



PROGRAM TANGGUNGJAWAB KORPORAT

CTOS / RAMCI & CCRIS



1300-88-1900

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BSNMalaysia

Punca-punca Masalah Kewangan



LAPORAN SURVEI



LAPORAN SURVEI KHAS KESAN COVID-19 KEPADA EKONOMI DAN INDIVIDU (PUSINGAN 1)

SOROTAN SURVEI

- 1 Laporan ini menyediakan ringkasan penemuan Survei Khas Kesan Covid-19 kepada Ekonomi dan Individu (Pusingan 1) yang telah dilaksanakan secara atas talian oleh Jabatan Perangkaan Malaysia bagi tempoh 23 – 31 Mac 2020.
- 2 Survei ini mengandungi 3 modul dan 21 soalan.
- 3 Seramai 168,182 responden yang berumur 15 tahun dan ke atas telah menyertai survei ini.
- 4 Analisis yang dibentangkan adalah berdasarkan maklum balas responden yang telah menyertai survei ini, meliputi pandangan individu secara kualitatif mengenai ekonomi, pekerjaan dan pola perbelanjaan.

KESAN COVID-19 TERHADAP EKONOMI & INDIVIDU

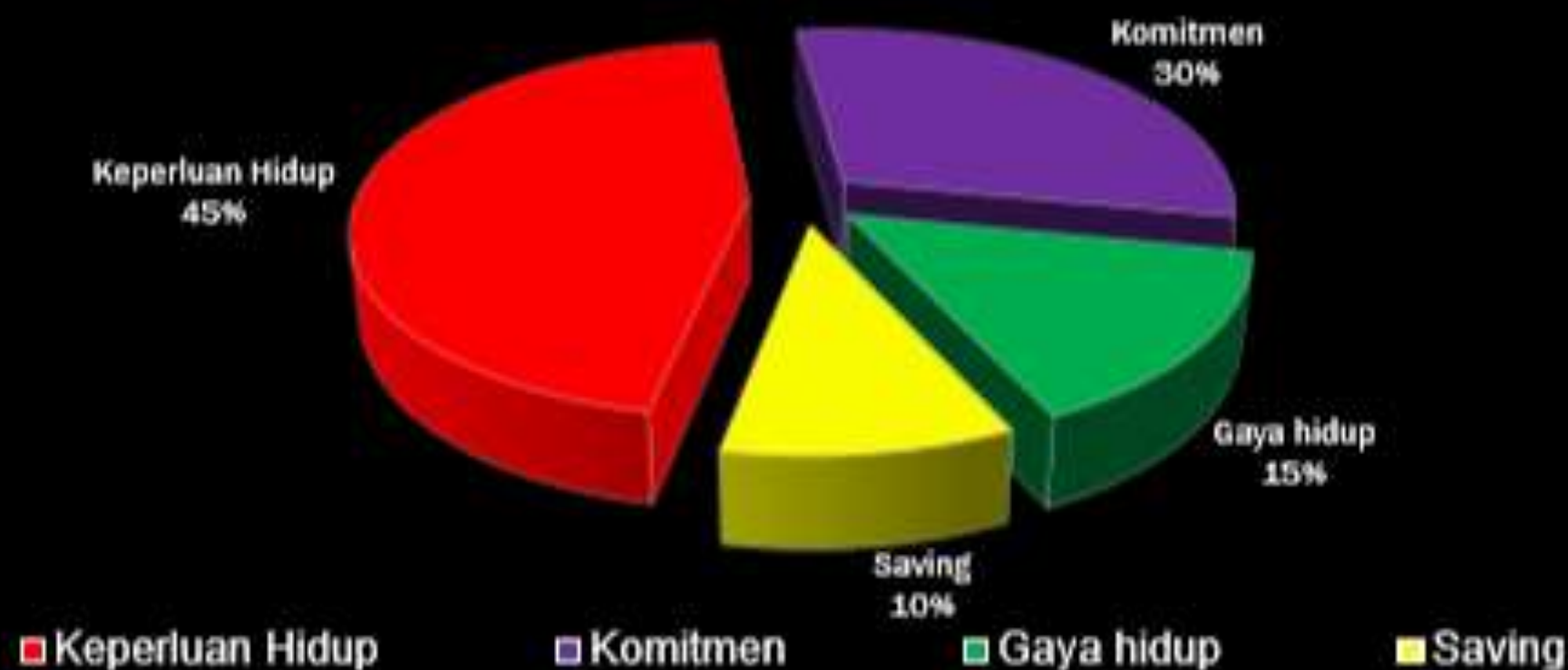
1. Tempoh Simpanan Kewangan

- Lebih daripada dua per tiga (71.4%) daripada responden yang **bekerja sendiri** mempunyai **simpanan** yang hanya **mencukupi kurang daripada 1 bulan** sahaja.
- 77.2 peratus majikan dan 82.7 peratus pekerja swasta pula mempunyai simpanan kewangan yang mencukupi sehingga 2 bulan.
- Manakala 78.9 peratus pekerja MNC mempunyai simpanan kewangan yang mencukupi sehingga 4 bulan. 75.2 peratus pekerja MNC mempunyai simpanan kewangan yang mencukupi sehingga 4 bulan.

Rajah 1: Tempoh simpanan kewangan mengikut taraf pekerjaan



RM 5,000 PENDAPATAN



KEPERLUAN HIDUP	45%	RM2,250
KOMITMEN	30%	RM1,500
GAYA HIDUP	15%	RM750
SIMPANAN	10%	RM500
JUMLAH	100%	RM5,000

RAMCI/CTOS REPORT

<https://ctoscredit.com.my/>

CTOS

- Established in 1990, CTOS is Malaysia's leading Credit Reporting Agency (CRA) under the purview of the Registrar Office of Credit Reporting Agencies, Ministry of Finance and regulated under the *Credit Reporting Agencies Act 2010*.
- At CTOS, we facilitate credit extensions by empowering individuals and businesses with access to crucial information at greater ease and speed. We deliver a complete portfolio of credit risk management solutions and services and are widely used by the country's banking and financial institutions, insurance and telecommunication companies, large corporations, SMEs, legal firms and statutory bodies.
- According to World Bank's Doing Business Report 2020, **Malaysia is ranked 12** out of 190 countries for ease of doing business and deemed one of the easiest countries to **get credit in the world**.

RAM Credit Information

Browser navigation bar showing the URL <https://www.mycreditinfo.com.my> and various site links: Apps, Google, BSN Service Manag..., Service Request Cat..., BSN ITCARE : Welc..., CMS Login, NEW DMS, CB, Mediexpress - Home, KWSP, HR. A notification bar for 'Statutory Notification | Summary of Rights' is also visible.



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i-SCORE

i-Score is a three digit number calculated from your data-rich credit report. Higher scores indicates lower credit risks to lenders. Obtain a copy of Personal Credit Report PLUS (PCRP) to access your i-Score and track your credit profile building progress today.

[Get my Credit Report & i-Score](#)



RAMCI Report (1 of 6)



Credit Track by RAMCI

12 Dec 2018

CREDIT INTELLIGENCE INDIVIDUAL – (CRI)

PARTICULARS OF THE SUBJECT PROVIDED BY YOU	
Name Of Subject	[REDACTED]
IC / PP No	
New IC No	[REDACTED]
Your Ref. No	

INFORMATION IN OUR DATABANK	
Name Of Subject	[REDACTED]
IC / PP No	
New IC No	[REDACTED]

ADDRESS(S) IN OUR DATABANK	
NOTE: The address (s) stated below may not be the current or last known address of the subject	
Address	Date Captured
PALM GARDEN APT B11-06 PSRN BKT RAJA BKT RAJA 41150 KLANG SELANGOR	20 Apr 2016
B11-06 PALM GARDEN APRT PERSIARAN BUKIT RAJA BUKIT RAJA KLANG 41150 SELANGOR	20 Apr 2016
PROTON SDN BHD (RESEARCH DEPT) PO BOX 7100 HICOM INDUSTRIAL ESTATE 40918 SHAH ALAM SELANGOR	18 Apr 2016
1301, LOT 4197 JALAN SG.UDANG KLANG SELANGOR 41250 KLANG SELANGOR	16 Jun 2015
LOT 12932, JALAN KOLAM 2 KAMPONG EXPO KAMUNTING 34600 TAIPING PERAK	13 Jan 2015
11 JLN 1, TMN PURNAMA RANTAU PANJANG 45600 KELANG SELANGOR	-

RAMCI Report (3 of 6)

LEGAL ACTION

Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suit(s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the litigant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identification may indicate that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

LEGAL SUITS - SUBJECT AS DEFENDANT

Total: 0

NO INFORMATION AVAILABLE

BANKRUPTCY ACTION

Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suit(s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the litigant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identification may indicate that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

Total: 0

NO INFORMATION AVAILABLE

TRADE BUREAU / CREDIT REFERENCE

NOTE: The following information is provided by third party sources for your reference. Searched Subject will also be listed if he/she is in Guarantor capacity. RAMCI does not guarantee the accuracy of the information. Please check with the Creditors for confirmation as alleged debts may have been settled since recorded. Users should NOT treat the information as conclusive factor for evaluation purpose.

Subject Name	[REDACTED]	Subject ID	[REDACTED]
Creditor's Name	[REDACTED]	Amount Due	13,413.00 (AS AT 15 AUG 2018)
Creditor's Contact	04-7335032	Aging Days	OVER 180 DAYS
Ref No	S/CH-B/95/818	Debt Type	HIRE PURCHASE
Industry		LOD/NOD Date (if any)	LOD (15 AUG 2018)
Solicitor's Name	SS TAN & ASSOCIATES	Solicitor's Contact	0172287558
Guarantor	NIL	Remark	
For Motor Industry		Model	
Registration No	KEF7170	Engine No	
Chasis No			
Subject Name	[REDACTED]	Subject ID	[REDACTED]
Creditor's Name	[REDACTED]	Amount Due	532.25 (AS AT 11 MAR 2020)
Creditor's Contact	1300 11 0088	Aging Days	OVER 180 DAYS
Ref No	202131711	Debt Type	BILL
Industry		LOD/NOD Date (if any)	25 MAR 2020
Solicitor's Name		Solicitor's Contact	
Guarantor	NIL	Remark	

LEGEND: LOD - Letter of Demand issued by a Lawyer (Legal Firm)
NOD - Notice of Demand issued by internally (Company)

TRADE BUREAU / CREDIT REFERENCE

NOTE: The following information is provided by third party sources for your reference. Searched Subject will also be listed if he/she is in Guarantor capacity. RAMCI does not guarantee the accuracy of the information. Please check with the Creditors for confirmation as alleged debts may have been settled since recorded. Users should NOT treat the information as conclusive factor for evaluation purpose.

Subject Name	[REDACTED]	Subject ID	[REDACTED]
Creditor's Name	COURTS (MALAYSIA) SDN BHD	Amount Due	15,560.88 (AS AT 31 OCT 2017)
Creditor's Contact	03-40268787	Aging Days	OVER 365 DAYS
Ref No	[REDACTED]	Debt Type	INSTALLMENT
Industry	RETAIL FINANCE	LOD/NOD Date (if any)	NOD (27 NOV 2017)
Solicitor's Name		Solicitor's Contact	
Guarantor	NIL	Remark	ACCOUNT WRITTEN-OFF

LEGEND:

LOD - Letter of Demand issued by a Lawyer (Legal Firm)

NOD - Notice of Demand issued by internally (Company)

SAMPLE CTOS



Knowledge Creates Confidence

Strictly Confidential

Report No. : CM-2911-20230130101807
Attention : ec980500plus (PKNS(P COMMON))
Account : EC980500 (PERBADANAN KEMAJUAN NEGERI SELANGOR)
Date : 2023-01-30 10:18:07
Tel : +60355250300

CTOS Lite REPORT

A: SNAPSHOT	
ID Verification	
Company Name (Your input)	[REDACTED]
Registration No (Your input)	0073100
Company Name	MANSOR ENTERPRISE SDN BHD
Registration No (Old/ New)	0073100T/ 198101006984
Registration Date	16-07-1981
Type of Company	LIMITED BY SHARES PRIVATE LIMITED
Registration Address	NO. 2590 TINGKAT ATAS, TAMAN ADIS INDAH FASA 1, 20400 KUALA TERENGGANU, TERENGGANU
Business Address	1020, SIMPANG EMPAT SULTAN MANSOR JALAN KELANTAN KUALA TERENGGANU 20000 TERENGGANU
Business Sector	GENERAL CONTRACTOR, MERCHANTS, HOUSING DEVELOPERS.
MSIC	41009 - Construction of buildings n.e.c. 43299 - Other construction installation n.e.c. 46909 - Wholesale of a variety of goods without any particular specialization n.e.c.
Company Status	EXISTING
LitE Status	- Further due diligence with consent is recommended
Ref No	-

Financials and Shareholders	
Last Updated	09-12-2022
Exempt Private Company	Yes (31-12-2021)
Previous Name Change	-
Revenue (RM)	-
Profit After Tax (RM)	-
Total Assets (RM)	EPC
Paid-Up Capital (RM)	500,000.00
Total Company Charges	4,173,000.00
Directorship	[REDACTED]
Top 5 Shareholders	[REDACTED]

SAMPLE CTOS

ADDRESS RECORDS		
ADDRESS	LAST UPDATED	SOURCE
NO. 2590 TINGKAT ATAS, TAMAN ADIS INDAH FASA 1, 20400 KUALA TERENGGANU, TERENGGANU	09-12-2022	SSM
1020, SIMPANG EMPAT SULTAN MANSOR JALAN KELANTAN KUALA TERENGGANU 20000 TERENGGANU	09-12-2022	SSM

SHARE CAPITAL			
Total Issued (RM)	500,000.00		
Type	Cash	Otherwise than Cash	Total Issued Capital
Ordinary	500,000.00	0.00	500,000.00
Preference	0.00	0.00	0.00
Others	0.00	0.00	0.00

DIRECTORS / OFFICERS						
Name	Residential Address	New ID No	Old IC No	Designation	Date of Appointment	Date of Resignation
[REDACTED]	413-I, JALAN TEKUKUR, 20300 KUALA TERENGGANU, TERENGGANU	[REDACTED]	-	DS	16-07-1981	-
[REDACTED]	PT 2027, TAMAN BUKIT BAYAS INDAH, JALAN PASIR PANJANG, 21100 KUALA TERENGGANU, TERENGGANU	[REDACTED]	-	SC	04-09-2017	-

SHAREHOLDERS					
Name	Address	BR / New ID No	LC / Old IC No	Shareholding (Shares)	Shareholding (%)
[REDACTED]	413-I, JALAN TEKUKUR, 20300 KUALA TERENGGANU, TERENGGANU	[REDACTED]	-	200,000.00	40.00
[REDACTED]	-	[REDACTED]	-	150,000.00	30.00
[REDACTED] SHARIF	413-H, JALAN TEKUKUR,	[REDACTED]	-	150,000.00	30.00

COMPANY CHARGES					
<i>Note: U=Unsatisfied, S=Fully Satisfied, R=Fully Released, P=Partly Released</i>					
No	Amount	Created Date	Status	Chargee	
1.	560,000.00	15-01-2003	U	EONCAP ISLAMIC BANK BERHAD	
2.	1,404,000.00	10-08-2004	U	EONCAP ISLAMIC BANK BERHAD	
<i>Note: Total Company Charges (RM): 1,964,000.00</i>					

SAMPLE CTOS



Knowledge Creates Confidence

Strictly Confidential

Report No. : CM-2911-20230130101807
 Attention : ec980500pkns (PKNS(P COMMON)
 Account : EC980500 (PERBADANAN KEMAJUAN NEGERI SELANGOR
 Date : 2023-01-30 10:18:07
 Tel : +60355250300

CTOS Lite REPORT

3.	1,404,000.00	10-08-2004	U	EON BANK BERHAD
4.	145,000.00	03-04-2005	U	BANK ISLAM MALAYSIA BERHAD
5.	225,000.00	04-05-2006	U	BANK ISLAM MALAYSIA BERHAD
6.	217,500.00	14-02-2007	U	EONCAP ISLAMIC BANK BERHAD
7.	217,500.00	14-02-2007	U	EONCAP ISLAMIC BANK BERHAD

Note: Total Company Charges (RM): 4,173,000.00

FINANCIAL HIGHLIGHTS					
Financial Year End	31-12-2021	31-12-2020	31-12-2019	31-12-2018	31-12-2017
Date of Tabling	-	-	-	-	-
Auditor	-	-	-	-	-
Auditor Address	-	-	-	-	-
Exempt Private Company	31-12-2021	31-12-2020	31-12-2019	31-12-2018	31-12-2017
Unqualified Reports (Y/N)	-	-	-	-	-
Consolidated Accounts (Y/N)	-	-	-	-	-
Balance Sheet					
Non-current Assets	-	-	-	-	-
- Fixed Assets	-	-	-	-	-
- Other Assets	-	-	-	-	-
Current Assets	-	-	-	-	-
Total Assets	-	-	-	-	-
- YoY Growth	-	-	-	-	-
Non-current Liabilities	-	-	-	-	-
Working Capital	0.00	0.00	0.00	0.00	0.00
Current Liabilities	-	-	-	-	-
Long Term Liabilities	-	-	-	-	-
Total Liabilities	-	-	-	-	-
- YoY Growth	-	-	-	-	-

SAMPLE CTOS

Financial Year End	31-12-2021	31-12-2020	31-12-2019	31-12-2018	31-12-2017
Liquidity Ratios					
Current Ratio	-	-	-	-	-
Working Capital Days	-	-	-	-	-
Profitability Ratios					
Return On Assets (ROA) [%]	-	-	-	-	-
Return On Equity (ROE) [%]	-	-	-	-	-
PBT Margin [%]	-	-	-	-	-
PAT Margin [%]	-	-	-	-	-
Return on Capital	-	-	-	-	-
Efficiency Ratios					
Current Asset Turnover	-	-	-	-	-
Total Asset Turnover	-	-	-	-	-
Non-Current Asset Turnover	-	-	-	-	-
Working Capital Turnover	-	-	-	-	-
Leverage Ratios					
Gearing Ratio	-	-	-	-	-
Debt to Asset Ratio [%]	-	-	-	-	-
Debt to Equity Ratio [%]	-	-	-	-	-
Shareholders Equity Ratio	-	-	-	-	-
Other Ratios					
Dividend Pay-out Ratio	-	-	-	-	-
Earnings per Share	-	-	-	-	-
Dividend per Share	-	-	-	-	-

** The figures provided under the CCM's computer printout search are indicative only and do not necessarily balance.*

SHAREHOLDING

Note: This section reflects the shares and/or shareholding percentage of a business entity(ies) held by the subject of this credit report. You are advised to purchase latest SSM report or Form 24 for detailed shareholding information.

No	Name	CR / BR NO.	Paid-Up Capital (RM)	Shareholding (%)	Status	Last Updated
1.	PESAJAYA SDN BHD	0265220-T/ 199301011483	50,002.00	50.00	EXISTING	31-12-2016

C1: BANKING PAYMENT RECORDS (SOURCE: CCRIS, BANK NEGARA MALAYSIA)

Not available in Lite Report - please obtain consent from subject and use the CTOS Report for credit related information

C2: CCRIS SUPPLEMENTARY INFORMATION

Not available in Lite Report - please obtain consent from subject and use the CTOS Report for credit related information

E: TRADE REFERENCE

Not available in Lite Report - please obtain consent from subject and use the CTOS Report for credit related information

COMPANY PROFILE – (CP)

PARTICULARS OF THE SUBJECT PROVIDED BY YOU		
Name Of Subject	[REDACTED] BERHAD	
Local No	[REDACTED]	
Your Ref. No		
INFORMATION IN OUR DATABANK		
Name Of Subject	[REDACTED] BERHAD	
Local No	004261 (3045 - H)	
ADDRESS(S) IN OUR DATABANK		
NOTE: The address(s) stated below may not be the current or last known address of the subject.		
Address	Date Captured	
GROUND FLOOR WISMA SUDIMAN PERSIARAN RAJA CHULAN 50200 KUALA LUMPUR WILAYAH PERSEKUTUAN	01 Mar 2023	
KOMPLEKS ANTARABANGSA, JLN SULTAN ISMAIL, LEVEL 8 50250 KUALA LUMPUR	14 Aug 2014	
COMPANY DETAILS		
NOTE: The following company details are extracted from SSM and other appropriate sources. There may be changes to the details of the Subject company which may not be available to the public.		
Local No	127601004261 (3045 - H)	
Company Name	[REDACTED] BERHAD	
Former Name	MALAYAN TIN DREDGING (M) SON BHD (30 Oct 1961)	
	MALAYSIA MINING CORPORATION BERHAD (04 Jun 2004)	
Incorporation Date	19 Nov 1975	
Type	LIMITED BY SHARES PUBLIC LIMITED	
Market	MAIN MARKET - BURSA MALAYSIA	
Listing Date	1977-07-12	
Status	EXISTING	
Private Exempt Company	N/A	
Business Address	GROUND FLOOR WISMA SUDIMAN PERSIARAN RAJA CHULAN 50200 KUALA LUMPUR WILAYAH PERSEKUTUAN	
Registered Address	GROUND FLOOR WISMA SUDIMAN PERSIARAN RAJA CHULAN 50200 KUALA LUMPUR WILAYAH PERSEKUTUAN	
Total Issued and Paid Up Capital	RM 1,000,000,000.00	
Business Sector	CONSTRUCTION	
Nature of Business	THE COMPANY UNDERTAKE MINING AND MINERAL EXPLORATION ACTIVITIES AND ALSO DERIVES INCOME FROM ITS INVESTMENTS. THE SUBSIDIARIES OF THE COMPANY ARE PRINCIPALLY INVOLVED IN ENGINEERING, INFRASTRUCTURE AND UTILITIES.	
Auditor	PRICEWATERHOUSECOOPERS PLT (LLP0014401-LCA) (PYE 31 December 2021)	
Auditor's Address	LEVEL 10, MENARATH 1 SENTRAL JALAN RAKYAT KUALA LUMPUR SENTRAL 50470 KUALA LUMPUR WILAYAH PERSEKUTUAN	
Last Financial Filed	31 Dec 2021	
Last Updated by Expertise	01 Mar 2023	
SUMMARY OF SHARE CAPITAL		
Total Issued (RM) 1,000,000,000.00	CASH	OTHERWISE THAN CASH

SAMPLE CTOS COMPANY

SAMPLE CTOS COMPANY

Accumulated Profit Carried Forward	2,817,999,000.00	0.00	0.00	0.00	0.00
Minority Interest	816,106,000.00	787,190,000.00	782,751,000.00	733,217,000.00	717,797,000.00
Total Equity	11,182,034,000.00	10,297,477,000.00	10,096,781,000.00	10,292,987,000.00	10,732,709,000.00
Non Current Liabilities	11,289,231,000.00	11,938,772,000.00	10,529,534,000.00	9,729,190,000.00	8,948,163,000.00
Current Liabilities	3,732,241,000.00	3,873,180,000.00	5,809,446,000.00	5,202,890,000.00	3,734,197,000.00
Total Liabilities	15,021,472,000.00	15,811,952,000.00	16,338,980,000.00	14,932,080,000.00	12,682,360,000.00
Total Equity & Liabilities	26,203,506,000.00	26,109,429,000.00	26,445,763,000.00	25,224,967,000.00	23,415,069,000.00

LEGEND:

NA: Information not available from SGM

PROFIT AND LOSS ACCOUNT

Financial Year End	31 Dec 2021	31 Dec 2020	31 Dec 2019	31 Dec 2018	31 Dec 2017
Revenue	4,981,083,000.00	4,482,748,000.00	4,711,726,000.00	4,883,770,000.00	4,192,096,000.00
Profit(Loss) Before Tax	1,225,522,000.00	883,714,000.00	521,891,000.00	402,927,000.00	451,739,000.00
Profit(Loss) After Tax	1,053,752,000.00	445,844,000.00	306,410,000.00	267,037,000.00	267,466,000.00
Minority Interest	-90,725,000.00	-70,548,000.00	-48,244,000.00	-46,967,000.00	-42,048,000.00
Net Dividend	-106,577,000.00	-182,704,000.00	-121,802,000.00	-121,802,000.00	-121,802,000.00

LEGEND:

NA: Information not available from SGM

KEY FINANCIAL RATIOS

Financial Year End	31 Dec 2021	31 Dec 2020	31 Dec 2019	31 Dec 2018	31 Dec 2017
Profitability Ratio					
Profit / Loss Before Tax Margin(%)	24.60	14.58	11.08	8.08	10.96
Profit / Loss After Tax Margin(%)	21.16	9.92	6.30	5.38	6.43
Return on Assets(%)	4.02	1.71	1.14	1.08	1.17
Return on Equity(%)	9.42	4.33	2.97	2.59	2.81
Return On Sales(%)	24.60	14.58	11.08	8.08	10.96
Return On Capital(Times)	0.06	0.02	0.01	0.01	0.01
Liquidity Ratio					
Current Ratio (Times)	1.19	1.09	0.75	0.88	0.26
Efficiency Ratio					
Current Assets Turnover	1.12	1.07	1.06	1.07	1.17
Non-Current Assets Turnover	0.23	0.21	0.21	0.24	0.22
Total Assets Turnover	0.19	0.17	0.18	0.20	0.18
Working Capital Days	52.75	27.35	NA	NA	NA
Leverage Ratio					
Gearing Ratio (Times)	1.34	1.54	1.62	1.46	1.23
Debt Ratio (Times)	0.57	0.61	0.62	0.59	0.55
Shareholders Equity Ratio (Times)	0.43	0.39	0.38	0.41	0.46
Debt to Capital Ratio (Times)	0.57	0.61	0.62	0.59	0.55
Growth Trend Ratio					
Revenue Trend (%)	10.67	-4.65	-5.48	19.82	NA
Net Income Trend (%)	136.35	48.41	12.50	-0.16	NA

Introduction to CCRIS

Pengenalan kepada CCRIS

CCRIS memproses data kredit yg diterima daripada institusi kewangan secara automatik dan menggabungkan maklumat tersebut ke dalam laporan kredit. Data ini akan dibekalkan semula kepada institusi kewangan yg memohon untuk mendapatkan maklumat kredit pelanggan

**Available at BNM kiosk (free); or
www.MYCREDITINFO.com.my website (RM15)**

CCRIS Report from BNM

RAHSIA



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

CREDIT REPORT

User ID : ckkiosk13
Report ID : PUBLICREQ
Date : 02/10/2012

Borrower Name	ID Number 1	ID Number 2	Date of Birth / Registration	Nationality	Warning
				MY	

Credit Information

No	Approval Date	Status	Capacity	Lender	Branch	Facility	Account/Application Number	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Collateral Type	Principle Repayment Term	Instalment in Arrears for Last 12 Months												Legal Status	Date Status Updated					
													2012						2011												
													Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov							
Outstanding Credit A																															
1	01/03/2009	Outstanding	Own	RHBBANK	12479	Purchase of Passenger Cars		25,397	31/8/2012	34,000	30	Monthly																			
2	11/11/2010	Outstanding	Own	CHARTERED	14015	Credit Card		43,598	31/8/2012	43,750	00	Monthly																			
3	09/11/2010	Outstanding	Own	CHARTERED	14015	Housing Loans/Financing		689,627	31/8/2012	704,510	00	Monthly																			
4	31/05/2012	Outstanding	Own	CITIBANK	14014	Credit Card		15,558	31/8/2012	E	00	Monthly																			
		Outstanding				Credit Card		24,339	31/8/2012		00	Monthly																			
5	30/05/2012	Outstanding	Own	RHBBANK	14008	Credit Card		9,933	31/8/2012	30,000	00	Monthly																			
		Outstanding				Credit Card		18,526	31/8/2012		00	Monthly																			
6	16/05/2012	Outstanding	Own	CIMB BANK	14003	Credit Card		49,977	31/8/2012	50,000	00	Monthly																			
Total Credit								877,905		Total Limit	902,260																				

Special Attention Account **B**
No special attention records on files.



Application for Credit **C**

7	15/05/2012	Approved by FI	Own	CIMB BANK	14003					50,000																	
8	26/05/2012	Approved by FI	Own	RHBBANK	14017					30,000																	
9	02/06/2012	Approved by FI	Own	CITIBANK	14014					40,000																	
10	02/06/2012	Approved by FI	Own	CITIBANK	14014					40,000																	

Sample of CCRIS

Contoh CCRIS

CCRIS REPORT (Sample)

CCRIS Detail Report Detail															 											
	Date/ R&R	STS Capacity		Lender Type	MY/ FGN	Facility	Total O/Standing (RM)	Date Balance Updated	Limit/ Instalment Amt (RM)	PRIN. REPMT. Term	Col Type	Conduct of account for last 12 months												LGL STS	Date Status Updated	
												2018						2017								
												N	O	S	A	J	J	M	A	M	F	J	D			
1	18/12/2006	Own	CB	F				7,600			00															
2		O			CRDTCARD	1,156	31/10/2018			MTH		0	0	1	1	0	0	0	0	0						
3	02/02/2005	Own	CB	M				126,619			10															
4		O			HSLNFNCE	100,836	31/10/2018	953		MTH	10	0	0	0	0	0	1	1	1	1	1	0				
5	24/05/2005	Own	CB	M				94,581			10															
6		O			HSLNFNCE	28,148	31/10/2018	661		MTH		0	0	0	0	0	1	1	0	0	0	0				
7	01/06/2009	Own	OTH	M				90,000			00															
8		O			PELNFNCE	49,554	31/10/2018	939		MTH		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	08/11/2001	Own	OTH	M				25,857														11		08/11/2018		
10		O			OTLNFNCE	18,560	31/10/2018	18,560		MTH	00	51	51	51	51	51	51	47	51	51	51	51				
11	30/03/2017	Own	OTH	M				3,650																		
12		O			ISPWNBKG	3,405	31/10/2018			BUL	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	17/12/2014	Own	CB	M				75,000																		
14		O			PELNFNCE	55,239	31/10/2018	875		MTH	00	0	0	0	0	0	0	0								
15	26/11/2018	P Own	OWN	M				200,000																		

CCRIS Sales Report Header

Report Date	Batch ID	Customer Name	CIF #	Bus. Reg / IC No	From Year	To Year	Total Outstanding (RM)	Total Approved Limit (RM)
06-Mar-2023	6443158	[REDACTED]			2022	2023	79,613	111,106

CCRIS Detail Report Detail

	Date/R&R	STS	Capacity	Lender Type	MY/FGN	Facility	Total O/Standing (RM)	Date Balance Updated	Limit/ Instalment Amt (RM)	PRIN. REPMT. Term	Col Type	Conduct of account for last 12 months												LGL STS	Date Status Updated	
												2023						2022								
												F	J	D	N	O	S	A	J	J	M	A	M			
1	30/07/2015		Own	CB	M			39,800			30															
2		O				PCPASCAR	15,911	31/01/2023	471	MTH		0	0	1	1	1	1	2	1	1	0	0				
3	18/10/2018		Own	CB	M			10,000																		
4		O				PELNFNCE	4,154	31/01/2023	100	MTH		0	0	0	0	0	0	1	0	0	0	0				
5	24/12/2021		Own	OTH	M			37,306																		
6	31/12/2021	T				OTLNFNCE	36,717	31/01/2023	201	MTH	00	9	9	9	8	7	6	5	4	3	2	1				
7	08/01/2019		Own	OTH	F			4,000																		
8		O				CRDTCARD	3,982	31/01/2023		MTH	00	0	0	2	1	0	0	1	0	0	0	0				
9	07/03/2022		Own	OTH	F			20,000																		
10		O				PELNFNCE	18,849	31/01/2023	371	MTH		0	0	1	0	0	0	0	0	0	0	0				
11	07/03/2022	T	Own	OTH	F	PELNFNCE			20,000																	
12	20/03/2022	A	Own	OTH	F	CRDTCARD			4,000																	
13	16/02/2023	P	Own	CB	M	HSLNFNCE			407,462																	
14	22/02/2023	P	Own	OWN	M	HSLNFNCE			436,886																	

CCRIS Sales Report Header

	Report Date	Batch ID	Customer Name	CIF #	Bus. Reg / IC No	From Year	To Year	Total Outstanding (RM)	Total Approved Limit (RM)
1	28-Dec-2022	6212710	[REDACTED]	[REDACTED]	[REDACTED]	2021	2022	30,014	94,394
2	28-Dec-2022	6212713	[REDACTED]	[REDACTED]	[REDACTED]	2021	2022	478,250	505,931

CCRIS Detail Report Detail

	Date/R&R	STS	Capacity	Lender Type	MY/FGN	Facility	Total O/Standing (RM)	Date Balance Updated	Limit/Instalment Amt (RM)	PRIN. REPMT. Term	Col Type	Conduct of account for last 12 months												LGL STS	Date Status Updated												
												2022														2021											
												D	N	O	S	A	J	J	M	A	M	F	J			D	N	O	S	A	J	J	M	A	M	F	J
1	27/04/2009		Own	CB	M			20,000			00																										
2		O				PELNFNCE	8,379	30/11/2022	237	MTH		4	4	4	4	4	4	3	2	1	0	0															
3	12/01/2010		Own	CB	M			21,000																													
4		O				PELNFNCE	6,195	30/11/2022	203	MTH	00	0	0	0	0	0	0	0	0	0	0	0															
5	24/10/2011		Own	OTH	M			55,000			00																										
6		O				PELNFNCE	45,047	30/11/2022	470	MTH		0	0	0	0	0	0	0	0	0	0	0															
7	22/05/2020		Own	CB	M			388,438			10																										
8	30/04/2022		Own	CB	M			398,727			00	2	2	1	1	0	0	2	2	0	1	0															
9	10/08/2020		Own	CB	M			10,000			00																										
10		O				CRDTCARD	9,995	30/11/2022				1	1	0	0	0	0	0	0	0	0	0															
11	08/02/2021		Own	OTH	M			13,493																													
12		O				OTLNFNCE	9,907	30/11/2022	163	MTH	00	0	0	0	0	0	0	0	0	0	0	0															
13	28/12/2022	P	Joint	OWN	M				213,310																												

Special Attention Account

Date	STS	Capacity	Lender Type	MY/FGN	Facility	Total O/Standing (RM)	Date Balance Updated	Limit (RM)	PRIN. REPMT. Term	Col Type	Conduct of account for last 12 months												LGL STS	Date Status Updated												
											2022														2021											
											D	N	O	S	A	J	J	M	A	M	F	J			D	N	O	S	A	J	J	M	A	M	F	J

CCRIS Summary Report

Warning	Total No. of Credit Applications						Summary of Potential & Current Liabilities									Legal Action Taken
	Approved for Past 12 Months			Pending as of Today			As Borrower			As Guarantor			Total			
	No. of App.	Total Amout (RM)		No. of App.	Total Amout (RM)		O/standing (RM)	Total Limit (RM)	FEC Limit (RM)	Total Limit (RM)	FEC Limit (RM)	Total Limit (RM)	FEC Limit (RM)			

CREDIT FACILITY STATUS

STS (Status)	<p>Refers to status of the credit facility where:</p> <p>(c) Outstanding Credit</p> <ul style="list-style-type: none">O = OutstandingT = Restructured credit facility (where the original loan has now been replaced with a new facility)C = Rescheduled credit facility (where the original repayment schedule of the loan has now been rescheduled)G = Outstanding from call of guarantee / standby LC (where there is a default on the original loan and the guarantee is now called upon)K = Loan under Debt Management Programme (DMP) by Agensi Kaunseling dan Pengurusan Kredit (AKPK) <p>(d) Application for Credit</p> <ul style="list-style-type: none">P = Pending decision by PFIsA = Approved by PFIs and accepted by applicantT = Approved by PFIs but pending acceptance by applicant
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DIRECT OR INDIRECT FACILITY

Capacity	<p>Refers to whether the loan is taken directly or indirectly by the customer.</p> <p>Own = The credit facility is obtained by the borrower himself</p> <p>Joint = The credit facility is obtained by the borrower himself with another borrower in a joint application, e.g. in a joint housing loan</p> <p>Sole = The credit facility is obtained by the sole proprietorship in which the borrower is the owner</p> <p>Partner = The credit facility is obtained by the partnership in which the borrower is one of the partners</p> <p>Prof = The credit facility is obtained by the professional body (i.e. lawyers, doctors, accountants who are not registered with SSM) in which the borrower is one of the partners)</p>
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Case Study

Debt Consolidation

Gabungan Hutang

PAYSLIP (SLIP GAJI)

PAYSLIP FOR JANUARY 2019

EMPLOYEE STAFF ID : 03819
EMPLOYEE NAME :
BANK :
ACCOUNT NO. :

EMPLOYEE ID
DIVISION
EPF NO
TAX NO.

PENDAPATAN	AMAUN (RM)	POTONGAN	AMAUN (RM)
GAJI POKOK	4,800.00	PINJAMAN PERIBADI	420.00
IMBUHAN TETAP PERUMAHAN	400.00	EPF	616.00
IMBUHAN TETAP KERAJIAN	400.00	SOC SO	19.75
		ZAKAT W.P. KUALA LUMPUR	150.00
		CUKAI PENDAPATAN	335.65
JUMLAH PENDAPATAN	5,600.00	JUMLAH POTONGAN	1,541.40
		GAJI BERSIH	4,058.60

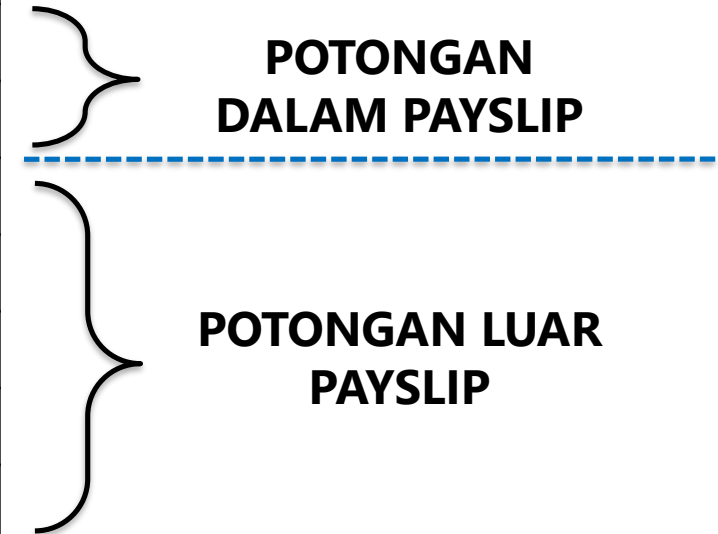
CCRIS Report Detail

No.	Approval Date / R&R	Status	Capacity	Lender	Branch Code	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Installment Amount (RM)	Principal Repayment Term	Collateral Type	Installment In Arrears for Last 12 Months												Legal Status	Date Status Updated					
												2019						2018												
												Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr							
CREDIT ACCOUNTS (Including Subject's own/ joint/ sole-proprietor/ partnership accounts)																														
1	15/09/2010		OWN		14005			15,000.00																						
		OUTSTANDING				CREDIT CARD	2,200.00	28/02/2019	0.00	MONTHLY	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
2	31/10/2010		OWN		14013			5,000.00			CLEAN																			
		OUTSTANDING				CREDIT CARD	4,999.00	28/02/2019	0.00	MONTHLY		0	0	0	0	0	0	0	0	0	0	0	0	0	0					
3	01/07/2014		JOINT		12206			312,233.00			PROPERTIES																			
		OUTSTANDING				HOUSING LOANS/FINANCING	296,112.00	28/02/2019	1,483.00	MONTHLY		0	0	0	0	0	0	0	0	0	0	0	0	0	0					
4	28/07/2016		OWN		14001			6,161.00																						
		OUTSTANDING				NATIONAL HIGHER EDUCATION FINANCING	2,385.00	28/02/2019	108.00	MONTHLY	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
5	12/04/2017		OWN		14014			25,000.00																						
		OUTSTANDING				VEHICLE FINANCING	16,445.00	28/02/2019	460.00	MONTHLY	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
6	29/03/2018		OWN		64084			95,000.00																						
		OUTSTANDING				PERSONAL LOANS/FINANCING	88,525.00	28/02/2019	1,236.00	MONTHLY	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
7	04/03/2015		OWN		14044			30,000.00																						
		OUTSTANDING				PERSONAL LOANS/FINANCING	23,015.00	28/02/2019	420.00	MONTHLY	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
						TOTAL OUTSTANDING BALANCE:	446,591.00		TOTAL LIMIT:	488,394.00																				
SPECIAL ATTENTION ACCOUNTS																														
APPLICATION FOR CREDIT																														
1	29/03/2018	ACCEPTED BY CUSTOMER	OWN	BANK RAKYAT	64084			95,000.00																						
								TOTAL LIMIT:	95,000.00																					

CONTOH PENGIRAAN GAJI BERSIH

GAJI BERSIH SETELAH MENGAMBIL KIRA KOMITMENT DI LUAR PAYSALIP :

PENDAPATAN		POTONGAN	
	RM		RM
GAJI KASAR	5,600.00	POTONGAN BERKANUN	1,121.40
		PINJAMAN PERIBADI 1	420.00
		PINJAMAN PERIBADI 2	1,236.00
		PINJAMAN KERETA	460.00
		PINJAMAN RUMAH	741.50
		KAD KREDIT 1	110.00
		KAD KREDIT 2	250.00
JUMLAH GAJI	5,600.00	JUMLAH POTONGAN	4,338.90
GAJI BERSIH SEKARANG = RM 1,261.10			



JUMLAH KOMITMEN = RM3,217.50 @ DSR 71.84%

Debt Consolidation Proposal

Cadangan Gabungan Hutang

Cadangan Penyelesaian (1/2)

Pendapatan Boleh Guna

Gaji Kasar : RM 5,600.00
 Potongan : **RM 1,121.40**
TOTAL : RM4,478.60

DEBT SERVICE RATIO
 80% X RM4,478.60 = **RM3,582.88**

**DEDUCTION
LIMIT**

POTONGAN DALAM PAYSALIP		POTONGAN LUAR PAYSALIP	
	RM		RM
PINJAMAN PERIBADI 1	420.00	PINJAMAN PERIBADI 2	1,236.00
		PINJAMAN KERETA	460.00
		PINJAMAN RUMAH	741.50
		KAD KREDIT 1	110.00
		KAD KREDIT 2	250.00
JUMLAH	420.00	JUMLAH	2,797.50
JUMLAH KOMITMEN = RM3,217.50 @ DSR 71.84%			

dikecualikan

GABUNGGAN

Cadangan Penyelesaian (2/2)

JUMLAH HUTANG DIGABUNGKAN		PENYELESAIAN
PINJAMAN PERIBADI 1	RM 23,015.00	APPLY RM140,000 @ RM 1,557.81
PINJAMAN PERIBADI 2	RM 88,525.00	
PINJAMAN KERETA	RM 16,445.00	
KAD KREDIT 1	RM 2,200.00	
KAD KREDIT 2	RM 4,999.00	
JUMLAH	RM 135,184.00	

Debt Consolidation Impact/Benefit

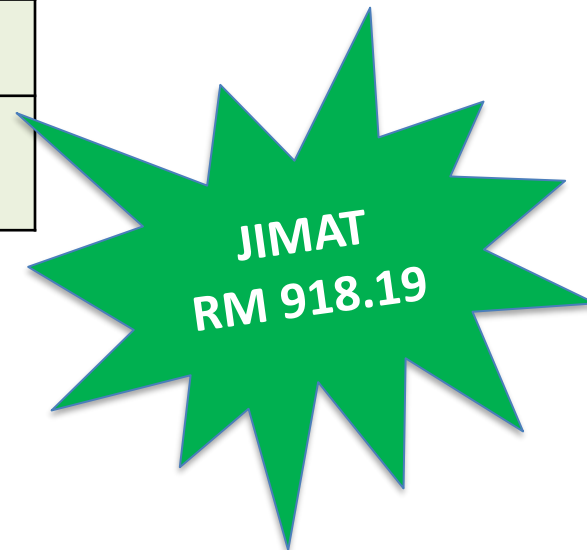
Kesan Gabungan Hutang

KESAN GABUNGAN HUTANG

SEBELUM		SELEPAS	
	RM		RM
GAJI KASAR	5,600.00	GAJI KASAR	5,600.00
POTONGAN BERKANUN	(1,121.40)	POTONGAN BERKANUN	(1,121.40)
(-) DALAM PAYSILIP	(420.00)	(-) DALAM PAYSILIP	-
(-) LUAR PAYSILIP	(2,797.50)	(-) LUAR PAYSILIP	(2,299.31)
GAJI BERSIH	1,261.10	GAJI BERSIH BARU	2,179.29
JUMLAH KOMITMEN = RM3,217.50 @ DSR 71.84%		JUMLAH KOMITMEN = RM2,299.31 @ 51.33%	



1. JUMLAH POTONGAN AKAN BERKURANG
2. DSR AKAN MENURUN
3. GAJI BERSIH AKAN MENINGKAT





News

POWER! AKPK Infoline

03-2616 7766

Amalkan Pengurusan Kewangan Berhemat Sebagai Budaya Hidup



AKPK launches POWER! OLP for easier access to financial education

Program 'Power – Mengurus Wang Ringgit Anda' boleh diikuti secara atas talian

"Pelanggan hanya perlu melayari laman sesawang power.akpk.org.my. Kursus 'Power' secara atas talian sesuai kepada mereka yang sibuk, tinggal jauh dari pejabat-pejabat AKPK dan mahu menjimatkan masa kerana secara atas talian mereka hanya perlu meluangkan masa selama dua jam sehingga sesi selesai.

Peserta kursus 'Power' AKPK harus menyimpan sijil penyertaan masing-masing untuk digunakan pada masa akan datang sekiranya mahu membuat pinjaman peribadi atau pinjaman sewa beli kerana ia antara syarat ditetapkan Bank Negara bagi tujuan itu."

The background features a light gray gradient. A solid red horizontal line spans the width of the image. Below it, several teal-colored wavy lines flow across the frame. One of these waves is filled with a pattern of small teal circles, creating a textured effect. The text 'Our Product' is centered within a white rectangular box that overlaps the red line and the teal waves.

Our Product

Products On The Shelf



Financing



BSN MyRinggit/i

- Government Sector
- Private Sector
- Financial Institution & Professional
- ASB Financing



BSN MyHome/i

- Residential Property
- Program Perumahan Rakyat (PPR)
- Syarikat Jaminan Kredit (SJKP)
- Top-up Financing
- Skim Rumah Pertamaku (SRP)



BSN MyAuto/i

- BSN MyAuto
- BSN MyAuto High Ranking Officer Scheme



Business Financing

- BSN Micro/i
- BSN Microplus
- Semarak Niaga

Products On The Shelf



Deposits



BSN Wealth Management



Cards



Banking Channels



Financing



Banking Services

**Contact our AM/Sales Advisor for an appointment:
Call, SMS, whatsapp**

YUSUF QARDHAWY

017 682 9948

yusufqardhawy@bsn.com.my



BSN

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