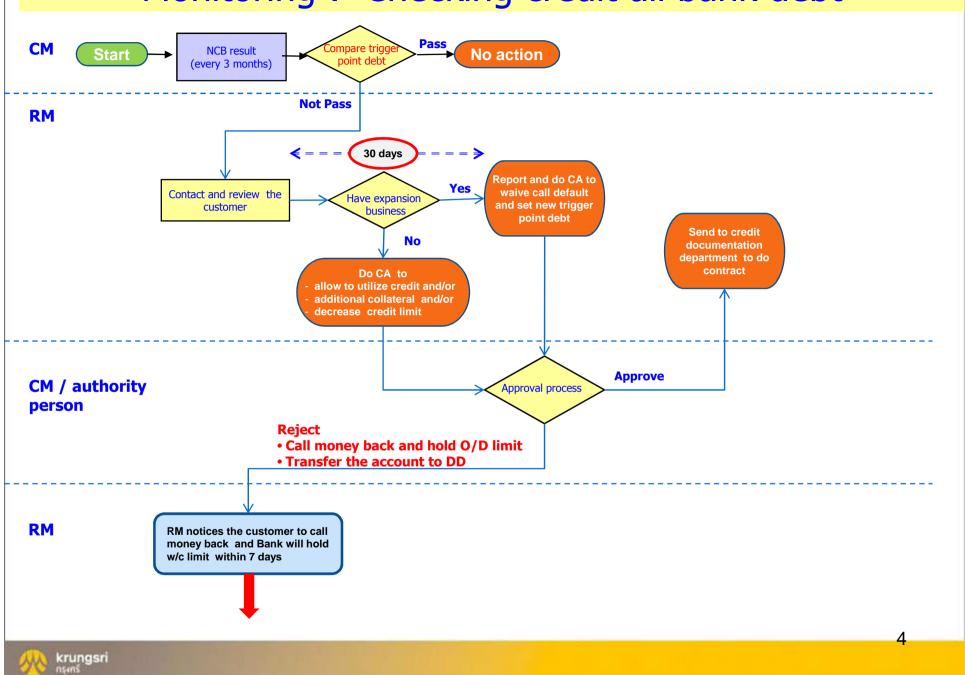
2. Checking debt every 3 months

Mth 3	Mth 6	Mth 9	Mth 12
100	120	140	140
23	23	30	25
123	143	170	165

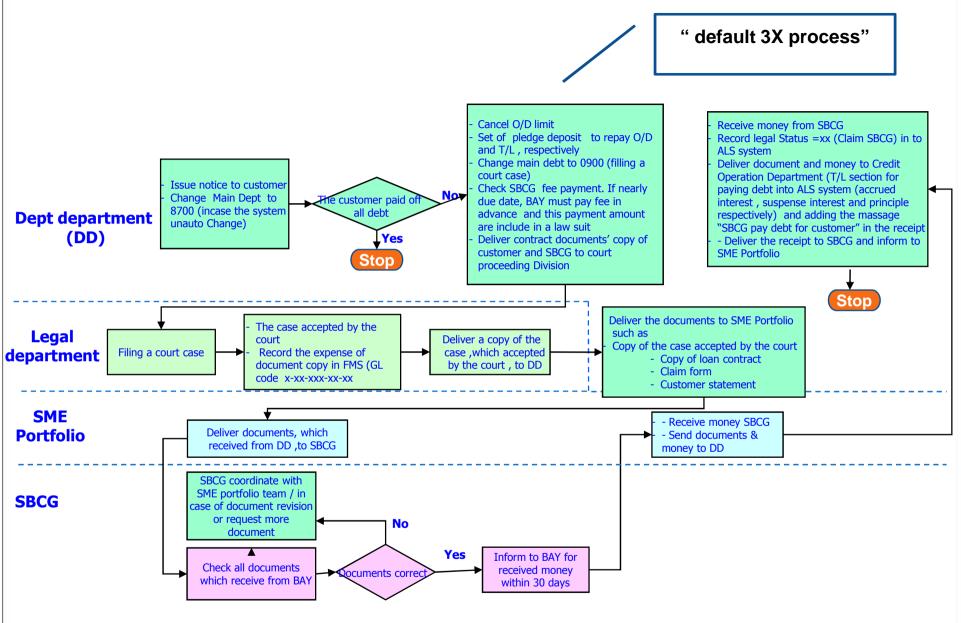
Pass	Pass	Not pass	Not pass
1 433	1 433	140t pass	140t puss



### Monitoring: Checking credit all bank debt

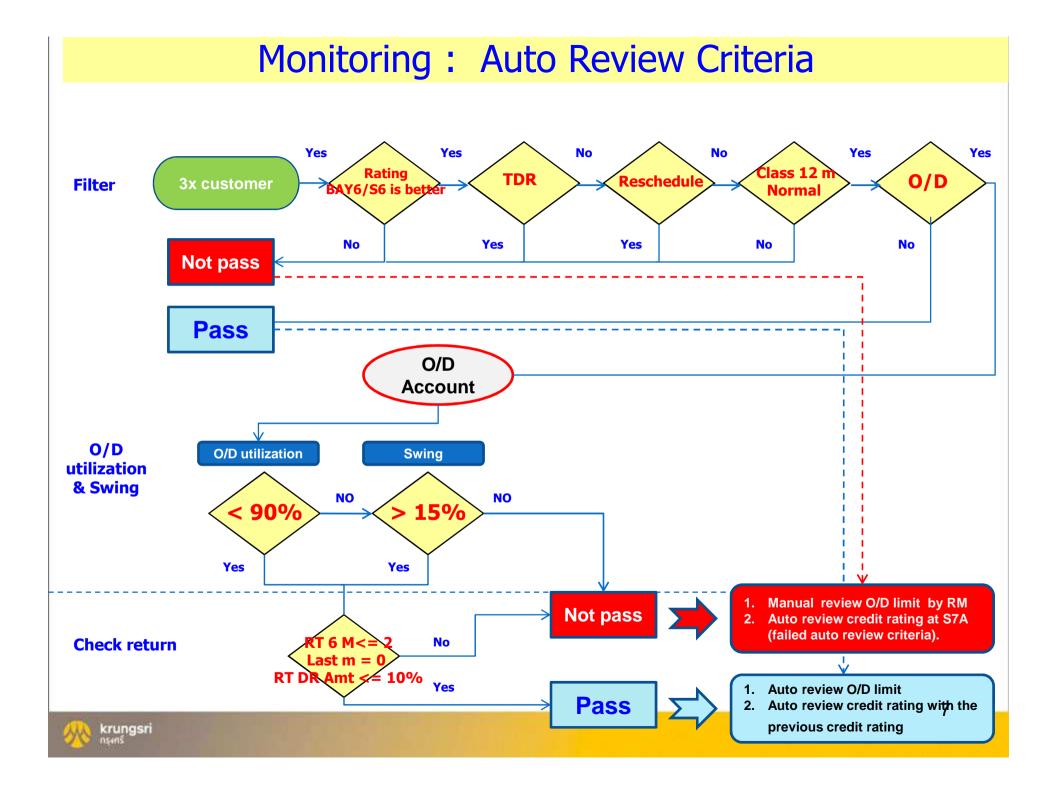


#### Monitoring: Cross default with other bank Check Black list No default CM No action Start **NCB** result (every 3 months) **Default RM** 30 days Report and do CA to Yes **Contact and review** waive call default the customer of default and set the solution of default debt Send to credit No documentation department to do contract Do CA to allow to utilize credit and/or additional collateral and/or decrease credit limit **Approve CM / authority Approval process** person Reject Call money back and hold O/D limit • Transfer the account to DD **RM** RM notices the customer to call money back and Bank will hold w/c limit within 7 days krungsri



Monitoring: This process is the same of default 3x process which may be change with suitable work process.





#### Monitoring: Overall portfolio and TGC performance

Overall portfolio

- Movement of Portfolio / SM and NPL
- Transition Matrix of NPL

TGC performance

 SME Portfolio reports TGC portfolio and Claim amount and status



### Monitoring: Trigger of portfolio

#### Assumption

- This product, ROE 20% with TM 4.8%
- TM Non TDR customer (SME-S)
- 30 + days = 29%
- 60+ days = 50%

#### Trigger point

•  $\sum$  (30 days x29%) + (60 days x 50%) >= 4.8%

#### Action

- Consider industry concentration or
- Adjust income factor or net working capital days

