|  |
| --- |
| CIF: P\_CIF |

**LMF**

**Branch:** P\_TEN\_DON\_VI

**Transaction Office:** P\_TEN\_PHONG\_GD

**REPORT OF CREDIT PROPOSAL - FOR INDIVIDUAL LOANS**

No.: P\_CIF\_LAN\_VAY

* Based on the Customer Survey Sheet - For individual customers dated…….
* Based on the Credit Rating Report - For individual loans dated…….
* Competent level(s) to approve this loan:…………………………………………….

1. **CUSTOMER’S INFORMATION**

Customer’s name: P\_TEN\_KHANG

Sex: C111 Male C112 Female Father’s name: P\_TEN\_CHA

NRC No.: P\_SO\_CMND Date of issue: P\_NGAY\_CAP Place of issue: P\_NOI\_CAP

Permanent Address: P\_DIA\_CHI

Phone number: P\_SO\_DTHOAI

1. **CUSTOMER’S PROPOSAL**

* Request loan amount: P\_SO\_TIEN LAK (In words: P\_SO\_TIEN\_CHU)
* Loan purpose: P\_MUC\_DICH\_VAY

Details:

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Description** | **Amount (LAK)** | **Note** |
| I | The use of capital |  | =(1)+(2)+(3) |
| F | F | F |  |
| II | Owner capital | P\_VON\_TU\_CO |  |
| III | Request loan amount from LMF | P\_DU\_KIEN\_VAY | =(I)-(II) |

* Loan tenor: P\_TGIAN\_VAY months.
* Interest rate: Subject to LMF’s regulation in each period
* Principal repayment : C211 Periodic C212 At Maturity
* Interest payment: C221 Periodic C222 Prepaid C223 At Maturity
* Repayment sources:

+ Expected revenue from business (if any)::………………………….LAK.

+ Monthly income:

Unit: LAK

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| STT | Family’s  total monthly income | | Family’s total monthly expenses | | Available amounts for loan repayment |
| Description | Amount | Description | Amount |
| F | F | F | F | F |  |
|  | **Total** | P\_TONG\_TN |  | P\_TONG\_CP |  |

1. **ASSESSMENT ON THE CUSTOMER**
2. **Relationship with LMF:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Credit rating result | | Number of time borrowing LMF (times) | Number of time overdue/rescheduled (times) | Outstanding loans  (LAK) | Deposits (LAK) |
| Score | Level |
|  |  | P\_LAN\_VAY | P\_SO\_QUA\_HAN | P\_DU\_NO | P\_TIEN\_GUI |

1. **Relationship with other credit institutions** *(if any)***:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Name of Credit institutions | Outstanding loan amount  (LAK) | Interest rate (%/annum) | Number of time overdue/ rescheduled (times) | Maturity date | Deposit (Kips) | Collateral  (if any) |
| F | F | F | F | F | F | F |

1. **Effectiveness of business plan** *(for manufacturing business loans)*

* Overview of the customer’s production/business status (business scale, number of employees,…); Competitive advantages with regard to current production/business industries of the customer:……...

…………………………………………………………………………………………………………

* Loan purpose:………………………………………………………………………………
* Estimated profit:…………………….Kips. Details:

|  |  |  |  |
| --- | --- | --- | --- |
| No. | Description | Amount (LAK) | Note |
| **I** | **Total revenue** |  |  |
| **II** | **Total cost** |  | = (1) + (2) + (3) + (4) + (5) |
| 1 | Cost of goods sold |  |  |
| 2 | Sales expenses |  |  |
| 3 | Administrative expenses |  |  |
| 4 | Other cost and expenses |  |  |
| 5 | Taxes and fees |  |  |
| **III** | **Expected profit** |  | = (I)-(II) |

* Capital demand for implementation of the business plan

|  |  |  |  |
| --- | --- | --- | --- |
| No. | Sources of funds | Amount (LAK) | Percentage (%) |
| 1 | Owner capital |  |  |
| 2 | Borrowing from LMF |  |  |
|  | Total: |  |  |

* Assessment on key points and feasibility of the business plan:………………………………………..

………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

1. **Repayment capability:**

Unit: LAK

|  |  |  |  |
| --- | --- | --- | --- |
| Periodical repayment sources | Principal and interest payable periodically (the largest amounts) | | Percentage of Repayment sources/Payable amounts (%) |
| Principal | Interest |
|  |  |  |  |

* Assessment on repayment capability of Borrower and Guarantor (if any):

………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

1. **Total value of the customer’s assets:**

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Name of assets** | **Estimated value (LAK)** | **Note** |
| 1 | Housing |  |  |
| 2 | Land use right |  |  |
| 3 | Transport mean |  |  |
| 4 | Cash and savings |  |  |
| 5 | Other assets |  |  |
| **Total** | |  |  |

1. **Risk assessment and preventive measures:**
2. Risk assessment:……………………………………………………………………………………
3. Preventive measures:………………………………………………………………………………
4. **CRM’S PROPOSAL**

Based on the above-mentioned information and analysis, CRM hereby proposes the competent levels to consider and approve the following loans:

* Loan amounts:……………….LAK (In words:……………………………………………)
* Loan purpose: ……………………………………………………………………..
* Loan tenor: ............. months.
* Interest rate:…………%/annum
* Principal repayment: □ Periodic…………….. □ At Maturity
* Interest payment: □ Periodic:………….. □ Prepaid □ At Maturity
* Other credit conditions (if any):

……………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

……………, date……….……………………

|  |  |
| --- | --- |
| **CRM OFFICER**  (Signature and full name) | **HEAD OF CRM DEPT.**  (Signature and full name) |
| **Approval comments of competent level** *(if any)*  (Signature and full name)  ……………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………… | |