

To : System & Information Technology Division  
 From : FA DIVISION  
 Date : 07 Sep 2023

Title : **Contract Termination Treatment - Modifikasi ET/FC Approval menjadi Termination Calculation**

Request Item :

**1. Modifikasi Menu VB FA 9.e.1. Entry & Edit Discount for ET & FC**

Lampiran 1

Rename judul menu menjadi **Process Termination Calculation**.

Menghilangkan pilihan status ET dan FC.

Sistem membaca kontrak ET/FC (secara Accounting) berdasarkan Termination Date & Last Date Due

Month of Termination Date < Month of Last Date Due → ET

Month of Termination Date > Month of Last Date Due → FC

Month of Termination Date = Month of Last Date Due → FC

**2. Modifikasi Menu VB FA 9.e.2. Early Termination Approval**

Lampiran 2

Rename judul menu menjadi **Print Termination Calculation**.

Modifikasi print out Termination Calculation.

Lampiran 1.1 ; 1.2 ; 1.3

**Delete menu VB FA 9.e.3. Finish Contract Approval.**

karena Print Termination Calculation (ET/FC acc) hanya melalui menu 9.e.2.

► Jika belum ada process save di menu 9.e.1., maka hasil print out Termination Calculation judulnya adalah :  
 "Termination Calculation Estimation"

► Jika sudah ada process save di menu 9.e.1., maka hasil print out Termination Calculation judulnya adalah :  
 "Termination Calculation Memorandum" diikuti dengan keterangan Loss/Repo WO/Write Off

<p><b>9.e. ET-FC Approval</b></p> <p>9.e.1. Entry &amp; Edit Discount for ET &amp; FC</p> <p>9.e.2. Early Termination Approval</p> <p><del>9.e.3. Finish Contract Approval</del></p>	<p><b>9.e. Termination Calculation</b></p> <p>9.e.1. <b>Process Termination Calculation</b></p> <p>9.e.2. <b>Print Termination Calculation</b></p>
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Jika Print Termination Calculation tanpa Proses,  
 maka judul print out : Termination Calculation Estimation

**3. Modifikasi Settlement Memorandum Collection**

Lampiran 3

Ubah bentuk print out Settlement Memorandum

User : CL, FA






Announce to : CL, FA



Purpose (select one)

- ☐ Comply Regulatory
- ☐ Support New Business Process
- ☒ System Improvement

Benefit (can select more than 1)

- ☐ Effectivity & Efficiency
- ☒ Business Continuity
- ☐ Profitability
- ☐ Competitive Advantage

Requested by : 	Reviewed by : 	Reviewed by : 	Reviewed by : 	Approved by : 
Salsabila Putri	Ria Angelina	Taufiq Lufthi	Michaela Halim	Lina Lilyana
FA Dev Officer	FA Dev Coord	FA Dev Deputy Unit Head	FA Deputy Div Head	FA Division Head

Reviewed by : 	Approved by : 
Indriani Septyningsih	Deddy Supranoto
CL Data Report Coord	CL Deputy Div Head

**CURRENT CONDITION**

- 9.e. ET-FC Approval
  - 9.e.1. Entry & Edit Discount for ET & FC
  - 9.e.2. Early Termination Approval
  - 9.e.3. Finish Contract Approval

Termination Contract Treatment:	Preparer	Reviewer	Reviewer	Reviewer
FC/ET Gain (No Discount)	FA Branch	FA Sec. Head	CL Sec. Head	
FC/ET Gain (With Discount)	CL Branch	CL Sec. Head	FA Sec. Head	CL Admin HO (Intan)
FC/ET Loss (Special Settlement)	CL Branch	CL Sec. Head	FA Sec. Head	CL Admin HO (Indri)
Normal Write Off	FA Branch	FA Sec. Head		
Repo Write Off	CL Branch	CL Sec. Head	FA Sec. Head	CL Admin HO (Indri)

**PROPOSED CONDITION**

- 9.e. Termination Calculation
  - 9.e.1. Process Termination Calculation
  - 9.e.2. Print Termination Calculation

Menu tersebut akan dipakai bersama oleh CL & FA Division.

Akses menu untuk FA Division :

Usergroup	9.e.1	9.e.2
FAGA_HD	Readonly	Full
FA_HDACC	Readonly	Full
FA_SPVFADHO	Readonly	Full
FA_SPVFABR	Full	Full
FA_SPVFAJKT	Full	Full
FA_OPRFABR	Full	Full
FA_OPRFAJKT	Full	Full

Selain usergroup FA diatas, NO ACCESS

**9.e.2. Print Termination Calculation**

- Jika belum ada process save di menu 9.e.1., maka hasil print out Termination Calculation judulnya adalah : "Termination Calculation Estimation"
- Jika sudah ada process save di menu 9.e.1., maka hasil print out Termination Calculation judulnya adalah : "Termination Calculation Memorandum" diikuti dengan keterangan Loss/Repo WO/Write Off

## MODIFIKASI MENU VB - 9.e.1. TERMINATION CALCULATION

## CURRENT CONDITION

**Discount For ET & Finished Contract**

Status ☒ ET Contract ☐ Finish Contract

ET Date

Lease No

ET Amount  Advance Payment

ET Payment  ET Discount

Penalty of overdue   Administration

Penalty ET

Book Value

Loss

Accum. Loss

## PROPOSED CONDITION

## PROCESS TERMINATION CALCULATION

Status ☒ Normal ☐ Loss ☐ Repo ☐ Write Off

Date

Contract No

Equipment

Cross Contract Retail No\*

Remaining Installment  x  =

Outstanding Principal (Contractual)

Overdue Installments  x  =

Partial Payment  =

Advance Payment  =

Shortage Giro Amount  =

Interest from 26-07-2023 to 28-07-2023  =

Payment Due (before Penalty) =

Penalty of Overdue as of 28-07-2023  =

Penalty of Administration  =

Payment Due (after Penalty) =

Discount Penalty Overdue  =  *input*

Discount Penalty Administration  =  *input*

Total Payment ACTUAL  *input*

Accounting Book Value  *a*

Gain (Loss) on Payment Due  *b*

Gain (Loss) on Book Value  *a-b*

Yearly Accumulated Loss

*baik "Gain" atau "Loss" dihitung ke Gain (Loss) on Termination <<<<<<*

*hanya "Loss" yang dihitung ke Gain (Loss) on Termination <<<<<<*

*(217.574.960) = Gain (Loss) on Termination*

## PENJELASAN :

- User klik Add New.
- User pilih 'Status'  
Status ini akan muncul pada saat user print Termination Calculation.
- User pilih tanggal Termination Calculation.
- Input Contract No.  
Sistem memunculkan perhitungan Termination Calculation.  
Sistem membaca apakah kontrak ET/FC (secara Accounting) berdasarkan Terminate Date & Last Date Due  
Month of Termination Date < Month of Last Date Due → ET  
Month of Termination Date > Month of Last Date Due → FC  
Month of Termination Date = Month of Last Date Due → FC  
*lihat bulan (bukan tanggal)*

## Contoh :

Termination Date	Last Tenor (Date Due)	ET/FC
Jul 2023	Aug 2023	ET
Jul 2023	Jun 2026	ET
Jul 2023	May 2023	FC
Jul 2023	Jul 2023	FC

- User **input** Discount Amount, maksimal sejumlah Penalty Overdue & Penalty Admin.  
User **input** Payment Actual

- User klik SAVE

## Tambahkan validasi :

- Jika kontrak sudah di jurnal melalui BR 3a/3b dan JV 5c oleh FA, maka inputan di menu ini tidak dapat di-edit/delete.

## Tambahkan validasi di Print-Out "Termination Calculation Memorandum"

>> Gain (Loss) on Payment Due

>> (Loss) on Book Value  (+)

Gain (Loss) on Termination

Jika Gain, maka sebutkan "Gain" di Print-Out  
Jika Loss, maka sebutkan "Loss" di Print-Out

\* field Cross Contract Retail No. muncul apabila kontrak adalah SF

## LOSS/REPO/WRITE OFF

Format A4, Portrait

- Judul print out menjadi TERMINATION CALCULATION MEMORANDUM
- Keterangan baca dari 'Status' yang dipilih user di menu 9.e.1
- Jika status yang dipilih adalah Normal, maka di print out tidak muncul keterangan
- Jika status yang dipilih adalah Loss, maka di print out tercantum LOSS
- Jika status yang dipilih adalah Repo, maka di print out tercantum REPO WRITE OFF
- Jika status yang dipilih adalah Write Off, maka di print out tercantum WRITE OFF

## PROCESS TERMINATION CALCULATION

Status	<input checked="" type="radio"/> Normal	<input type="radio"/> Loss	<input type="radio"/> Repo	<input type="radio"/> Write Off
Date	28 Jul 2023			
Contract No	412230233		I NYOMAN SUDANA	
Equipment	Hino Dutro 136 HDX 6.8			
Cross Contract Retail No*				
Remaining Installment	40	x	11.917.000	= 476.680.000
Outstanding Principal (Contractual)				= 340.105.533
Overdue Installments	5	x	11.917.000	= 59.585.000
Partial Payment				= 0
Advance Payment				= 0
Shortage Giro Amount				= 0
Interest from 26-07-2023 to 28-07-2023	2 days x 14.1534943%/360 x 340.105.533			= 267.427
Payment Due (before Penalty)				= 399.957.960
Penalty of Overdue as of 28-07-2023	0.20%	= 7.483.876		
Penalty of Administration	5.00%	= 17.005.277		
Payment Due (after Penalty)				= 424.447.113
Discount Penalty Overdue	100,00%	=	(7.483.876)	input
Discount Penalty Administration	100,00%	=	(17.005.277)	input
Total Payment ACTUAL				182.383.000 input
Accounting Book Value				401.631.650 a
baik "Gain" atau "Loss" dihitung ke Gain (Loss) on Termination <<<<<	Gain (Loss) on Payment Due			1.673.690 b
hanya "Loss" yang dihitung ke Gain (Loss) on Termination <<<<<	Gain (Loss) on Book Value			(219.248.650) a-b
(217.574.960) = Gain (Loss) on Termination	Yearly Accumulated Loss			(339.248.650)

PT. MLCI - Denpasar Branch

31/07/2023 14:01:06

### TERMINATION CALCULATION MEMORANDUM (REPO WRITE OFF)

Date : 28-07-2023

Customer Name : I NYOMAN SUDANA  
Contract No : 412230233  
Equipment : Hino Dutro 136 HDX 6.8

Remaining Installments	40 x	11.917.000,00	=	476.680.000,00
Outstanding Principal (Contractual)			=	340.105.533,00
Overdue Installments	5 x	11.917.000,00	=	59.585.000,00
Partial Payment			= (	0,00 )
Advance Payment			= (	0,00 )
Shortage Giro Amount			=	0,00
Interest from 26-07-2023 to 28-07-2023			=	
	2 days x 14.1534943%/360 x	340.105.533,00	=	267.427,00
Subtotal			=	399.957.960,00
Penalty of Overdue as of 28-07-2023		0,20%	=	7.483.876,00
Penalty of Administration		5,00%	=	17.005.277,00
Total Payment Due			=	424.447.113,00
Komposisi Discount dan Gain (Loss) dimunculkan hanya bila	Discount Penalty Overdue	- 100,00%	(	7.483.876,00 )
	Discount Penalty Administration	- 100,00%	(	17.005.277,00 )
	Loss on Termination	- 51,26%	(	217.574.960 )
Total Payment Actual			=	182.383.000,00

## Accounting Book Value as of 26 Jul 2023

Contract Receivable	=	417.095.000,00
BUR	=	59.585.000,00
UI-Interest	= (	76.989.467,00 )
Upfront Fee & Transaction Cost	=	8.506.162,00
UI-Impaired	= (	6.565.045,00 )
Account Receivable Customer	=	0,00
Advance Payment - Collection Cost	=	0,00
Advance BUR (Received) from Customer	= (	0,00 )
Adjustment Accrual 1	= (	0,00 )
Net Book Value	=	401.631.650,00

tambah kata "Accounting"

Current Accounting Loss	=	219.248.650
Yearly Accumulated Loss	=	339.248.650

## Notes :

- .....  
- .....  
- .....

PT. MLCI - Denpasar Branch	31/Jul/2023 14:01:06
Early Termination Approval with Loss	
E.T. Date : 28-07-2023	
Customer Name : I NYOMAN SUDANA	REPO WO
Contract No. : 412230233	
Equipment : Hino Dutro 136 HDX 6.8	
Remaining Installments : 40 x 11,917,000.00	= 476,680,000.00
Outstanding Principal	= 340,105,533.00
Rental Overdue : 5 x 11,917,000.00	= 59,585,000.00
Partial Payment	= ( 0.00 )
Advance Payment	= ( 0.00 )
Penalty of overdue as of 28-07-2023 0.20 %	= 7,483,876.00
Shortage Amount & Inkaso fee	= 0.00
Interest from 26-07-2023 to 28-07-2023	= 267,427.00
2 days x 14.1534943% /360 x Rp. 340,105,533.00	= 17,005,277.00
Administration penalty 5.00 %	=
Total	= 424,447,113.00
ET Surplus (Discount)	= ( 242,064,113.00 )
Total Payment Due	= 182,383,000.00
Accounting Book Value as of 26 Jul 2023	
Contract receivable	= 417,095,000.00
BUR	= 59,585,000.00
UI-Interest	= ( 76,989,467.00 )
Upfront Fee & Transaction Cost	= 8,506,162.00
UI-Impaired	= ( 6,565,045.00 )
Account Receivable Customers	= 0.00
Advance Payment - Collection Cost	= 0.00
Advance BUR (Received) from Customers	= ( 0 )
Adjustment Accrual 1	= ( 0.00 )
Net Book Value	= 401,631,650.00
Current Loss	= 219,248,650
Yearly Accum. Loss	= 219,248,650

Jurnal :	Debit	Credit
Allowance for Impairment Losses IF(412230233)	219.248.651	
Account Payable - Inter Branch Denpasar(412230233)	182.383.000	
Unearned Interest Income - IF(412230233)	84.297.196	
Unearned Income - Subsidy/ Any Received - IF(412230233)	4.625.561	
Unearned Income - Adm Fee IF(412230233)	4.536.994	
Unearned Income - Disc. Insurance IF(412230233)	2.742.003	
IF Receivables(412230233)		417.095.000
Billed Unpaid Receivables (BUR) - IF(412230233)		59.585.000
Deferred Commission - IF(412230233)		21.153.405
	497.833.405	497.833.405

>> sama dengan Gain (Loss) on Book Value  
atau disebut Current Accounting Loss

Status	Normal	Loss	Repo	Write Off
Date	23 Aug 2023			
Contract No	142170026	JASI		
Equipment	Honda Jazz GK5 1.5 RS CVT			
Cross Contract Retail No*				
Remaining Installment	3	x	8.760.000	=
Outstanding Principal (Contractual)				=
Overdue Installments	0	x	8.760.000	=
Partial Payment				=
Advance Payment				=
Shortage Giro Amount				=
Interest from 26-07-2023 to 28-07-2023	15 days x 12.4388437271118% /360 x 25.744.446			=
	Payment Due (before Penalty)			=
Penalty of Overdue as of 23-08-2023	0.20%			=
Penalty of Administration	5.00%			=
	Payment Due (after Penalty)			=
	Discount Penalty Overdue			0,00% =
	Discount Penalty Administration			100,00% =
	Total Payment ACTUAL			
	Accounting Book Value			
baik "Gain" atau "Loss" dihitung ke Gain (Loss) on Termination << << <<	Gain (Loss) on Payment Due			
hanya "Loss" yang dihitung ke Gain (Loss) on Termination << << <<	Gain (Loss) on Book Value			
402.124 = Gain (Loss) on Termination	Yearly Accumulated Loss			

## PROPOSED CONDITION      EARLY TERMINATION

PT. MLCI - Serpong Branch

23/Aug/2023 16:42:02

## TERMINATION CALCULATION MEMORANDUM

Date : 23-08-2023

**Customer Name** : JASI  
**Contract No** : 142170026  
**Equipment** : Honda Jazz GK5 1.5 RS CVT

Remaining Installments	3 x	8.760.000,00	=	26.280.000,00
<b>Outstanding Principal (Contractual)</b>			=	25.744.446,00
Overdue Installments	0 x	8.760.000,00	=	0,00
Partial Payment			= (	0,00
Advance Payment			= (	0,00
Shortage Giro Amount			=	0,00
Interest from 08-08-2023 to 23-08-2023				
15 days x 12.4388437271118% /360 x	25.744.446,00	=	133.430,00	
<b>Subtotal</b>				<b>25.877.876,00</b>
Penalty of Overdue	as of 23-08-2023	0,20%	=	0,00
Penalty of Administration		5,00%	=	1.287.222,00
				<b>27.165.098,00</b>
Komposisi Discount dan Gain (Loss) dimunculkan hanya bila ada angkanya (angka tidak Nol)		Discount Penalty Administration	- 100,00%	( 1.287.222,00
		Gain on Termination	+ 1,48%	402.124
		<b>Total Payment Actual</b>		<b>26.280.000,00</b>

## Accounting Book Value as of 08 Aug 2023

Contract Receivable	=	26.280.000,00
BUR	=	0,00
UI-Interest	= (	535.554,00 )
Upfront Fee & Transaction Cost	= (	1.425,00 )
UI-Impaired	= (	0,00 )
Account Receivable Customer	=	0,00
Advance Payment - Collection Cost	=	0,00
Advance BUR (Received) from Customer	= (	0,00 )
Adjustment Accrual 1	= (	0,00 )
<b>Net Book Value</b>	=	<b>25.743.021,00</b>

Notes :

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Journal :	Debit	Credit
Virtual Account BCA (IDR)(142170026)	26.280.000	
Unearned Interest Income - FMU(142170026)	535.554	
Unearned Income - Adm Fee FMU(142170026)	98.407	
Unearned Income - Disc. Insurance FMU(142170026)	61.360	
FMU Receivables(142170026)		26.280.000
Deferred Commission - FMU(142170026)		158.342
Other Income - Penalty & Others FMU(142170026)		<b>536.979</b>
	<u>26.975.321</u>	<u>26.975.321</u>

>> sama dengan Gain (Loss) on Book Value  
atau disebut Current Accounting Gain



# NORMAL / FC

PROCESS TERMINATION CALCULATION

Status

☒ Normal
☐ Loss
☐ Repo
☐ Write Off

Date

24 Aug 2023

Contract No

102030490

IRWAN

Equipment

Isuzu GVZ 34 K

Cross Contract Retail No\*

Remaining Installment

x

=

0

Outstanding Principal (Contractual)

Overdue Installments

1

x

12.625.000

=

12.625.000

Partial Payment

=

0

Advance Payment

=

0

Shortage Giro Amount

=

0

Interest from 26-07-2023 to 28-07-2023

=

Payment Due (before Penalty)

=

12.625.000

Penalty of Overdue

as of 24-08-2023

0.20%

=

12.906.673

Penalty of Administration

5.00%

=

0

Payment Due (after Penalty)

=

25.531.673

Discount Penalty Overdue

49,64%

=

(6.406.673)

input

Discount Penalty Administration

0,00%

=

input

Total Payment ACTUAL

19.125.000

input

Accounting Book Value

12.625.000

a

baik "Gain" atau "Loss" dihitung ke Gain (Loss) on Termination <<<<<

Gain (Loss) on Payment Due

0

b

hanya "Loss" yang dihitung ke Gain (Loss) on Termination <<<<<

Gain (Loss) on Book Value

6.500.000

a-b

0 = Gain (Loss) on Termination

Yearly Accumulated Loss

PRINT OUT

FINISH CONTRACT

PT. MLCI - Gatot Subroto Branch

24/08/2023 15:25:32

TERMINATION CALCULATION MEMORANDUM

Date : 24-08-2023

Customer Name : IRWAN

Contract No : 102030490

Equipment : Isuzu GVZ 34 K

Overdue Installments (incl. current month)

1 x

12.625.000,00

=

12.625.000,00

Partial Payment

= (

0,00 )

Advance Payment

= (

0,00 )

Shortage Giro Amount

=

0,00

Subtotal

12.625.000,00

Penalty of Overdue

as of 24-08-2023

0,20% =

12.906.673,00

Komposisi Discount dan Gain (Loss) dimunculkan hanya bila ada angkanya (angka tidak Nol)

Total Payment Due

25.531.673,00

Discount Penalty Overdue

- 49,64% (

6.406.673,00 )

Total Payment Actual

19.125.000,00

Accounting Book Value as of 19 Jul 2023

BUR

=

12.625.000,00

UI-Impaired

= (

0,00 )

Account Receivable Customer

=

0,00

Advance Payment - Collection Cost

=

0,00

Net Book Value

=

12.625.000,00

Notes :

- .....

- .....

- .....

Jurnal :	Debit	Credit
Virtual Account BCA (IDR)(102030490)	19.125.000	
Billed Unpaid Receivables (BUR) - IF(102030490)		12.625.000
Other Income - Penalty & Others IF(102030490)		6.500.000
	19.125.000	19.125.000

>> sama dengan Gain (Loss) on Book Value atau disebut Current Accounting Gain

MODIFIKASI MENU PRINT ET/FC APPROVAL >> PRINT TERMINATION CALCULATION

CURRENT CONDITION

**Early Termination**

Lease No  JASI

ET Date

Biaya Lain-lain :1  Rp  4  Rp   
2  Rp  5  Rp   
3  Rp

ET Form For ☒ MLCI ☐ Customer ☐ Write Off (WO)

With Approval ☐

Notes : ET Amount has been received in bank account earlier, if there is any different, it will be billed again upon final approval  
FOR ACCOUNTING PURPOSE, THIS CONTRACT WILL BE RECORDED AS FINISHED

Print : ☐ Customer History ☐ Amortization

Saat ini print out ET / FC Approval ada perbedaan tampilan dan di-print melalui menu berbeda.

Selanjutnya hanya akan ada 1 tampilan yaitu Termination Calculation.  
Print hanya melalui 1 menu saja.

PROPOSED CONDITION

**PRINT TERMINATION CALCULATION**

Contract No  JASI

~~ET Date~~

Biaya Lain-lain :1  Rp  4  Rp   
2  Rp  5  Rp   
3  Rp

~~ET Form For~~ ☒ MLCI ☐ Customer ~~☐ Write Off (WO)~~

~~With Approval~~ ☐

Notes : ~~ET Amount has been received in bank account earlier, if there is any different, it will be billed again upon final approval~~  
~~FOR ACCOUNTING PURPOSE, THIS CONTRACT WILL BE RECORDED AS FINISHED~~

~~Print :~~ ☐ ~~Customer History~~ ☐ ~~Amortization~~

- Judul menu diubah menjadi Termination Calculation
- Rename 'Lease No' menjadi 'Contract No'
- Menghilangkan pilihan 'Write Off' pada Form For.  
Form For hanya terdiri dari 2 pilihan yaitu : MLCI dan Customer.  
Jika pilih MLCI, maka format print out ada modifikasi  
Jika pilih Customer, maka format print out tidak ada perubahan (karena untuk diberikan ke Customer)
- Menghilangkan checklist 'With Approval'  
Jika user pilih MLCI, maka print out Termination Calculation akan muncul Preparer, Reviewer, Approver  
*\*sementara tidak perlu dimunculkan, menunggu Memo Approval Limit Diskon baru*
- Menghilangkan checkbox 'Customer History' dan 'Amortization'.  
Pada saat user print Termination Calculation, maka Customer History & Amortization dibuat sudah include di halaman selanjutnya.
- Jika sudah ada entry edit di menu 9.e.1, maka print out berjudul "Termination Calculation Memorandum"  
Jika belum ada entry edit di menu 9.e.1, maka print out berjudul "Termination Calculation Estimation"

**PT. MITSUI LEASING CAPITAL INDONESIA**  
**SETTLEMENT MEMORANDUM - LOSS**

**Customer Information**

Customer Name	: I NYOMAN SUDANA	Total Contract	: 3
Contract Number	: 412230233	Total Overdue > 3 Months	: 5
Purpose of Finance	: Investasi	Total Outstanding Global	: Rp 806.424.862
Finance Type	: Installment Financing (IF)	CMO	: MADE CHRISTIAN

**Car and Installment Information**

Brand Name	: HINO	Installment/Month	: Rp 11.917.000
Dealer Name	: CAHAYA SURYA BALI INDAH, PT	Outstanding Principal Overdue	: Rp 340.105.533
Type of Brand / Model	: HINO DUTRO 136 HD/LIGHT TRUCK	Installment Overdue	: Rp 59.585.000
Year of Manufacturing	: 2022	Overdue (in month)	: 5
Police Number	: DK 8695 FX	Remaining Installment	: Rp 476.680.000
Current Estimation Price	: 175.000.000	Book Value	: Rp 401.631.650

**Settlement Information**

Termination Date : 28 July 2023

**Payment Due** : Rp 424.447.113

**Settlement Payment** : **Rp 282.383.000**

- Auction Fund	: Rp 182.383.000	Penalty of Overdue	: Rp 7.483.876
- Additional Fund	: Rp 100.000.000	Penalty of Administration ET	: Rp 17.005.277
Discount	: Rp 142.064.113	Discount Percentage	: 33,47%

**Settlement Loss** **Rp 119.248.650**

Auction Hall	Actual Price	Auction Fee	Expedition	PPN 1,1%	Nett Received
JBA Indonesia, PT	190.000.000	4.750.000	777.000	2.090.000	182.383.000

**Collection Fee** : Rp 25.000.000      Collection Agency : *dropdown dari Master Vendor - Agency External Outsource CL*

**Discount Reason** :

*free typing*