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กรุงศรี

Monitoring : SMES Product program

Monitoring :

	Time checking	Source
1. 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
4. Auto review : O/D Utilization and payment performance	Every year	CIM , IM, Leader 1 and TDR Center
5. Overall portfolio and TGC performance	Every month	- Portfolio : CIM , Leader 1 - TGC : SME Portfolio reports TGC Status and amount of claimed to CM

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

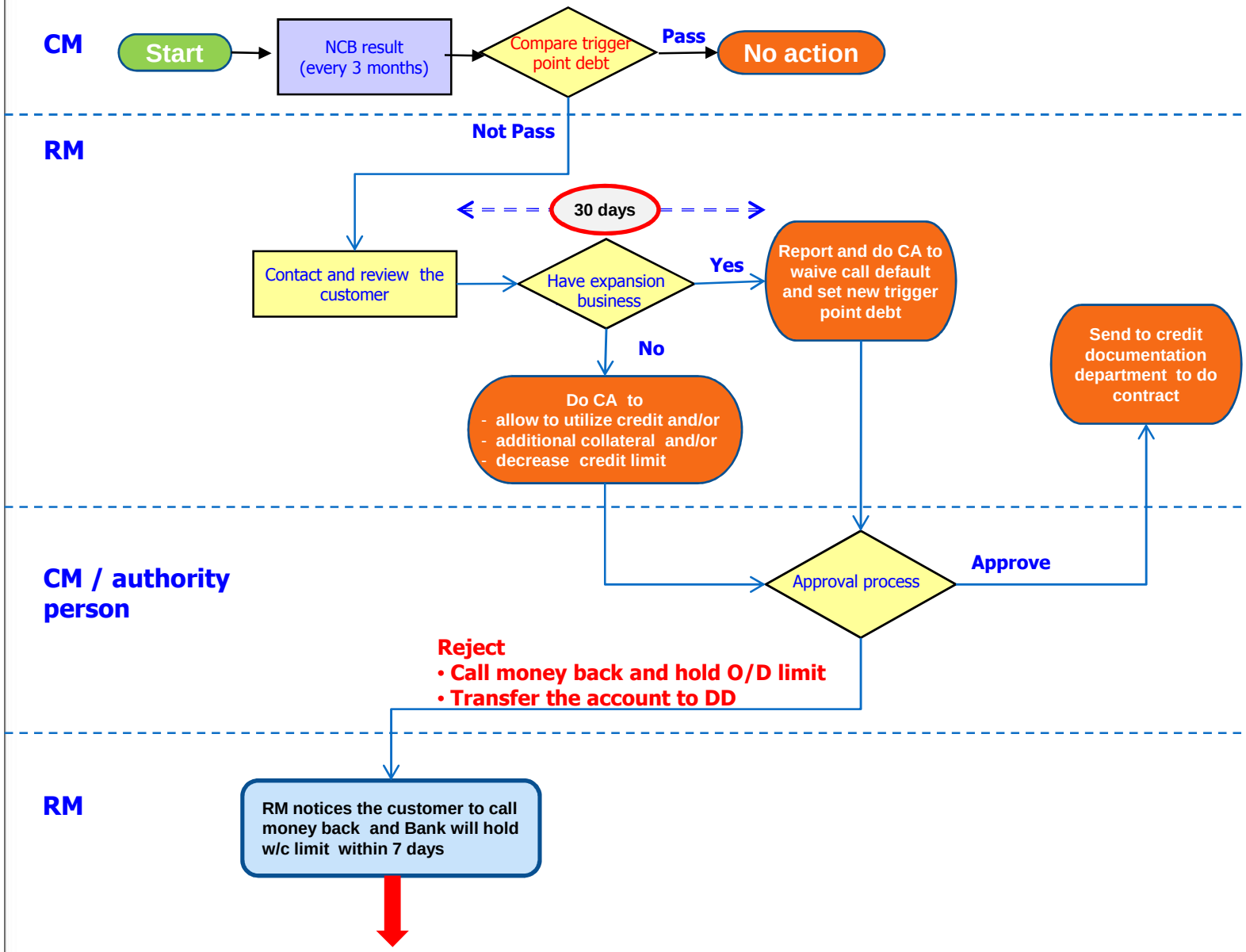
	as of approval date (MB)	Trigger point %	Trigger point (MB)
working capital reqirement	100	130%	130
L/T debt	20	120%	24
	120		**154**

2. Checking debt every 3 months

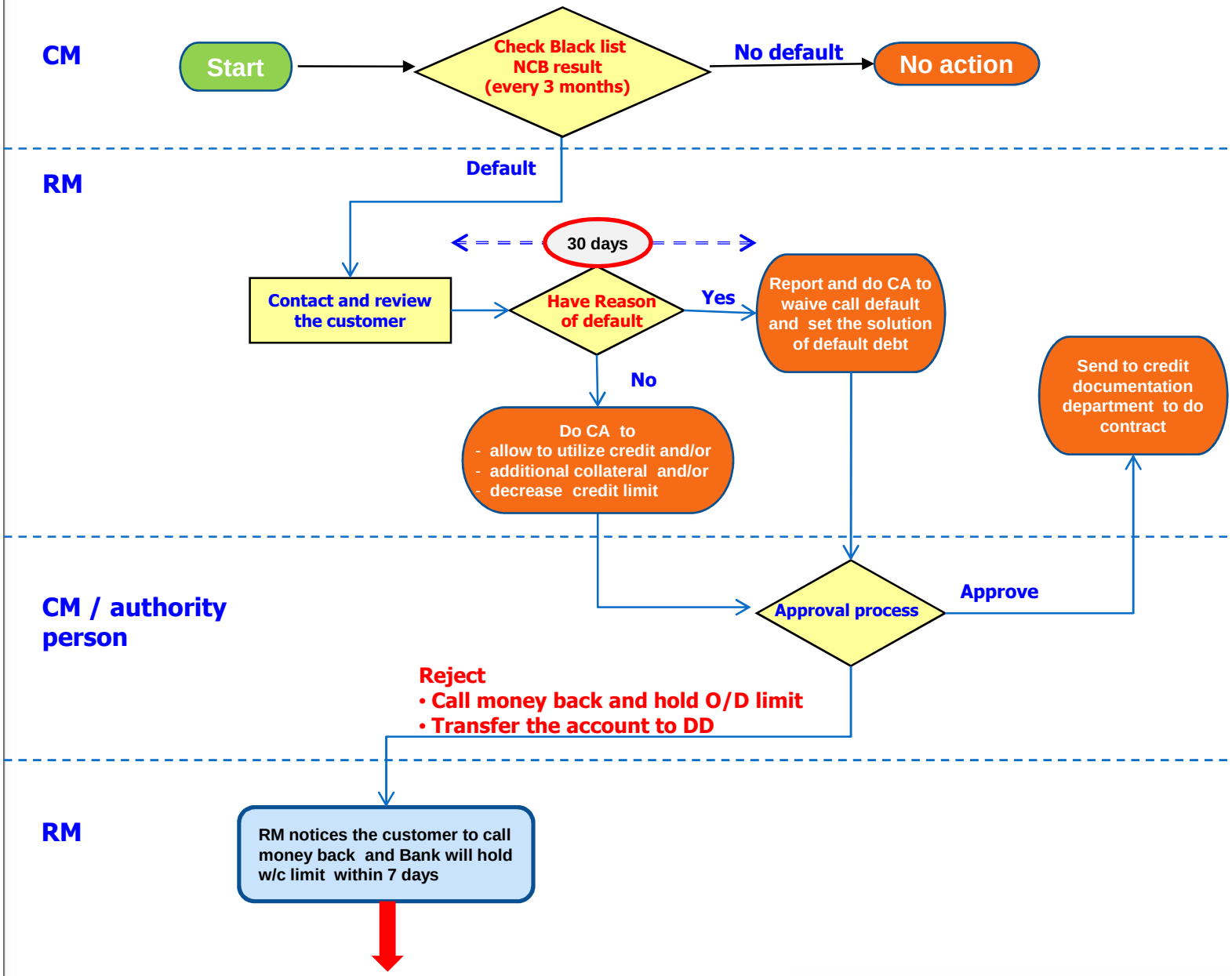
Mth 3	Mth 6	Mth 9	Mth 12
100	120	140	140
23	23	30	25
123	143	170	165
Pass	Pass	Not pass	Not pass

Action Process

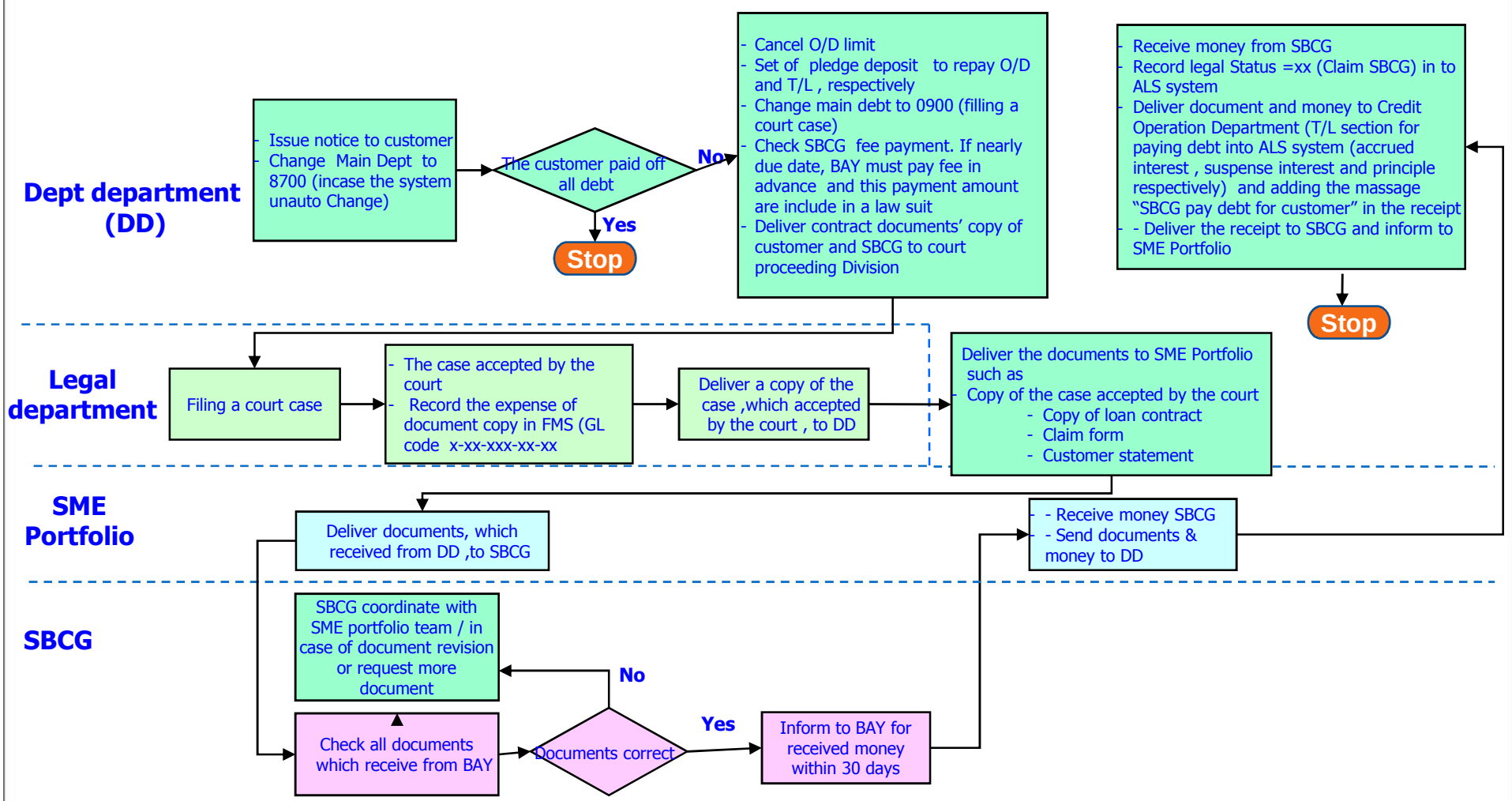
Monitoring : Checking credit all bank debt



Monitoring : **Cross default with other bank**

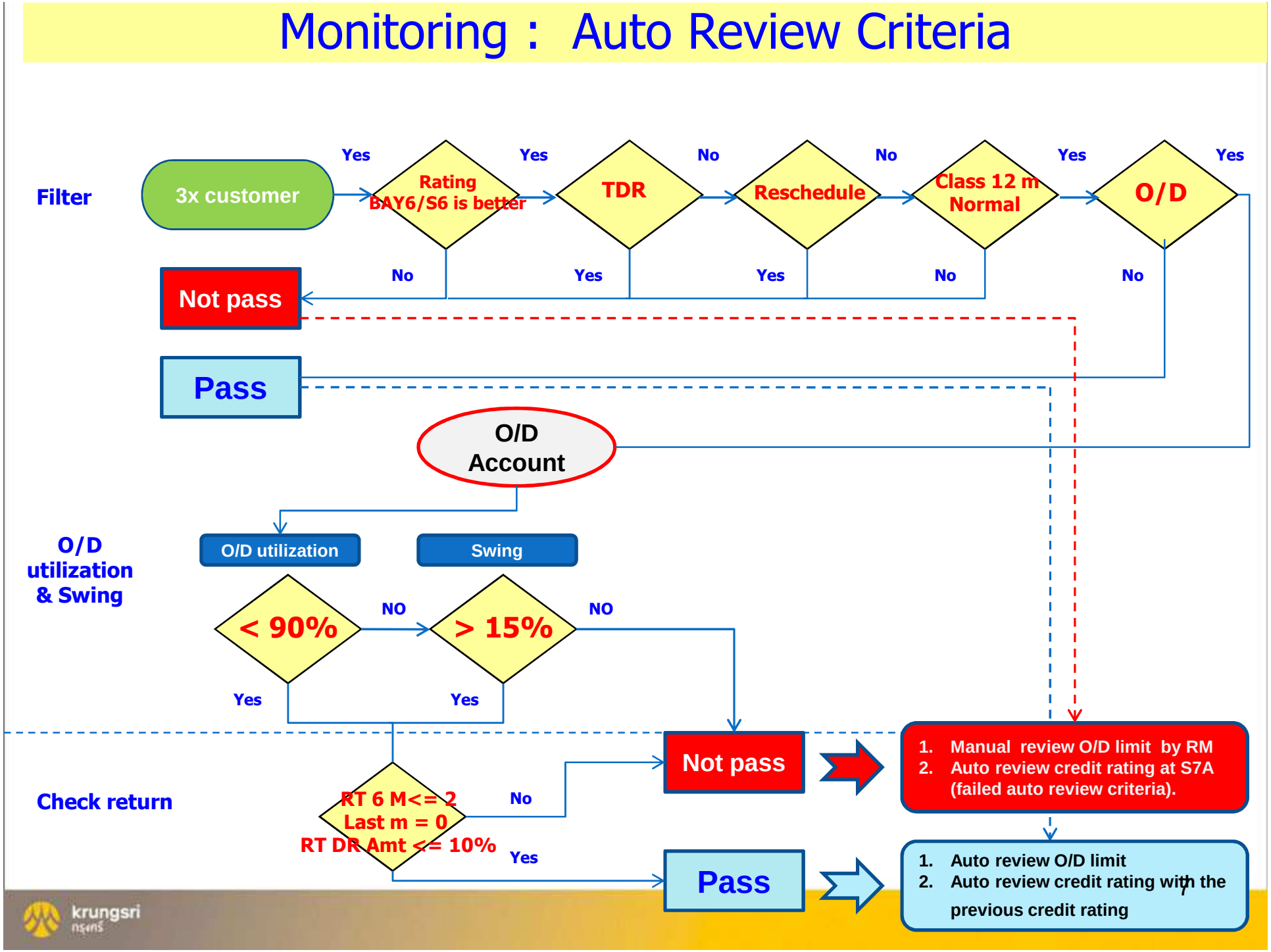


“ default 3X process”



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

Monitoring : Auto Review Criteria



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

- ∑ (30 days x29%) + (60 days x 50%) >= 4.8%

Action

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