Dear All,

**1. Deviation**

-  NA

**2. Additional document to be obtained (with reason)**

* NA

**3. Additional information**

1. Proposed to structure HL under KHR since all revenue and purchases are mostly in KHR.

Under consideration as the borrower mind on exchange rate.

1. Money transfer and exchange required license from MoEF or NBC, is borrower complying with the ruling? Please address are we financing illegal business?\

Kindly find the attached file.

1. Please furnish evidence of TD of the business premise.

It was not consented to provide TD copy as their parents are so sensitive.

1. CRR at grade 6 which is not acceptable, proposed to have lower limit at USD47.5K at 59% to have grade 5 minimum.

After amended CRR, it is still in grade 5 against with original limited request due to:

* Net worth is included inventory and vehicle.
* Age is still to score 3 against with new year 2018 (Re-submission date)
* Moreover, lower limit is not agreeable by applicants.

**4. Others**

-  Money transfer and exchange is high risk business, please amend KYC & furnish EDD

Yes, kindly find the amend KYC and EDD

- CRR score is wrongly computed, item 1.1 is below USD50K column, item 1.4 age is to score 2, total score is only 36% at grade 6 which is not acceptable.

Kindly find the amended CRR

- The BIR sheet is not properly inserted, please amend

Kindly find the attached file