

# **RHB Indochina Bank Limited** (Co.5082E/20C8)

## **Memorandum**

Date : 17 February 2017  
To : Mr. Hourt Ang  
Senior Branch Manager  
Mr. Yong Ching San  
Head, Credit Management  
From : Credit Management  
Subject : Interest Revision – **Mr. Cheav Seng and Mdm. Lay Yeang** (CMO Branch)

### **Purpose:**

To revise interest rate for **Housing Loan** to ECOF (currently 5.50%) + 3%p.a. on monthly rest subject to minimum **8.50%p.a.**

### **Your Action:**

Please revise as follows:

Branch/ Borrower Name	Loan A/C No.	SA A/C No.	Facility Type	Facility Limit (USD)	Interest Rate (p.a.)		Effective Date
					Existing	New	
CMO / <b>Mr. Cheav Seng and Mdm. Lay Yeang</b>	40001000923500000	2-01-0002-000003861-5	HL	USD160,000.00 O/S as @ 17 February 2017 of USD138,765.97	ECOF (currently at 5.50%) + 3.25%p.a. on monthly rest subject to minimum <b>8.75%p.a.</b>	ECOF (currently at 5.50%) + 3%p.a. on monthly rest subject to minimum <b>8.50%p.a.</b>	17/02/2017

Prepared by:

Concurred by:

Approved by:

Acknowledged by:

**Roewing Sreyroth**  
Executive, Credit Administration

**Seng Sivkim**  
Manager, Credit Administration

**Yong Ching San**  
Head, Credit Management

**Hourt Ang**  
Senior Branch Manager

80502 Loan Inquiry - Rate and Term

Back

Home

CHEAV SENG  
NO. 27 CEO, ST. 271, SK. TOEUK THLA,  
KH. SEN SOK, PHNOM PENH.  
00000 -  
AFT

CIF No : 120003110  
Branch Code : 2 RHB City Mall Olympi  
Account Type/No/Curr/MCL : L/40001000923500000/USD/  
Product Type : HL NM HOUSING LOAN  
A/ A Number/Fac Code/Seq No : 120003110000/HL/1

Rate I	Rate II	Late Charge	Commitment Fee	Term
Interest Type				
Rest Loan - Int Accrual Year Base				
1 CLDR 1/12				
Interest Rate				
8.5000%				
Prime Rate Number				
13				
Prime Rate Description				
Cost of Fund				
Prime Variance Rate/Code				
3.0000% +				
Prime Rate Floor/Ceiling				
8.5000% 30.0000%				
Rate Review Date				
Rate Review Term/Code				
Dealer Rate				
0.0000%				

Interest Base

Monthly

Previous Rest Balance

138,766.32

Dealer Accrued Interest

0.00000

Two-tier Rate

Number not

Maturity Rate

0.00000%

Daily Accrual

36.13706

Annualised Pct Rate

# 30502 Loan Inquiry - Rate and Term

<p> <a href="#">Back</a>   <a href="#">Home</a> </p>	
<p> <b>CHEAV SENG</b>                  NO. 27 CE0, ST. 271, SK. TOEUK THLA,                  KH. SEN SOK, PHNOM PENH.                  00000 -                  AFT             </p>	
<p> <b>CIF No : 120003110</b>  <b>Branch Code : 2 RHB City Mall Olympi</b>  <b>Account Type/No/Curr/MCL : L/40001000923500000/USD/</b>  <b>Product Type : HL NM HOUSING LOAN</b>  <b>A/A Number/Fac Code/Seq No : 120003110000/HL/1</b> </p>	

Rate I	Rate II	Late Charge	Commitment Fee	Term
Interest Type				
Rest Loan - Int Accrual Year Base				
1 CLDR 1/12				
Interest Rate				
8.7500%				
Prime Rate Number				
13				
Prime Rate Description				
Cost of Fund				
Prime Variance Rate/Code				
3.2500% +				
Prime Rate Floor/Ceiling				
8.5000% 30.0000%				
Rate Review Date				
Rate Review Term/Code				
Dealer Rate				
0.0000%				

Interest Base		Monthly
Previous Rest Balance	138,766.32	
Dealer Accrued Interest	0.00000	
Two-tier Rate		Number not
Maturity Rate	0.0000%	
Daily Accrual	36.13706	
Annualised Pct Rate		

Balance | Date and NPL | Code | Rebate and Insurance | Flags | Penalty | Restructuring Stat | Statistical |

## 80501 Loan Inquiry - Balance

[Back](#) | [Home](#)

CHEAV SENG

 NO. 27 CE0, ST. 271, SK. TOEUK THLA,  
 KH. SEN SOK, PHNOM PENH.

00000 -

AFT

CIF No : 120003110

Branch Code : 2 RHB City Mail Olympi

Account Type/No/Curr/MCL : L/40001000923500000/USD/

Product Type : HL NM HOUSING LOAN

A/A Number/Fac Code/Seq No : 120003110000/HL/1

Balances I	Balances II	Billings	Yeste-day/Last Month	Balances	Accruals
Current Balance			138,755.97	Original Limit	160,000.00
Accrue Interest Due			0.00	Drawing Limit	160,000.00
Late Charge			0.00		
Billed Storage Fee OD			0.00	Available Limit	160,000.00
Other Charges			0.00	Earmark	0.00
Misc. Charges			0.00	Available Balance	0.00
Memo Post Amount			0.00	Tranche Amount	0.00
Restructure Interest			0.00	Partial Payment Amount	0.00
Restructure Late Charge			0.00	Advance Payment	0.00
O/S Balance			138,755.97	Payment Code	Interest included
Accrued Interest			144.55	Security Deposit	0.00
Accrued Late Charge			0.00		
Accrued Storage Fee			0.00000		
Commitment fee Accr Int			0.00		

[Rate and Term](#) | [Date and NPL](#) | [Code](#) | [Rebate and Insurance](#) | [Flags](#) | [Penalty](#) | [Restructuring Stat](#) | [Statistical](#)





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Verfied

ប្តីឬនរណាម្នាក់

ព្រឹត្តិបត្រ 27 ខែ មេសា ឆ្នាំ២០១៧

៤. ខ្ញុំជួយបង្កើនការយល់ដឹងអំពីសិទ្ធិរបស់ខ្លួន

[illegible]

မန္တလေးတိုင်းဒေသကြီး

[illegible]

៤. ឥណ្ឌូម៉ាញ៉េស្យូម

លេខស៊េរីកម្រិត ១៨០៩៨ ក្នុងឯកសារនេះបង្ហាញពីការបោះពុម្ពផ្សាយ ៖ ផ្ទៃក្រឡា

នសេសសម្បត្តិរុក្ខជាតិនយោជន៍សរុប

សក្តានុបល្លិខនេះ ឆ្លងកាត់ ដោយចូលរួម ព្រះ ពុទ្ធ អង្គភោគី តាមវិធីសាស្ត្រ - : : ការសម្ភាស

[illegible]

## संक्षेपम्

ក្រសួងបរិស្ថាន រ៉ែ និងថាមពល

ឆ្នាំ២០០១ បែបបទសម្រេចរបស់ក្រុមប្រឹក្សាភិបាល ២៧/២០០១ ថ្ងៃទី២៧ ខែកញ្ញា ឆ្នាំ២០០១ លេខ២៧/២០០១ ក្រសួងសេដ្ឋកិច្ច និងហិរញ្ញវត្ថុ

០៥២១ 618 ពិរុះដំ 208220010ខណៈបរិវាទសាលាឃុំសង្កាត់អន្តរាគមន៍ក្នុងការជួយសង្គ្រោះបាត់បង់ និង លេចថ្លៃ

លេខ១១៩៣៖ ០១៩៩១០០១០២ល/ប័ណ្ណសម្របសម្រួលដីអន្តរាគមន៍ ខេត្តឃ្លាយស ឃុំបាង ឃ្លា : ហ៊ាងខ្ចី ឃុំបាង

បុរាណាចារ្យៈយ៉ក់ស្រែងរាជខ្ញុំល្អ

អរិយធានៈ ហ៊ី ឆេលសេ ម៉េដ

ប្រតិបត្តិការណ៍យោធាប្រឆាំងបរិ

21/02/17

ACCOUNT PAYMENT SCHEDULE

Product Type/Description : HL NM HOUSING LOAN

Interest Rate : 8.50000 %

Approval Limit : 160,000.00

Loan Tenor : 144 Months

Payment Code : Interest included

Disbursement Date : 11/08/14

<-----Past History----->

Trx Date Transaction Description Amount

11/08/14 RELEASE/DISBURSEMENT 160000.00

11/09/14 SPLIT OUT-CR INTEREST/PROFIT 1145.51

11/09/14 SPLIT OUT-CR PRINCIPAL 631.49

11/10/14 SPLIT OUT-CR INTEREST/PROFIT 1116.73

11/10/14 SPLIT OUT-CR PRINCIPAL 660.27

12/11/14 SPLIT OUT-CR INTEREST/PROFIT 1136.27

12/11/14 SPLIT OUT-CR PRINCIPAL 640.73

12/12/14 SPLIT OUT-CR INTEREST/PROFIT 1107.60

12/12/14 SPLIT OUT-CR PRINCIPAL 669.40

12/01/15 SPLIT OUT-CR INTEREST/PROFIT 1150.73

12/01/15 SPLIT OUT-CR PRINCIPAL 626.27

11/02/15 SPLIT OUT-CR INTEREST/PROFIT 1113.03

11/02/15 SPLIT OUT-CR PRINCIPAL 663.97

11/03/15 SPLIT OUT-CR INTEREST/PROFIT 1067.54

11/03/15 SPLIT OUT-CR PRINCIPAL 709.46

11/04/15 SPLIT OUT-CR INTEREST/PROFIT 1112.58

11/04/15 SPLIT OUT-CR PRINCIPAL 664.42

11/05/15 SPLIT OUT-CR INTEREST/PROFIT 1084.24

11/05/15 SPLIT OUT-CR PRINCIPAL 692.76

11/06/15 SPLIT OUT-CR INTEREST/PROFIT 1102.86

11/06/15 SPLIT OUT-CR PRINCIPAL 674.14

12/07/15 SPLIT OUT-CR INTEREST/PROFIT 1074.67

12/07/15 SPLIT OUT-CR PRINCIPAL 702.33

11/08/15 SPLIT OUT-CR INTEREST/PROFIT 1081.38

11/08/15 SPLIT OUT-CR PRINCIPAL 695.62

11/09/15 SPLIT OUT-CR INTEREST/PROFIT 1088.02

11/09/15 SPLIT OUT-CR PRINCIPAL 688.98

14/10/15 SPLIT OUT-CR INTEREST/PROFIT 1163.32

14/10/15 SPLIT OUT-CR PRINCIPAL 613.68

11/11/15 SPLIT OUT-CR INTEREST/PROFIT 975.42

16/12/15 SPLIT OUT-CR PRINCIPAL 801.58

16/12/15 SPLIT OUT-CR INTEREST/PROFIT 1050.13

12/01/16 SPLIT OUT-CR PRINCIPAL 1056.40

12/01/16 SPLIT OUT-CR INTEREST/PROFIT 720.60

11/02/16 SPLIT OUT-CR INTEREST/PROFIT 1074.67

11/02/16 SPLIT OUT-CR PRINCIPAL 702.33

14/03/16 SPLIT OUT-CR INTEREST/PROFIT 1023.04

14/03/16 SPLIT OUT-CR PRINCIPAL 753.96

11/04/16 SPLIT OUT-CR INTEREST/PROFIT 1052.17

11/04/16 SPLIT OUT-CR PRINCIPAL 724.83

11/05/16 SPLIT OUT-CR INTEREST/PROFIT 1024.70

11/05/16 SPLIT OUT-CR PRINCIPAL 752.30

12/06/16 SPLIT OUT-CR INTEREST/PROFIT 1041.60

12/06/16 SPLIT OUT-CR PRINCIPAL 735.40

11/07/16 SPLIT OUT-CR INTEREST/PROFIT 1025.01

11/07/16 SPLIT OUT-CR PRINCIPAL 751.99

11/08/16 SPLIT OUT-CR INTEREST/PROFIT 1048.97

11/08/16 SPLIT OUT-CR PRINCIPAL 747.03

13/09/16 SPLIT OUT-CR INTEREST/PROFIT 1090.41

13/09/16 SPLIT OUT-CR PRINCIPAL 705.59

12/10/16 SPLIT OUT-CR INTEREST/PROFIT 993.56

12/10/16 SPLIT OUT-CR PRINCIPAL 802.44

11/11/16 SPLIT OUT-CR INTEREST/PROFIT 1044.65

11/11/16 SPLIT OUT-CR PRINCIPAL 751.35

13/12/16 SPLIT OUT-CR INTEREST/PROFIT 1049.98

13/12/16 SPLIT OUT-CR PRINCIPAL 746.02

11/01/17 SPLIT OUT-CR INTEREST/PROFIT 989.63

11/01/17 SPLIT OUT-CR PRINCIPAL 806.37

13/02/17 SPLIT OUT-CR INTEREST/PROFIT 1124.15

13/02/17 SPLIT OUT-CR PRINCIPAL 671.85

<-----Current Status----->

Number of Installment Due : 000

Principle Due : .00

Interest Due : .00

Late Charge Due : .00

Other Charge Due : .00

Misc. Charge Due  
Unbilled Interest

:

284.97  
.00

<----->  
No. Due Date  
Installment  
-----Future Payment-----  
Principal  
Interest  
Principal  
Balance

001	11/03/17	1796.00	913.13	882.87	137852.84
002	11/04/17	1777.00	790.04	986.96	137062.80
003	11/05/17	1777.00	816.58	960.42	136246.22
004	12/06/17	1777.00	769.37	1007.63	135476.85
005	11/07/17	1777.00	859.68	917.32	134617.17
006	11/08/17	1777.00	823.46	953.54	133793.71
007	11/09/17	1777.00	819.11	957.89	132974.60
008	11/10/17	1777.00	845.22	931.78	132129.38
009	11/11/17	1777.00	831.02	945.98	131298.36
010	12/12/17	1777.00	826.97	950.03	130471.39
011	11/01/18	1777.00	882.64	894.36	129588.75
012	11/02/18	1777.00	827.36	949.64	128761.39
013	11/03/18	1777.00	896.46	880.54	127864.93
014	11/04/18	1777.00	861.55	915.45	127003.38
015	11/05/18	1777.00	887.07	889.93	126116.31
016	11/06/18	1777.00	874.07	902.93	125242.24
017	11/07/18	1777.00	899.40	877.60	124342.84
018	11/08/18	1777.00	896.24	880.76	123446.60
019	11/09/18	1777.00	893.19	883.81	122553.41
020	11/10/18	1777.00	918.24	858.76	121635.17
021	11/11/18	1777.00	906.16	870.84	120729.01
022	11/12/18	1777.00	931.03	845.97	119797.98
023	11/01/19	1777.00	928.43	848.57	118869.55
024	11/02/19	1777.00	905.91	871.09	117963.64
025	11/03/19	1777.00	970.30	806.70	116993.34
026	11/04/19	1777.00	939.39	837.61	116053.95
027	11/05/19	1777.00	963.79	813.21	115090.16
028	11/06/19	1777.00	953.01	823.99	114137.15
029	11/07/19	1777.00	977.22	799.78	113159.93
030	11/08/19	1777.00	975.45	801.55	112184.48
031	11/09/19	1777.00	973.82	803.18	111210.66
032	11/10/19	1777.00	997.72	779.28	110212.94
033	11/11/19	1777.00	987.93	789.07	109225.01
034	11/12/19	1777.00	1011.65	765.35	108213.36
035	11/01/20	1777.00	1010.48	766.52	107202.88
036	11/02/20	1777.00	1000.76	776.24	106202.12
037	11/03/20	1777.00	1041.47	735.53	105160.65
038	11/04/20	1777.00	1024.10	752.90	104136.55
039	11/05/20	1777.00	1047.30	729.70	103089.25
040	11/06/20	1777.00	1038.93	738.07	102050.32
041	11/07/20	1777.00	1061.92	715.08	100988.40
042	11/08/20	1777.00	1061.66	715.34	99926.74
043	11/09/20	1777.00	1061.58	715.42	98865.16
044	11/10/20	1777.00	1084.23	692.77	97780.93
045	11/11/20	1777.00	1076.94	700.06	96703.99
046	11/12/20	1777.00	1099.38	677.62	95604.61
047	11/01/21	1777.00	1099.80	677.20	94504.81
048	11/02/21	1777.00	1084.45	692.55	93420.36
049	11/03/21	1777.00	1138.15	638.85	92282.21
050	11/04/21	1777.00	1116.30	660.70	91165.91
051	11/05/21	1777.00	1138.19	638.81	90027.72
052	11/06/21	1777.00	1132.45	644.55	88895.27
053	11/07/21	1777.00	1154.09	622.91	87741.18
054	11/08/21	1777.00	1155.50	621.50	86585.68
055	11/09/21	1777.00	1157.09	619.91	85428.59
056	11/10/21	1777.00	1178.39	598.61	84250.20
057	11/11/21	1777.00	1173.81	603.19	83076.39
058	11/12/21	1777.00	1194.87	582.13	81881.52
059	11/01/22	1777.00	1197.00	580.00	80684.52
060	11/02/22	1777.00	1185.74	591.26	79498.78
061	11/03/22	1777.00	1233.34	543.66	78265.44
062	11/04/22	1777.00	1216.66	560.34	77048.78
063	11/05/22	1777.00	1237.11	539.89	75811.67
064	11/06/22	1777.00	1234.22	542.78	74577.45
065	11/07/22	1777.00	1254.43	522.57	73323.02
066	11/08/22	1777.00	1257.63	519.37	72065.39
067	11/09/22	1777.00	1261.04	515.96	70804.35
068	11/10/22	1777.00	1280.87	496.13	69523.48
069	11/11/22	1777.00	1279.24	497.76	68244.24
070	11/12/22	1777.00	1298.80	478.20	66945.44
071	11/01/23	1777.00	1302.81	474.19	65642.63
072	11/02/23	1777.00	1295.96	481.04	64346.67
073	11/03/23	1777.00	1336.96	440.04	63009.71



**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

☒ Branch Manager

Credit Management

☒ Head, Credit Management

For Approval By:

☐ CLC

To be affirmed By:

☐ BCC

Borrower	Mr. Cheav Seng and Mdm. Lay Yeang	Application Date	01/02/2017
Business Activity	Construction material dealer	Lending Unit	RHBIBL
Date Established		Limit Expiry Date	N/A
Relationship Since	August 2014	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	N/A

Borrower's Risk Rating	STANDALONE		LGD Rating	Expected Loss Rating	Final Rating (For credit decision only)
Borrower	Current PD Rating	New PD Rating			
Mr. Cheav Seng & Mdm. Lay Yeang	4				
Corporate Guarantor	Current PD Rating	New PD Rating			
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			

<b>Nature of Requests</b>	
To seek approval to reduce spread from 3.25% to 3.00% for HI, in order to maintain effective interest rate at 8.50% arising from variation of ECOR from 3.71% to 3.00% subject to min rate of 8.50%	
<b>Existing Terms</b>	<b>Revised Terms</b>

Borrower Name : Mr. Cheav Seng & Mdm. Lay Yeang  
 Submission Date : 01/02/2017  
 CBB/Region : RHB/BL  
 Brief Nature of Request : To seek approval to retain HL existing effective rate at 8.30p.a.  
 Group Exposure/Group Clean Exposure : 139K

Existing Facilities	Facility Type	(USD'000)		Pricing/ Tenor
		Approved Limit	O/S as at 31-01-17	
	Housing Loan	160	139	ECOF + 3.25% subject to min 8.75%p.a
	Total	160	139	
Comments on Conduct of Account:	All accounts satisfactorily conducted.			

Conduct of HL: USD160K (Past 12 Months)				
Account No. : 40001000923500000				
No.	Installment Amount	Due Date	Payment Date	Days Past Due
2	1,777.00	11/2/2016	11/2/2016	0
3	1,777.00	11/3/2016	14/03/2016	3
4	1,777.00	11/4/2016	11/4/2016	0
5	1,777.00	11/5/2016	11/5/2016	0
6	1,777.00	11/6/2016	12/6/2016	1
7	1,777.00	11/7/2016	11/7/2016	0
8	1,796.00	11/8/2016	11/8/2016	0
9	1,796.00	12/9/2016	13/09/2016	1
10	1,796.00	11/10/2016	12/10/2016	1
11	1,796.00	11/11/2016	11/11/2016	0
12	1,796.00	12/12/2016	13/12/2016	1
12	1,796.00	11/01/2017	11/01/2017	0

**Comment:** The borrowers have high commitment to pay installment for this facility. The last 12 months of installment have some late payments while the longest one is about 3 days,

Group Exposure Profile									
Exposure With	Borrower			Related Borrowers**			Borrower + Related Borrowers (SCEL**)		
	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
RHB Bank									
Limit:	139		139				139		139
Standalone:									
RHB Labuan/Islamic/ Investment/Leasing									
SCEL**									

Beyond SCEL***									
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Borrower Name: Mr. Cheav Seng & Mdm. Lay Yeang  
 Submission Date: 01/02/2017  
 CBBC Region: RHBIBI  
 Brief Nature of Request: To seek approval to retain III existing effective rate at 8.50p.a.  
 Group Exposure/Group Clean Exposure: 139K

Total RHB Group	139	139	139	139
Total Credit (RHB Group Exp+Other Banks)	139	139	139	139

\* The related borrowings are inclusive of new additional facilities to be transferred under ALLIS.

Financial Position as at	(USD'000)			Gearing (times)
	Turnover	Pre-Tax Profit	Shareholders Fund	
Borrower	44.17	6.23	-	-
Corporate Guarantor				

Terms and conditions of this application:
N/A

Justification/Comments:
<ol style="list-style-type: none"> <li>1. Mr. Cheav Seng and Mdm. Lay Yeang are related as husband and wife. They have invested as construction material dealer. The business is namely, Rattanak Pich.</li> <li>2. Borrowers are our existing customer since August 2014 with good repayment track record.</li> <li>3. The borrowers also referred Loan Customer to RHBIBL i.e. Mr. Sok Kim Heng HL of 200K.</li> <li>4. The approval will be maintained and strengthened the customer with RHB Bank.</li> </ol>

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		
5. 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.



RECOMMENDED BY:



Touch Molineth  
 AM/ Credit Relationship  
 Date: 01-02-2017



Borrower Name : Mr. Cheay Seng & Mdm. Lay Yeang  
 Submission Date : 01/02/2017  
 CBBC/Region : RHBIBL  
 Brief Nature of Request : To seek approval to retain HL existing effective rate at 8.50p.a.  
 Group Exposure/Group Clean Exposure : 139K

APPROVER 1	APPROVER 2
APPROVED/DECLINED	APPROVED/DECLINED
	
Name: Keang Chanveasna Position: Branch Manager Date: 01-02-2017	Name: Yong Ching San Position: Head, Credit Management Date: 2/2/17
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)	