



RHB BANKING GROUP

☒ RHB Indochina Bank Ltd

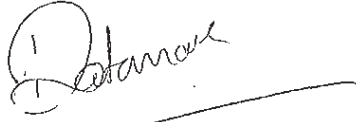
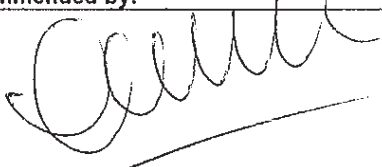
☐ RHB Bank Bhd

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0004-2018-0066

Branch: KTL

Part 9.0	RECOMMENDATION BY LENDING UNIT
SUMMARY & RECOMMENDATION <ul style="list-style-type: none">- Applicants have experienced in business for many years. And they are referral customer from Mr. Leng You who is existing loan customer at BKK.- The business has been running well and profitable from year to year with average monthly net income of USD4 38K and warehouse rental income of USD300.- DSR is 4.75x and Sensitive DSR is 2.37x (50% drop of income)- The applicant has not maintained loan with other Banks/MFIs.- 2 Collaterals are located in favorable area and marketable where to be charged with us. MOA is- P1 and P2 are not cross charge, the P1 to be secured OD facility while the P2 to be secured TL facility. MOA (P1) is 39.15% and SC (P1) is at 1.78x (ascribe value). MOA (P2) is 19.41% and SC (P1) is at 2.57x (ascribe value) <p>Reminder: <i>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detailing (i) the reason for audited financials; (ii) justifying the reasons why it is in order to accept the outdated financials; (iii) committing the date when the updated financials can be obtained & (iv) indicating in details other sources of information i.e. updated sales report, current account summary, cash balances, CCRIS, etc.</i></p>	
Prepared by:  Sok Rafanak Assistant Manager-Credit Relationship Date: 26-Jul-2018	Recommended by:  Chiv Hak Senior Manager Date: 26-Jul-2018



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Part 10.0	INDEPENDENT EVALUATION/ RECOMMENDATION/ APPROVAL
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10.1	CREDIT EVALUATION MEMORANDUM/ RECOMMENDATION
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Within Lending Limits: ☐ Yes ☐ No

Issues / Findings / Breaches (if any)

No.	Issues / Findings	Comments / Mitigations
1		
2		
3		

No.	Policy Breaches	Comments / Mitigations
1		
2		
3		

Recommendation

Evaluated by:
Name:
Position:
Date:



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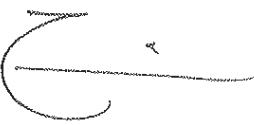
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10.2	APPROVAL
Approver 1	<p>Decision: <input checked="" type="checkbox"/> Approved <input type="checkbox"/> Declined</p> <p>Comments: (if any)</p> <p>Additional Terms/ Conditions/ Covenants: (if any)</p> <p></p> <p>Mr. Nhim Borey Branch Manager</p> <p>Date: 26-07-2018</p>
Approver 2	<p>Decision: <input type="checkbox"/> Approved <input type="checkbox"/> Declined</p> <p>Comments: (if any)</p> <p>Additional Terms/ Conditions/ Covenants: (if any)</p> <p>Mr. Yong Ching San Head of Credit Management</p> <p>Date:</p>

No.	Decline Code (Please tick the relevant code for declined proposals)
D001	First Level Screening Not Carried Out by LU (e.g. : 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)