30-05-2017

Dear Ratanak,

Kindly attend the following

**1. Deviation**

-  NA

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

-  Please furnish the last biz patent with borrower’s business detail and registered owner instead of tax payment receipt.

There is business license registered and owned by Mdm. Tang Sivkgech, please refer to the attached file for biz license.

- Please explore if there is any other savings etc

N/A

**3. Additional information**

1. There is no reason for us to give to further lower by 0.25% more for OD which should be prized higher than TL, we can only consider reducing for TL only while OD at 8.25%

Okay, 8% for TL, and 8.25% for OD

1. Please recheck the age of borrower in CA page 1 as there should 40 & 41 years old.

Already amended in CA.

1. Instead of OD, can we consider reinstatement and nominal OD at USD30K while noted all transaction is cash based?

The customer wants to use OD facility for working capital as they think that it is offered for deposit and withdrawal whenever they want and interest rate is calculated upon daily. Noticeably, the existing facility was used for construction purpose so far. So, they need OD limit of USD100K for working capital in Phone Shop. And the proposed TL is not agreeable with customer.

**4. Others**

-  Please amend CA with above addressed

Yes