

Process Flow : SME Jujai

Branch/
RM/SBC

Submit CA (Credit Request)
& Credit rating & additional
information required

Ask RM for additional information / Site
Visit

Administration register document-in
, key product code & send document to
CM in their responsible areas

1. Check the Document check list

2. Checklist Review CA & Analyze information

- a. Credit facilities, Objective, Term & Conditions,
RM's rationale of approval, customer requirement
- b. Company/ Group Outstanding – CIM, ALS, PNS, etc.
- c. Credit rating - Credit rating worksheet
- d. Credit Bureau / Blacklist – Credit Bureau (NCB) /
Blacklist result
- e. Collateral - Appraisal report
- d. Credit Policy (if any)
- h. Verify & Validate financial (Audited & Pro forma) :
Bank statement, In-house F/S

3. Analyze information

3.1 Borrower criteria

- Customer size ,
- TCG condition
- age , experience in business
- Industry criteria
- Prove its existence

3.2 Credit performance criteria

- Blacklist , NCB , ever NPL or TDR , O/D movement
- Historical payment and credit line utilization

3.3 Collateral , guarantor Criteria

- Location, Appraisal value and Note from appraisal report
- Guarantor : consider guarantor criteria

3.4 Financial Criteria

- DSCR (ability to pay)
- D/E ratio (Financial stability)

3.5 Set credit limit criteria

- consider w/c requirement
- consider credit limit to purchase core assets
- consider NCB record over year

Yes

Required
Additional information /
Site Visit

No

A

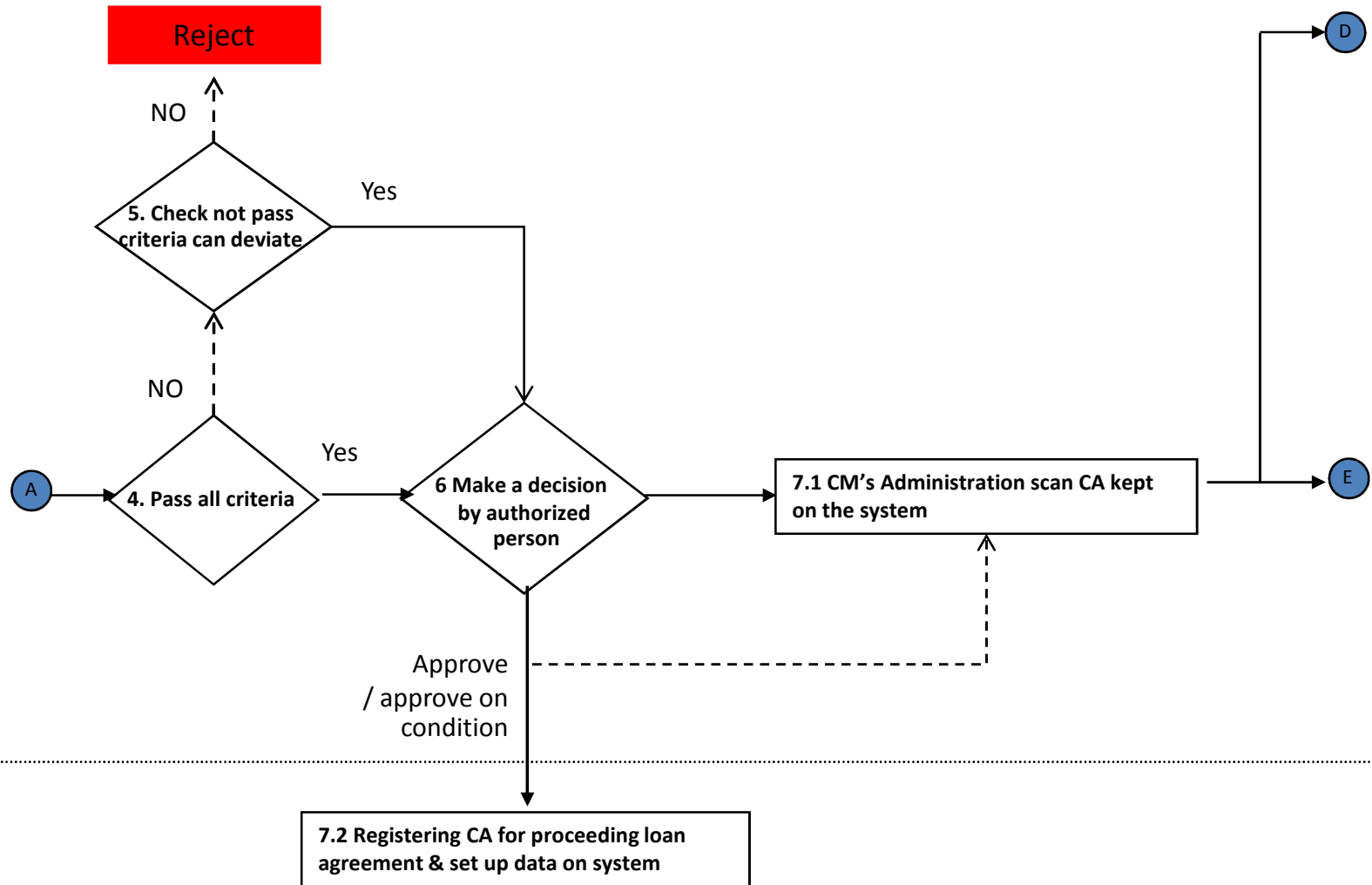
CM

Credit
Document
Dept.

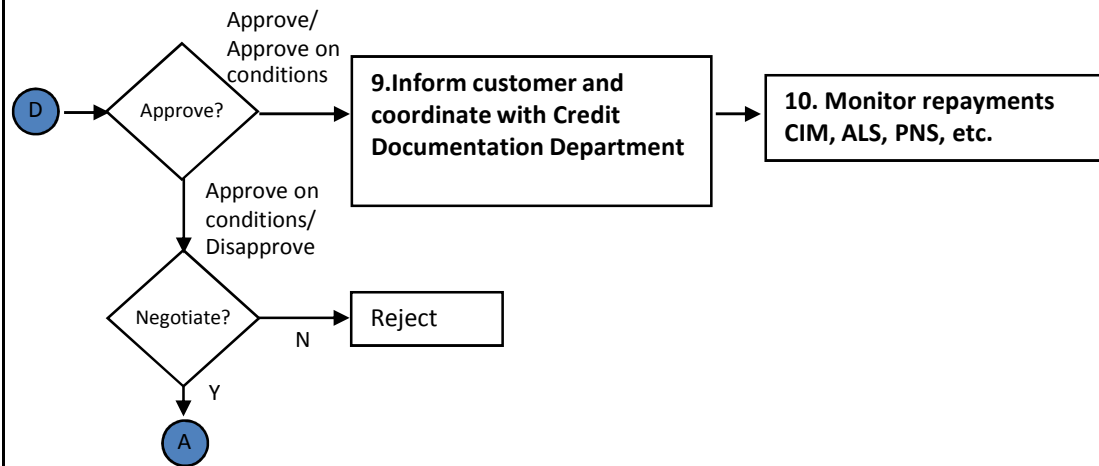
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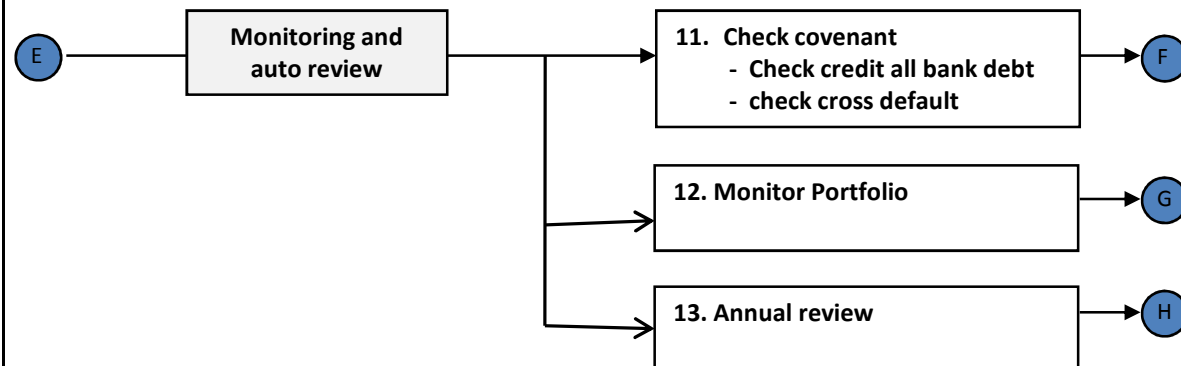
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**Branch/
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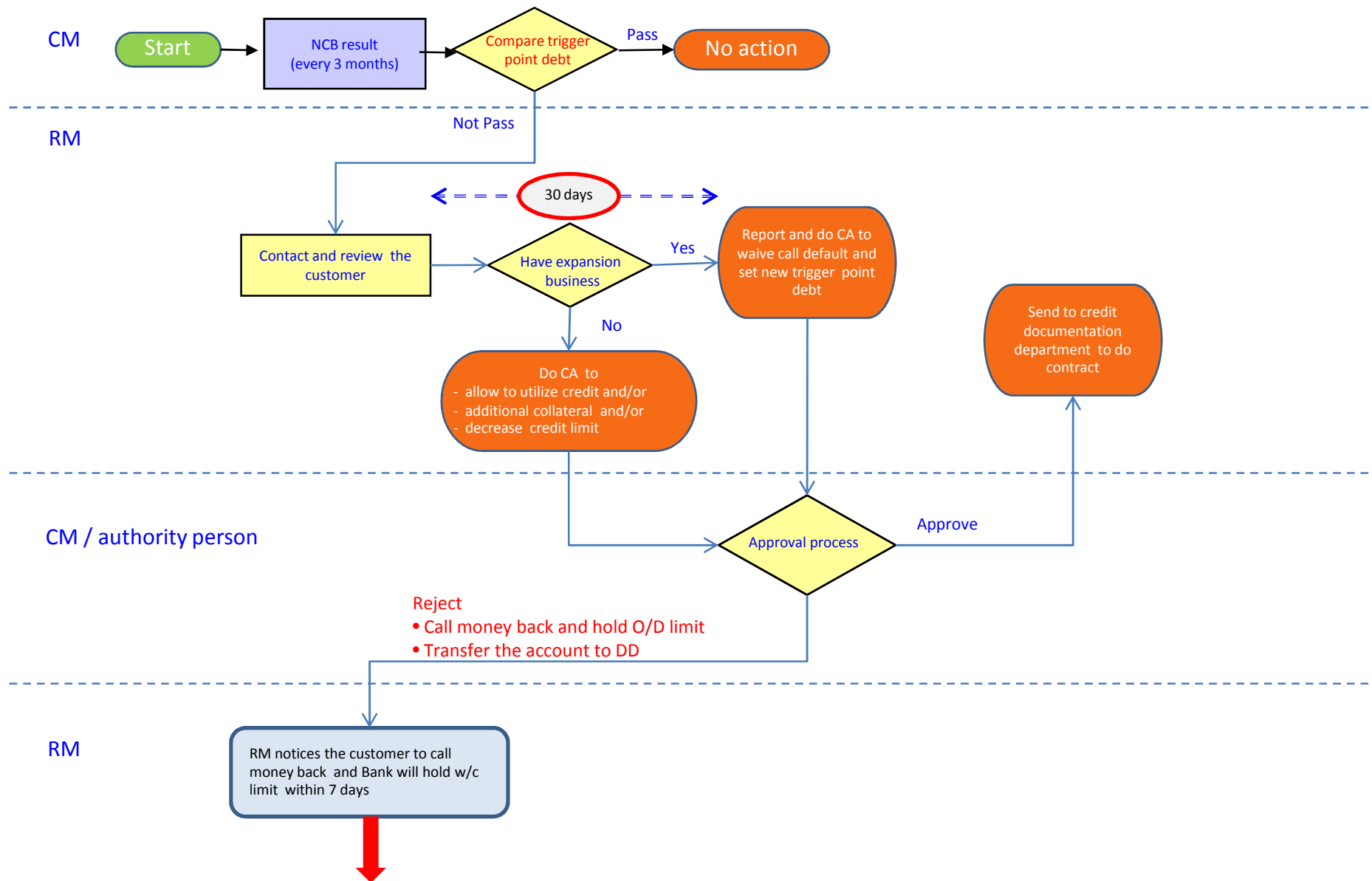
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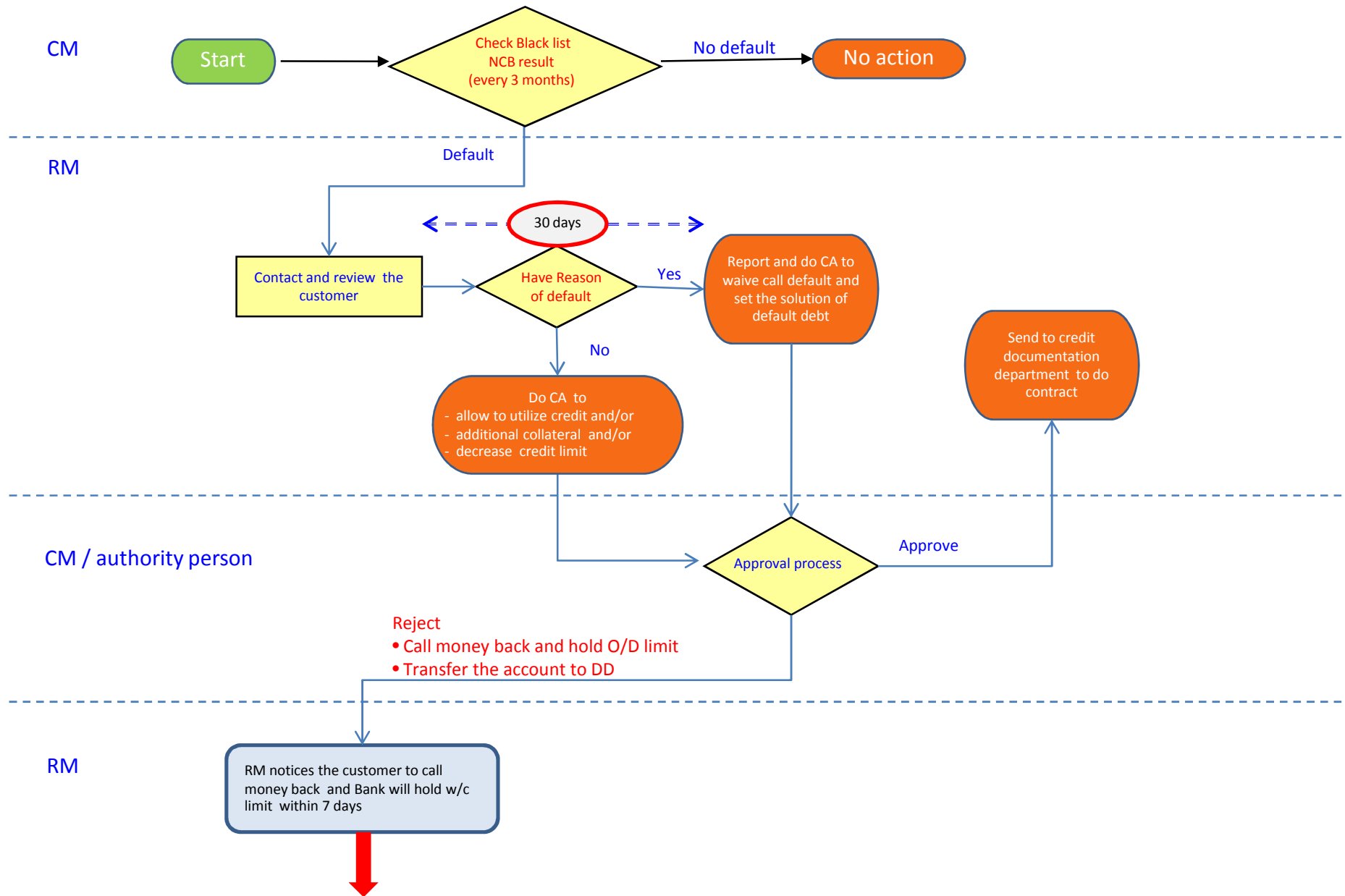
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Monitoring : Checking credit all bank debt

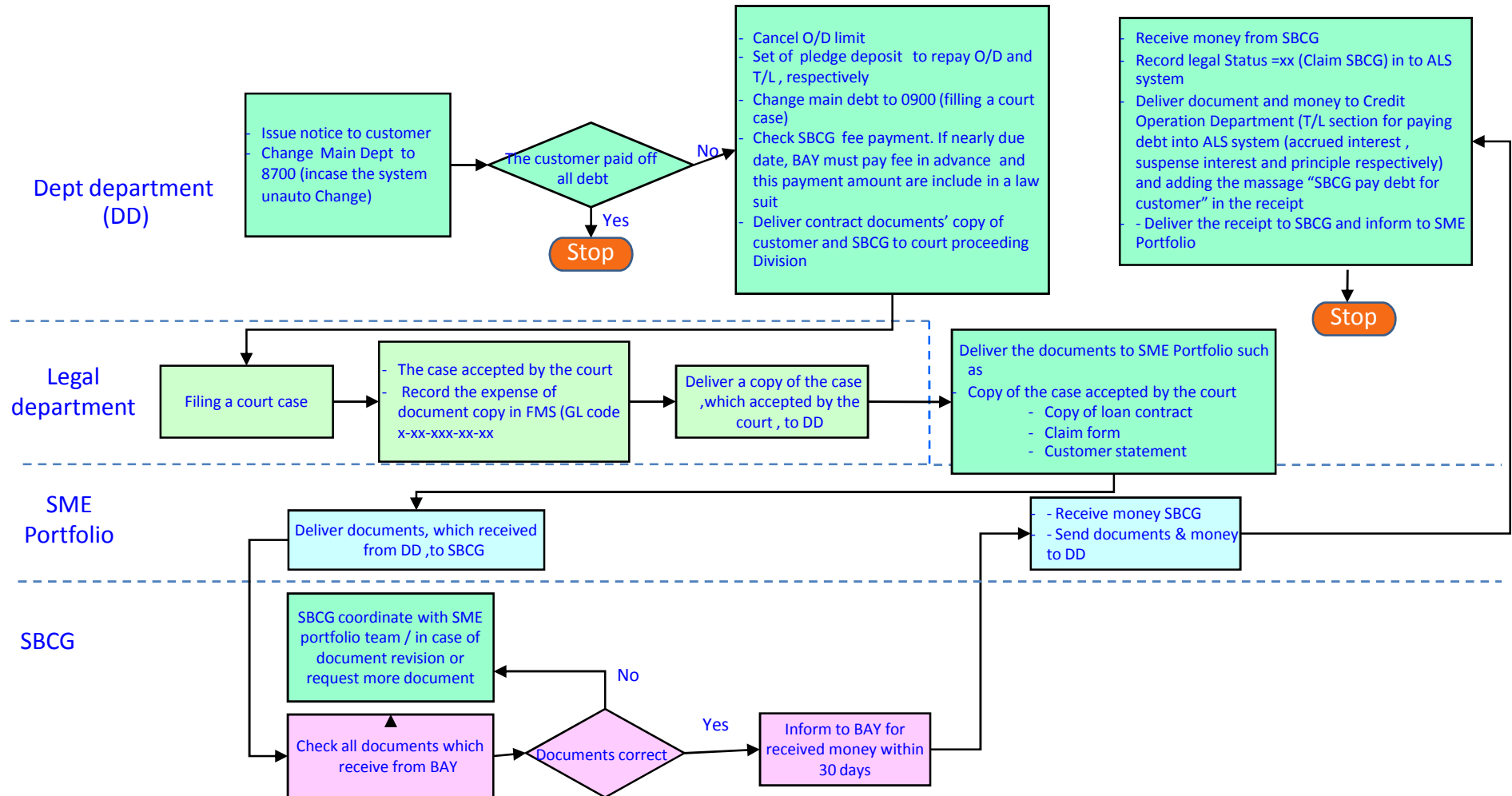


F

Monitoring : Cross default with other bank



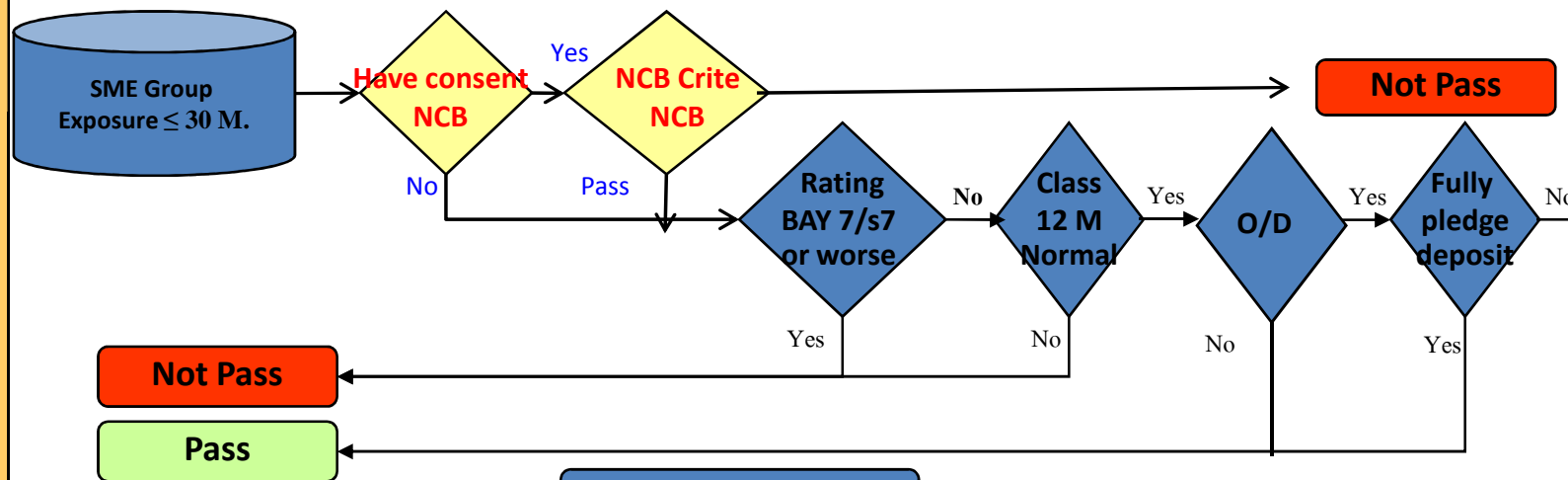
“ default 3X process”



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

SME 0-30 M Auto Review Criteria Chart

NCB Checking



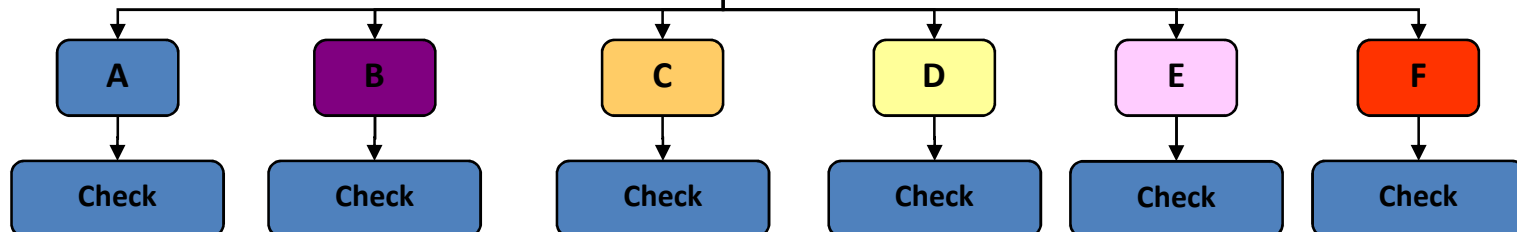
Filter

O/D Account

O/D Utilization

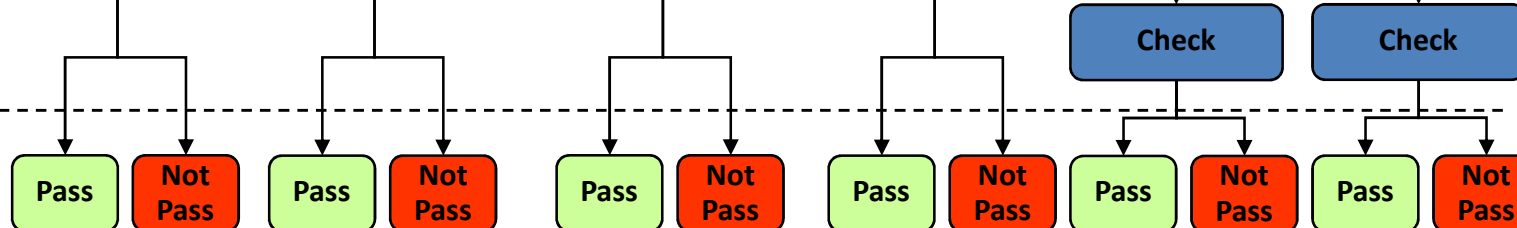
Check

Cheque Return



Movement

Auto Review



Check group customer

All customers of the group must pass