



RHB BANKING GROUP

☒ RHB Indochina Bank Ltd

☐ RHB Bank Bhd

## CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0004-2	Branch: City Mall Olympic Branch
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Part 9.0	RECOMMENDATION BY LENDING UNIT
<b>SUMMARY &amp; RECOMMENDATION</b> <ul style="list-style-type: none"><li>Borrowers are active businessmen who has involved in business since 2013.</li><li>The business is well operated and profitable by year to year.</li><li>Repayment capacity of borrower is well substantiated from average monthly net income of about USD31.7K, translated DSR of 2.06x. Besides, borrowers also have another source of income from cosmetic business to further support.</li><li>Good repayment recorded however there was a few overdue recorded.</li><li>MoA is 65.50%.</li><li>Collateral locates in good location with higher security coverage and marketable.</li></ul> <p><b>Reminder:</b> All credit submission must have financial statements (audited or management accounts) which are not older than 6 months from the date of submission. Also, in any case, audited account must not be more than 12 months old from the date of submission. In the event that the above could not be complied, LU is to make notification detailing (i) the reason for audited financials; (ii) justifying the reasons why it is in order to accept the outdated financials; (iii) committing the date when the updated financials can be obtained &amp; (iv) indicating in details other sources of information i.e. updated sales report, current account summary, cash balances, CCRIS, etc.</p>	
<b>Prepared by:</b>  Sok-Ratanak Assistant Manager-Credit Relationship Date: 28-09-2016	<b>Recommended by:</b>  Keang Chanveasna Branch Manager Date: 28-09-2016
	<b>Recommended by:</b>  Chiv Hak Senior Manager Date: 28-09-2016