

**krungsri**  
กรุงศรี

## Memorandum

From: Supply Chain Solutions  
To: Credit Committee  
Date: June 21, 2012  
RE: **Monitoring & Actions for O/D facility under Buyer Financing Program**  
Attachment: 1) Memo to request and rational for approval the buyer financing program for PTT Public Company Limited ("PTT")  
2) Example of O/D movement report in the customer special mention system

**Background:** Buyer financing program is one of supply chain solutions which the program offers O/D facility to a buyer of sponsors. The facility is controlled to pay sponsor via Krungsri's e-banking platform, no cheque book is allowed. The facility is 100% covered and secured by TCG's guarantee. Movement of O/D usage will be tracked & monitored by Credit Risk and Supply Chain.

### Rationales:

Supply Chain & SME-Credit Risk have agreed in arrangement of tracking & monitoring for an O/D movement under buyer financing program. The movement report for this program will be generated by Risk-MIS team and provided the report in the customer special mention system. Yellow & red flag will be used for triggering actions.

The formula for O/D movement under this program is:-

$$\% \text{ O/D Movement} = \frac{\text{Accumulated of deposit at the month N, N-1 and N-2}}{\text{O/S of O/D at end of the month N-3}}$$

Remark: "N" means the last month.

The result from above calculation is classified in 3 criteria as followings:-

- 100% O/D movement is classified as normal or green flag.
- 80-99% O/D movement is classified as yellow flag.
- <80% O/D movement is classified as red flag.

**Remark:** Yellow flag in 2 months consecutively is also equal to 1 red flag.

### Buyer Financing -Tracking status & Actions to be taken:

Tracking Status		Action	Action -Details
Previous Month	Current Month	Status	
Green	Green	-	-
	Yellow	RM follow up	- RM follows up a customer for repayment within next month
	Red	CM justify	<ul style="list-style-type: none"> <li>- RM supports an information or reason of low O/D movement to CM</li> <li>- O/D limit should be extent if good reason justified</li> <li>- RM should be reduced O/D limit within 15days after CM justification</li> <li>- RM follows up a customer for repayment within next month</li> <li>- Supply Chain notifies to Sponsor for follow up repayment from a customer</li> </ul>



# วส. Monitoring & Action for o/p facility Under Buyer Financing Program

มติที่ประชุมคณะกรรมการพิจารณาเงินเชื่อ

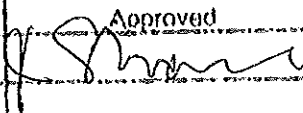
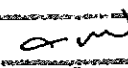

ครั้งที่ 47 / 2555

ฉบับที่ ๑๖๐ โดยผู้เสนอ

1. ให้โอนสิทธิ์การ Monitor ตามพื้นที่  
เดิม รวมทุก Sponsor ที่อยู่ในพื้นที่  
คือ SCD และ L/G
2. กรณีขอซื้อที่ดินแปลง 1  
รวมแปลงที่ดิน 1 แปลง
3. ขอขออนุญาตขุดลอกคูคลอง  
ตามที่ดิน 1 แปลง  
ตามสัญญาเช่าที่ดิน 15 ปี  
เพื่อให้สามารถปลูกข้าวได้

25 JUN 2012

Date of Meeting

Committees	Signature	
	Approved	Rejected
1.Mr.Chandir		
2.Mr.Charu		
3.Mr.Poomchai		
4.Mr.Nuttawit		
5.Miss Maleewan		

Comments:

เรียนผอ. (คุณ พงษ์ศักดิ์)  
เพื่อไปพิจารณาเรื่องเงินเชื่อ



(นายสมชาย จันทร์ทอง)

กรรมการ

คณะกรรมการพิจารณาเงินเชื่อ

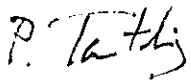
สำนักงาน  
ผอ. (คุณ พงษ์ศักดิ์)  
ผอ. (คุณ ทวีศักดิ์)

งาน Post File

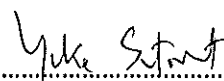
Tracking Status		Action	Action -Details
Previous Month	Current Month	Status	
Yellow	Green	-	-
	Yellow	RM/SC follow up	<ul style="list-style-type: none"> <li>- RM follows up a customer for repayment within next month</li> <li>- Supply Chain notifies to Sponsor for follow up repayment from a customer</li> </ul>
	Red	CM justify	<ul style="list-style-type: none"> <li>- A customer is subject to be reviewed by CM</li> <li>- RM supports an information or reason of low O/D movement to CM</li> <li>- O/D limit should be extent if good reason justified</li> <li>- RM should be reduced O/D limit within 15 days after CM justification</li> <li>- Supply Chain notifies to Sponsor for follow up repayment from a customer</li> <li>- Notification letter for reduced should be sent out to customers by RM immediately after credit limit reduction.</li> </ul>
Red	Green	-	-
	Yellow	RM/SC follow up	<ul style="list-style-type: none"> <li>- RM follows up a customer for repayment within next month</li> <li>- Supply Chain notifies to Sponsor for follow up repayment from a customer</li> </ul>
	Red	CM justify	<ul style="list-style-type: none"> <li>- A customer is subject to be reviewed by CM</li> <li>- RM/Supply Chain supports an information or reason of low O/D movement to CM</li> <li>- <b>RM should be stoped/reduced O/D limit within 15 days after CM justification</b></li> <li>- RM should be sent out Notification letter for Stoped/Reduced to customers immediately after credit limit reduction.</li> <li>- <b>RM follows up repayment within 30 days before sending to NPL team</b></li> <li>- Legal action &amp; SBCG claim starts</li> </ul>
-	-	Over Limit	<ul style="list-style-type: none"> <li>- A customer is subject to be reviewed by CM</li> <li>- RM/Supply Chain supports an information or reason of O/D over limit to CM</li> <li>- Notification letter for should be sent out to customers by RM immediately.</li> <li>- <b>RM follows up repayment within 15days and before sending to NPL team within 30 days</b></li> <li>- Supply Chain still notifies to Sponsor for follow up repayment from a customer</li> </ul>

Best regards,

Proposed By:

  
 .....  
 Phongsak Tantbiroj  
 SVP, Supply Chain Solutions

Agreed By:

  
 .....  
 Yuke Sutarat  
 EVP, SME Credit Risk

Contact Person: Kiltichai Tel. 2782

