

Borrower Name : Mr. Keo Vannak and Mdm. Y Sopheark
 Submission Date : 14-Aug-2017
 CBBC/Region : N/A
 Brief Nature of Request : To notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of P2(A) or P2(B) or P2(C).
 Group Exposure/Group Clean Exposure : N/A

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

☒ Country Head

Credit Management

☒ Head of Credit Management

For Approval By:

☐ CLC

To be affirmed By:

☐ BCC

Borrower	Mr. Keo Vannak and Mdm. Y Sopheark	Application Date	14-Aug-17
Business Activity	Clinic	Lending Unit	RHBIBL
Date Established	1998	Limit Expiry Date	N/A
Relationship Since	Apr-2017	Account Status	Normal
Connected Party	NO	Exceptional Credit	NO
EAM	NO	Impaired	NO
AST Monitoring	NO	Group/Ultimate Parent/	N/A
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. Keo Vanank (Age:47) and Mdm. Y Sopheark (Age: 37)	4	-			4
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			

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Nature of Requests	
To notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of P2(A) or P2(B) or P2(C).	
Existing Terms/Conditions	Revised Term/Conditions
N/A	N/A

Existing Facilities	Facility Type	(USD'000)		Pricing/ Tenor
		Approved Limit	O/S as at 14- Aug-2017	
	10-Year TL1	350	342.53	ECOF + 2.75% subject to min 8.25% p.a.
	10-Year TL2*	230	68.00	ECOF + 3% subject to min 8.5% p.a.
	10-Year TL3**	89	73.01	
Total	669	483.54		
Comments on Conduct of Account:	Monthly installment and interests have been promptly paid			
Note: *TL2 and **TL3 is progressive drawdown upon the construction progress. Presently, TL2 and TL3 were partial released of USD68,000 and USD73,014 respectively.				

Group Exposure Profile									
Exposure With	Borrower			Related Borrowers**			Borrower + Related Borrowers (SCEL**)		
	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
RHB Bank									
Limit:	669	-	669	-	-	-	669	-	669
Standalone:									
RHB Labuan/Islamic/ Investment/Leasing									
SCEL**									
Beyond SCEL***									
Total RHB Group	669	-	669	-	-	-	669	-	669
Total Credit (RHB Group Exp+Other Banks)	669	-	669	-	-	-	669	-	669

Financial Position as at Dec-2016	(USD'000)			Gearing (times)
	Turnover	Pre-Tax Profit	Shareholders Fund	
Borrower	538	377.9	-	-
Corporate Guarantor	N/A			

Terms and conditions of this application:

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The borrowers are granted TL1: USD350K, TL2: USD230K and TL3: USD89 in March 2017. And it is gradually released with total limit of USD483.55K as at 14-Aug-2017 and the balance of USD185.45K shall be released upon the completion of construction progress.

Subject to the purpose of construction, new clinic and villa are to be built on the charged properties as below:

Property	TD No.	CA on 22-Feb-2017	To notify
P1	03050202-0102	Keo Vannak's clinic	N/A
P2	(A) 03050106-0035	Vacant Land	To notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of P2(A) or P2(B) or P2(C).
	(B) 03050106-0041	To be constructed as a new clinic	
	(C) 03050106-0040	To be constructed as 2-storey Villa	

*Note:

- P2 is 3 parcels of land to be constructed as new Clinic and 2-Storey Villa located in the same area of Chroy Thmar Village, Beung Kak Commune, Kampong Cham City, Kampong Cham Province.
- Based on the approved CA, the new clinic is to be constructed on the P2(B) while the new 2-Storey Villa is to be constructed on the P2(C). But the construction approval of Villa was authorized and mentioned on the property under TD No. 03050106-0041, P2(B) which is different from CA.
- As per check, the villa is constructed in same P2 combined 03 parcels of land and the Approval Party (land office) mentioned on only P2 (B) TD Lot No. 0041 due from P2 (A) Lot No. 0035 were under ownership transfer and completed ownership transfer on 21-03-2017.
- Note that, the construction purpose is remained unchanged on the P2 as well, however, it is different part of land/TD number.
- Since the loan drawdown is subject construction progress and construction approval, we would like to notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of P2(A) or P2(B) or P2(C). Otherwise, loan disbursement method is based on the terms and condition approval.

Conduct Account:

N/A

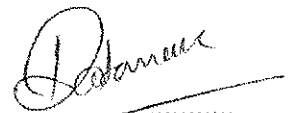
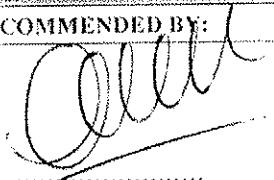
Justification/Comments:

Branch also recommends on the borrower's request as the following reasons:

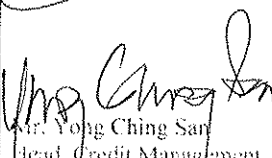
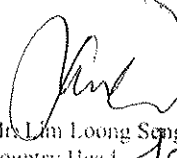
- Loan purpose is clarified with a new Clinic and Villa construction on the P2.
- Construction approval was authorized with the property, P2 (B) which is different the property number as mentioned in CA. But there is no concern as the construction is still progress on the P2.
- They are granted TL1, TL2, and TL3 with total limit of USD669K and the loan was gradually released with total O/S of USD491K as at 14-Aug-2017 and the balance of USD178K shall be released upon the completion of construction progress.
- Monthly instalment and interest have been promptly paid.

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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 /arrear 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		

<i>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.</i>	
PREPARED BY:  Sok Ratanak Assistant Manager Date: 16/08/2017	RECOMMENDED BY:  Chiv Hak Senior Manager Date: 16/08/2017

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APPROVER 1	APPROVER 2
APPROVED/DECLINED <i>to proposed by CMD</i>  Mr. Yong Ching San Head, Credit Management Date:	APPROVED/DECLINED  Mrs Lim Loong Seng Country Head Date: 25/8
Comments: [If any]	Comments: [If any]
Additional Terms/ Conditions/Covenants: [If any]	Additional Terms/ Conditions/Covenants: [If any]

Notes:

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

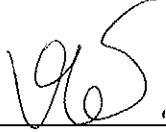
** Additional comments/terms/conditions by approvers, in a case of inadequate space, can be done via attachment.

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

D001- First Level Screening Not Carried Out by LU (eg: CCRIS, CTOS, NP69 findings)		D007- Unsatisfactory financial performance/ key financial indicators	
D002- High risk of impairment (1 or more AST/MST)		D008- Unsatisfactory conduct of account	
D003- Inappropriate/ unsuitable credit structure		D009- WC requirement not adequately justified/ mitigated	
D004- Repayment capacity inadequate/ unmitigated		D010- Project viability not adequately justified/ mitigated	
D005- No justification/ rationale for request in CA		D011- High clean exposure not justified & mitigated	
D006- Unacceptable level of risk		D012- Others (provide description)	

Prepared by:

- The request has no impact on the approved credit parameters while the new villa and clinic still constructed on P2.



Hok Kimsovichheka
Assistant Manager
22/08/2017

Concurred by:



Tang Siew Hon
Senior Manager
22/08/2017

