

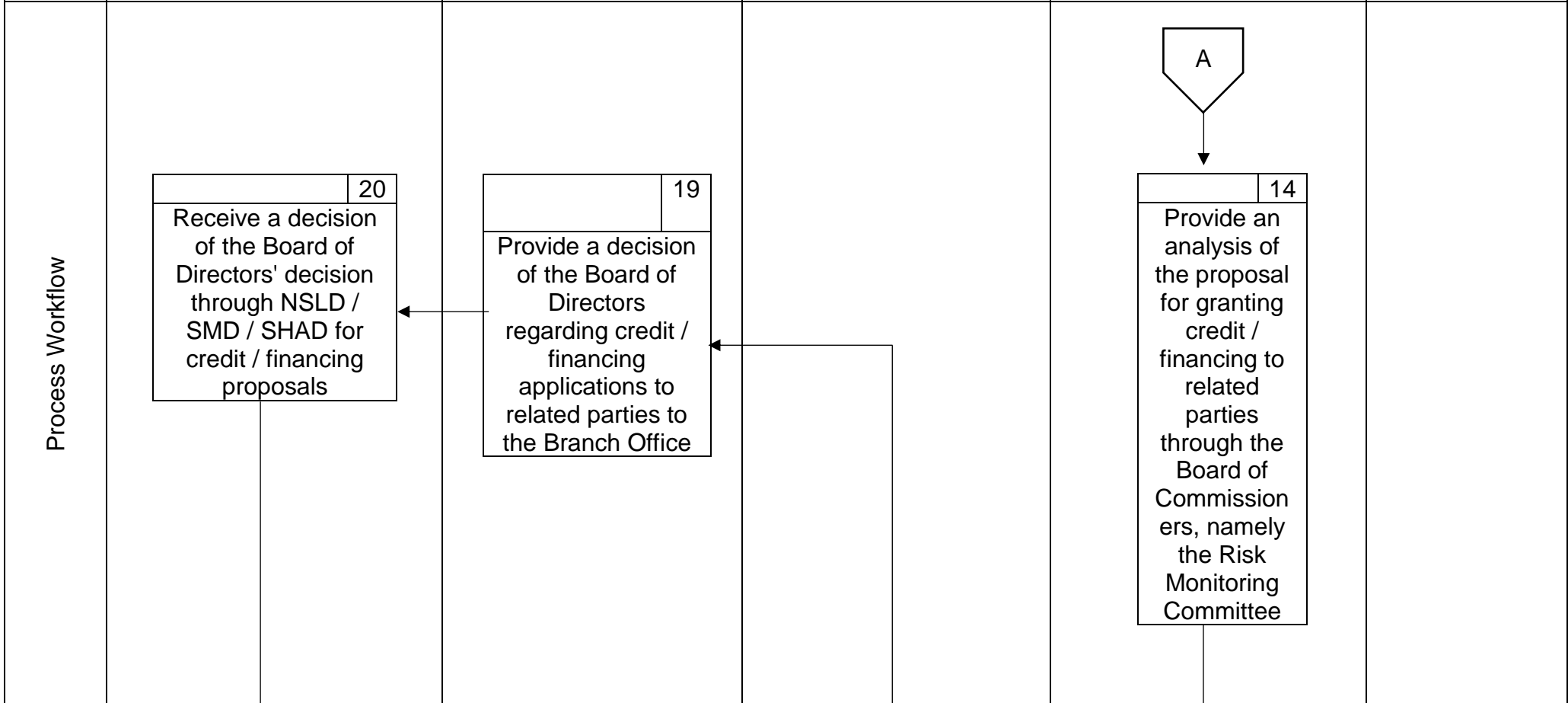


Procedure:  
**PROVISION OF FUNDS / LENDING TO RELATED PARTIES**  
 (Credit Decision Process in Consumer Credit)

Checked by: \_\_\_\_\_  
 Approved by: \_\_\_\_\_

Circular Number	...../SE/DIR/CMLD/2019	Index	-
Effective Date	2019	Revision No	-
Page/Total Page	2/2	Revision Date	-

	Branch – BCLU Head/BSCFU Head / DBM / BM	NSLD/SMD/SHAD – Division Head	Consumer Banking Director / Sharia Supervision Director and Retail Risk Supervision Director	Board of Commissioners	Process Description
--	--	----------------------------------	--	------------------------	------------------------



Process Workflow

21  
Receive a decision of the Board of Directors' decision through NSLD / SMD / SHAD for credit / financing proposals

Finished

18  
Give decisions on granting credit / financing to related parties based on approval from the Board of Commissioners to the NSLD / SMD / SHAD Head

17  
Receive approval / rejection of credit / financing proposal to related parties from the Board of Commissioners

15  
Give approval / rejection of credit / financing proposal to related parties

16  
Give approval / rejection of credit / financing proposal through a Letter to the Board of Directors

Initial: