

Standard Operating Procedure	THE MAXIMUM LENDING LIMIT AND PROVISION OF FUNDS TO RELATED PARTIES, PROVISION OF LARGE FUNDS AND PROVISION OF FUNDS TO OTHER PARTIES	Index :
		SE Directors : / SE / DIR / CMLD / 2019
		Effective Date :
		Revision Date :
		Pages : 1 / 5

PROVIDING FUNDS / EXTENDING CREDIT TO RELATED PARTIES
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A. THE CREDIT DECISION PROCESS ON COMMERCIAL CREDIT

Branch - Commercial RM/SME Sales/Sharia Commercial RM

1. Receiving credit / financing applications from the Related Party of the Bank
2. Check the completeness of the data application for credit / financing & input data on iLoan

Branch - Asst. Commercial RM/SME Sales/Sharia Asst. Commercial RM

3. Perform a brief analysis as a basis for the Branch Office's recommendation for credit / financing applications from the Related Parties. Then submit the results of the analysis to BCSU / BSCBU Head & DBM to be given a Branch Office recommendation

Branch - BCSU/BSCBU Head & DBM

4. Reviewing and providing recommendations on loan requests / financing for Related Parties of the Bank.

Branch - Branch Manager

5. Reviewing and providing recommendations on loan requests / financing for Related Parties of the Bank

6. Submit recommendations for credit / financing applications to CMLD / SMLD / CLSD / SHAD & CRD.

CMLD/SMLD/CLSD/SHAD - Division Head, Dept Head dan CRD - Division Head, Dept Head

7. Receive recommendation memo and disseminate to RM / Small & Medium Sales Management / Commercial Financing RM.

CMLD / CLSD - RM / SMLD - Small & Medium Sales Management / SHAD - Commercial Financing RM and CRD - Commercial Risk Analyst

8. Check the completeness of documents & make a visit to the location of the business / project (on the spot) if needed.

CMLD - Commercial Loan Analyst I CLSD - RM I SMLD - Small & Medium Sales Management I SHAD - Commercial Financing Analyst and CRD - Commercial Risk Analyst

9. Conduct credit / financing analysis in accordance with applicable regulations.

CMLD / SMLD / CLSD / SHAD - Division Head and CRD - Division Head

10. Together conduct a review of the analysis (PAK & PAR) and then provide recommendations together with the proposed Credit proposal.

11. Submitting a request for review of compliance with credit / financing recommendations to CMGD.

CMGD

12. Provide compliance studies on recommendations for credit / financing application proposals.

CMLD/SMLD/CLSD/SHAD & CRD

13. Submit recommendations for proposed credit / financing applications to the Directors.

14. Draft a Directors' Letter to the Board of Commissioners related to the proposed credit / financing application.

Directors

15. Provides recommendations for credit / financing proposals.
16. Sign a draft Letter to the Board of Commissioners that has been prepared by CMLD / SMLD / CLSD / SHAD & CRD.
17. Forward the Letter to the Board of Commissioners for approval.

Board of Commissioners

18. Provide an analysis of the proposed credit / financing through the Board of Commissioners' organs, namely the Risk Monitoring Committee.
19. Give approval / rejection of credit / financing proposals.
20. Submitting approval / rejection of the proposed credit / financing proposal through Letter to the Directors.

Directors

21. Receives approval / rejection of credit / financing proposal from the Board of Commissioners.
22. Give / submit approval / rejection of granting credit / financing based on approval from the Board of Commissioners to CMLD / SMLD / CLSD / SHAD Head & CRD Head.

CMLD/SMLD/CLSD/SHAD & CRD

23. Inputs the results of credit / financing decisions (approval or rejection).

Branch - Asst. Commercial RM/SME Sales/Sharia Asst. Commercial RM

- 24A. Print a Credit Refuse Letter and ask for the signature of an authorized official. Continue to 26A process.
- 24B. Print SP2K (Letter of Approval for Credit) and ask for the signature of the authorized official

25. Conduct credit file documentation in accordance with document standards. Continue to step 26B.

Branch - Commercial RM/SME Sales/Sharia Commercial RM

- 26A. Sending Refusal Letter that has been signed by an authorized official to the credit / financing applicant.
- 26B. Send SP2K that has been signed by an authorized official to the credit / financing applicant.

Prospective Debtor

27. Receive SP2K and study the contents of the credit / financing agreement.
28. Prospective Debtor agreements on the contents of SP2K are as follows:
 - 28A. If not agreed, can submit an appeal by completing the required documents; or
 - 28B. If agreed, then submit the signed SP2K to the Bank.

Branch - Commercial RM/SME Sales/Sharia Commercial RM

29. Receive SP2K that has been signed by the prospective Debtor and proceed to the next process.

