

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

<b>PROVIDING FUNDS / EXTENDING CREDIT TO RELATED PARTIES</b>
--

**B. THE CREDIT DECISION PROCESS ON CONSUMER CREDIT**

**Branch - Consumer Loan Officer/Financing Service**

1. Receiving credit / financing applications from Related Parties.
2. Checking the completeness of the credit / financing application data and input on iLoan.

**Regional Processing Center - Retail Risk Office / Branch - Financing Analyst**

3. Analyzing credit / financing applications.

**Branch - BCLU/BSCFU Head / DBM / BM**

4. Submitting proposals for granting credit / financing to Related Parties to NSLD / SMD / SHAD.

**NSLD/SMD/SHAD - Division Head**

5. Receive memo of proposal and do disposition to NSLD - Department Head / SMD - Department Head / SHAD - Sharia Consumer Business Development Department Head.

**NSLD - Department Head / SMD - Department Head / Sharia Consumer Business Development Department Head**

6. Menugaskan analis / sales / staff di bawah Departemen untuk melakukan analisa kredit/pembiayaan, mencetak SLIK OJK sesuai ketentuan yang berlaku

**NSLD/SMD/SHAD - Division Head**

7. Submitting a request for compliance review on credit / financing recommendations to CMGD.

**CMGD**

8. Provide compliance studies on credit / financing proposal recommendations.

**NSLD/SMD/SHAD - Division Head**

9. Delivering recommendations on proposed credit / financing applications to the Directors.
10. Draft a Directors' Letter to the Board of Commissioners regarding the proposed credit / financing application.

**Consumer Banking Director / Director in charge of Sharia Business Unit & Director in charge of Retail Risk**

11. Provide recommendations on credit / financing proposals.
12. Sign a draft letter to the Board of Commissioners that has been made by the NSLD / SMD / SHAD Head.
13. Forward the Letter to the Board of Commissioners for approval.

**Board of Commissioners**

14. Provide an analysis of the proposal for granting credit / financing to Related Parties through the Board of Commissioners, namely the Risk Monitoring Committee.
15. Giving approval / rejection of credit / financing proposal to Related Parties.

16. Conveying approval / rejection of the proposed credit / financing proposal through Letter to the Directors.

**Consumer Banking Director / Director in charge of Sharia Business Unit  
& Director in charge of Retail Risk**

17. Receiving approval / rejection of credit / financing proposal to Related Parties from the Board of Commissioners.
18. Give decisions on granting credit / financing to related parties based on approval from the Board of Commissioners to the NSLD / SMD / SHAD Head.

**NSLD/SMD/SHAD - Division Head**

19. Delivered through a memo of the Board of Directors' decisions regarding credit / financing applications to the Branch Office.

**Branch – BCLU / BSCFU Head / DBM / BM**

20. Receive a memo of the Board of Directors' decision through NSLD / SMD / SHAD on the credit application.
21. Terminating credit in accordance with BWMK.