|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **CUSTOMER INFORMATION** | | | | | |
| **Nomor Aplikasi LOS** | **:** |  | **Tanggal** | **:** |  |
| **CBC/Hub/Community** | **:** |  | **Telp/Faks** | **:** |  |
| **Pengusul** | **:** | **Nama / Jabatan** | **Telepon / HP** | | |
| **Dari Business Unit** |  |  |  | | |
| Wewenang Memutus | **:** | BUSINESS UNIT | CREDIT RISK MANAGEMENT | | |
|  |  | | |
| **CREDIT RATING SUMMARY** | | | | | |
| Financial Rating :  Customer Rating :  Facilitiy Rating :  .  P(d) :  P(d) :  Expected Loss:  . | | | | | |

|  |
| --- |
| **INFORMASI NASABAH** |

1. Informasi Umum

|  |  |  |
| --- | --- | --- |
| **a. Debitur** |  |  |
| * Nama Debitur | : |  |
| * Alamat Kantor | : | Jl.  Telp.  Fax. |
| * Alamat Proyek | : | Jl. ………  Telp.………. Fax.……… |
| * Bidang Usaha | : |  |
| * Key Person | : | (nama & jabatan) |
| * Berusaha/beroperasi sejak | : |  |
| * Hubungan dg Bank Mandiri | : | Menjadi Giran / Deposan sejak …… dan menjadi debitur sejak …….. pada ex Legacy ………. Uraikan secara singkat kronologis historical debitur atas fasilitas yang telah/pernah diterima (CL/NCL) di Bank Mandiri minimal 2 tahun terakhir. |
| **b. Group** |  |  |
| * Nama Group Usaha | : |  |
| * Alamat Kantor | : | Telp  Fax. ……… |
| * Bidang Usaha | : |  |

2. Existing Fasilitas (posisi per tanggal ……………………..)

* 1. Fasilitas Bank Mandiri

| **Atas Nama Nasabah** | | | | | |
| --- | --- | --- | --- | --- | --- |
| **No** | **Jenis Kredit** | **Limit** | **Baki Debet** | **T. Pokok** | **T.Bunga** |
| 1. | KI |  |  |  |  |
| 2. | KMK |  |  |  |  |
| 3. | NCL |  |  |  |  |
|  | **Total** |  |  |  |  |
| Atas Nama Group | | | | | |
| 1. | KI |  |  |  |  |
| 2. | KMK |  |  |  |  |
| 3. | NCL |  |  |  |  |
|  | **Total** |  |  |  |  |
| **Grand Total** | |  |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Bulan** | **Saldo**  **rata-rata** | **Mutasi** | | | |
|  | **Debet** | **Frek** | **Kredit** | **Frek** |
| 1 |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |
| 5 |  |  |  |  |  |  |
| 6 |  |  |  |  |  |  |
| **Jumlah** | |  |  |  |  |  |
| **Rata-rata per bulan** | |  |  |  |  |  |

* 1. Fasilitas Bank Lain

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Jenis** | **Limit** | **Baki** | **Tunggk** | **Lama** | **Tggk** | **Lama** | **Jatuh** | **Kol** |
| **Fasilitas** |  | **Debet** | **Pokok** | **Tunggk** | **Bga dll** | **Tunggk** | **tempo** |  |
|  |  |  | **(Rp)** | **(bln)** | **(Rp)** | **(bln)** |  |  |
| **Bank lain** | | | | | | | | |
| **Nasabah** | | | | | | | | |
|  |  |  |  |  |  |  |  |  |
| Total Fas |  |  |  |  |  |  |  |  |

* 1. Credit Risk Scoring Sheet (CRSS) dengan total score  risk rating  .

Petunjuk pengisian lihat Pedoman Pelaksanaan Kredit Buku II Bab VII.

|  |
| --- |
| **ASPEK MANAJMEN** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Nama** | **Jabatan** | **Jumlah Saham ( lbr)** | **Nilai (Rp.)** | **Prosentase (%)** |
|  |  |  |  |  |
| **Total** |  |  |  |  |

|  |
| --- |
| **ASPEK KEUANGAN** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Deskripsi** |  |  |  |  |
| **Likuiditas :**   * NWC ( ) * Current Ratio (%) |  |  |  |  |
| **Profitabilitas :**   * Gross PM (%) * Net PM (%) * ROI (%) * ROE (%) |  |  |  |  |
| **Solvabilitas :**   * Asset * Tot Net Worth * DER (%) |  |  |  |  |
| **Aktivitas :**   * Net Sales/bln (Rp.jt) * ITO (hari) * ARTO (hari) * APTO (hari) * Net TC (hari) |  |  |  |  |
| * Debt Service Covera- ge/DSC (kali) |  |  |  |  |