

## **10.0 Summary and Conclusion**

By implementing the BIS, the information on the account provided/obtained from the branches is verified before submission and therefore, efficiency and sufficiency is increased. With the BIS, the NPL can be transferred fast and efficiently processed to avoid backlog and critical accounts. By hiring Accounts Executive, the shortage of manpower is resolved. Aside from that, the executive will also reduce the processing time for the rehabilitation process. Problems of lack of communication between branches and the Rehabilitation Department an incomplete information is received would be solved by the accounts executive and the BIS. By forming the CMU, the Bank's current process flow is not limited to rescheduling and restructuring (debt restructuring) of the NPL only. This strengthens the purpose of its existence by instituting an actual recovery program which is consistent with the Bank's overall objective. Through the formation of CMU, the Bank will have internal expertise in marketing, management, technical and financial restructuring to advice NPLs recovery accordingly. Therefore, various problems that occur when hiring third party will be avoided and more SME's will benefit from this. We believe our recommendations can achieve the desired results provided the culture of change permeates and is encouraged throughout the department.