

Credit Evaluation – Loans and Credit Administration							
Date:	:	22/07/2014			Branch	:	City Mall Branch
From	:	Credit Evaluation – Loans and Credit Administration					
To	:	- Deputy Country Head					
1.0 Borrower Information							
Borrower:	1	Mr. Eng Kheang			Nature of business/ Employment	1	Gold Smith
	2	Mdm. Chiv Lytha				2	
Guarantor:	1				Borrowing R'ship since:	Existing	
	2						
CRR Grade	4						
2.0 Term Sheet							
New / Additional	Facility	Existing Limit (USD)	O/s balance as 18/07/14	Reinstatement Amount	Tenure	Interest rate ECOF = 5.25%	
Existing	HL	120,000	86,453.75	33,546.25 *	5 years*	ECOF +4.75% on monthly rest subject to min 10% p.a	
Total		120,000	86,453.75	33,546.25			
Fees	Handing Fee	:	1% on reinstated amount				
	Prepayment fee	:	Nil				
	Renewal fee	:	Nil				
	Commitment fee	:	Nil				
Loan purpose:	*To reinstatement HL to original approved limit and pricing and subsequently convert this facility from HL to OD						
Request/ Deviation:	- Nil						
3.0 Comment by Credit Evaluation:							
1. Applicant is operating as gold seller and gold smith in own residence for over 14 years. The shop is located at No. 65BE0, St. 193, Sangkat Toul SvayPrey 1, Khan Chamkarmorn, Phnom Penh. 2. Applicant has approached the bank to reinstate their HL as follows: - To reinstatement HL of USD120K with current outstanding balance of USD86,453.75 to the original approved limit and pricing.							

- Then, Convert HL of 120K to OD facility as working capital in Jewelry business with term and conditions as per memo attached (under Term and condition, Page 2).
- 3. Applicant used our bank products to outward remittance to transfer fund to supplier oversea via RHBIBL since September 2013 with average sum of USD149K as per our bank record.

4.0

Concurred by Credit Evaluation

We would like to concur to branch's recommendation for management approval subject to :


1. The processing fee is 1% of OD of 120K (i.e. USD1200) instead of handling fee of reinstate amount (i.e. 335.46)
2. A fresh fully CA should be submitted instead of Memo.

Prepared by :



Seng Soknin
 Associate
 Date: 22/07/2014

Concurred by :



Tang Siew Hon
 Assistant Vice President
 Date : 22/07/2014

- New OD should be applied via CA to cancel the HL.

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RHB Indochina Bank

Concurred by:

Subject to:

- ① Branch should instead submit requirement of OD portion (equivalent to reinstated amount/round figure) as working capital
- ② Submit as additional facility with justification and refreshed financials

Yong Ching San

Yong Ching San

Head of Loans and Credit Administration

Date: 22/7/14

Approved by:

Subject to:

1. Approved reinstatement amount to TL.
2. Should there be conversion to OD, branch to submit fresh CA.

Wong Kee Poh

Wong Kee Poh

Deputy Country Head

Date: 22/7/14