

RHB BANK BERHAD

BRIEF CREDIT APPLICATION/REQUEST FOR VARIATION (RFV) FORM

Request Type :

Administrative/Operational Request []

RFV [✓]

Others []

For Joint Approval By:

GCC Members/Retail/Business Banking

☒ Deputy Country Head

Credit Management

☒ Head of Credit Management

For Approval By:

☐

To be affirmed By:

☐ BCC

Borrower	Mr. Chhim Rapiseth & Mdm. Meas Nakry	Application Date	03/10/2017
Business Activity	Company's staff	Lending Unit	RHBIBL
Date Established	NA	Limit Expiry Date	N/A
Relationship Since	New	Account Status	Pending Disbursement
Connected Party	NO	Exceptional Credit	NO
EAM	NO	Impaired	NO
AST Monitoring	NO	Group/Ultimate Parent/	NA
Name of Directors	NA	Percentage Ownership	NA

Borrower's Risk Rating	STANDALONE		LGD Rating	Expected Loss Rating	Final Rating (For credit decision only)
Borrower	Current CRR	New CRR			
Mr. Chhim Rapiseth & Mdm. Meas Nakry	5	5			5
Corporate Guarantor	Current PD Rating	New PD Rating			
N/A					
Remark (To provide reason for credit risk rating movement or final rating notch down)					

Group	Current Rating	New Rating	Core Business & Group Activities
N/A	N/A	N/A	

Nature of Requests

To seek approval to maintain Housing Loan limit of USD110,000.00 despite the security value deteriorated by USD768.

Existing Approval	New Request
<ul style="list-style-type: none"> - Loan Limit USD110,000.00 - OMV USD157,440.00 - Margin of Financing: 69.87% - DSR: 2.82x 	<ul style="list-style-type: none"> - Loan Limit USD110,000.00 - OMV: USD156,672.00 (Based on New Bonna Valuation Report) - Margin of Financing: 70.21% - DSR: 2.82x

Borrower Name : Mr. Chhim Rapiseth and Mdm. Meas Nakry
 Submission Date : 03/10/2017
 CBBC/Region : RHBIBL
 Brief Nature of Request: : To seek approval to maintain Housing Loan limit of USD110,000.00

Group Exposure/Group Clean Exposure : N/A

	Facility Type	(USD)		Pricing/ Tenor
		Approved Limit	New Limit	
Existing Facilities	HL	110,000.00	110,000.00	1st year: ECOF + 2.0%p.a. on monthly rest subject to minimum 7.5%p.a. 2nd year onward: ECOF + 2.5%p.a. on monthly rest subject to minimum 8.0%p.a.
	Total	110,000.00	110,000.00	
Comments on Conduct of Account:	New			

Note: HL is pending drawdown and expected to release in Oct 2017 as title deed is being blocked

Group Exposure Profile									
Exposure With	Borrower			Related Borrowers**			Borrower + Related Borrowers (SCEL**)		
	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
RHB Bank									
Limit:	110,000		110,000				110,000		110,000
Standalone:									
RHB Labuan/Islamic/ Investment/Leasing									
SCEL**									
Beyond SCEL***									
Total RHB Group	110,000		110,000				110,000		110,000
Total Credit (RHB Group Exp+Other Banks)	110,000		110,000				110,000		110,000

Financial Position as at	(USD'000)			Gearing (times)
	Turnover	Pre-Tax Profit	Shareholders Fund	
Borrower	-	2,600	-	-
Corporate Guarantor	-	-	-	-

Terms and conditions of this application:

N/A

Borrower Name : Mr. Chhim Rapiseth and Mdm. Meas Nakry
Submission Date : 03/10/2017
CBBC/Region : RHBIBL
Brief Nature of Request: : To seek approval to maintain Housing Loan limit of USD110,000.00

Group Exposure/Group Clean Exposure : N/A

Justification/Comments:

The request to maintain the loan limit of USD110K is proposed in view of:-

1. Under current housing loan campaign, we can finance up to 80%, where the slight deterioration of the security value make MoA increase to 70.21%
2. Repayment capacity remain unchanged at 2.82x
3. No change in location of the security

The reason of the security value was stated wrongly in the CA is due to we confuse the value of purchased house and the value of offered security.

EXCEPTIONS/CERTIFICATIONS

	Yes	No	N/A
1. Full compliance with mandatory terms of Credit Policy	x		
2. Existing approved terms & conditions fully complied with			x
3. No past dues/unsettled TOD /arrears over the past 12 months	x		
4. Existing security documentation checked & confirmed in order			x
5. Previous audit/credit inspection recommendation fully implemented	x		
6. No negative CCRIS/CTOS/BMC/Market Findings	x		

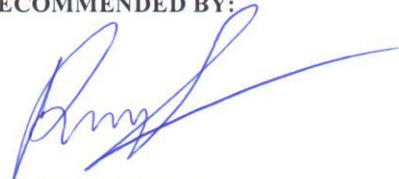
We hereby confirm that the information represented herein is accurate & the application is within the Bank's credit guidelines/policies with all exceptions duly highlighted.

PREPARED BY:



.....
 Ngan Phallen
 Executive, Mortgage
 Date: 03/10/2017

RECOMMENDED BY:



.....
 Srean Raksme
 Senior Manager, Mobile Credit &
 Mortgage
 Date: 03/10/2017

Borrower Name : Mr. Chhim Rapiseth and Mdm. Meas Nakry
 Submission Date : 03/10/2017
 CBBC/Region : RHBIBL
 Brief Nature of Request: : To seek approval to maintain Housing Loan limit of USD110,000.00

Group Exposure/Group Clean Exposure : N/A

APPROVER 1	APPROVER 2
APPROVED/DECLINED	APPROVED/DECLINED
..... Name: Yong Ching San Position: Head of Credit Management Date: Name: Cheong Kim Soon Position: Acting Deputy Country Head Date:
Comments:	Comments:
[If any]	[If any]
Additional Terms/ Conditions/Covenants:	Additional Terms/ Conditions/Covenants:
[If any]	[If any]

Notes:

* A proposal is deemed as approved **only if both Approver 1 (Business) & Approver 2 (CMD) approve** the proposal.

** Additional comments/terms/conditions by approvers, in a case of inadequate space, can be done via attachment.

Decline Codes (Pls tick the relevant code for declined proposals)

D001- First Level Screening Not Carried Out by LU (eg: CCRIS, CTOS, NP69 findings)	
D002- High risk of impairment (1 or more AST/MST)	
D003- Inappropriate/ unsuitable credit structure	
D004- Repayment capacity inadequate/ unmitigated	
D005-No justification/ rationale for request in CA	
D006- Unacceptable level of risk	

D007-Unsatisfactory financial performance/ key financial indicators	
D008- Unsatisfactory conduct of account	
D009- WC requirement not adequately justified/ mitigated	
D010- Project viability not adequately justified/ mitigated	
D011- High clean exposure not justified & mitigated	
D012- Others (provide description)	