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**CREDIT GRANTING PROCEDURES (UMKM) AT  
PT. BPR DEVELOPMENT KERINCI**

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**ABSTRACT**

*Based on the conclusions obtained from this research, suggestions obtained from this research, suggestions can be made to PT. BPR Pembangunan Kerinci as a complement to research results, namely improving employee capabilities and performance in credit granting procedures (UMKM) through research conducted. BPR Pembangunan Kerinci must carry out credit analysis in a more thorough, structured and objective manner and carry out supervision on a scale. Furthermore, credit management is more controlled and managed well to prevent bad credit or problematic credit, and to create affectiveness in credit granting procedures*

*Keywords: Procedure, Credits*

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**INTRODUCTION**

The role of banking is very important in realizing the economy in Indonesia. Where banking as a company operating in the financial sector occupies an important position in economic development. Because one of the bank's activities is collecting funds from the community and distributing them back to people in need to improve people's living standards. According to Law Number 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking, it is stated that banks are business entities that collect funds from the public in the form of savings and channel them back in the form of credit or other forms to improve the standard of living of many people.

As time goes by, accompanied by advances in technology, banks are no longer known as places to just borrow and save money, but now banks also provide other services in the form of deposits, providing credit and facilitating the payment of various public bills, one of the banks that provides these facilities is PT. BPR Pembangunan Kerinci is a financial institution located in Kerinci.

Kerinci People's Credit Bank is an institution that accepts deposits only in the form of time deposits, savings and other similar forms and distributes funds in the form of credit or in other forms in order to improve the standard of living of people

who carry out their business activities through conventional principles or based on principles. sharia which in its activities does not provide services in payment traffic.

Rural Credit Banks are banks that do not provide services in payment traffic, which carry out their business activities conventionally. PT. The Kerinci Development People's Credit Bank is a financial institution that carries out banking business activities, especially in the productive Micro, Small and Medium Enterprises (MSME) sector, so that it can increase the income of rural communities. The advantage of taking a title about credit granting procedures is that you can find out how to give credit to people who need funds, so that people don't experience problems when giving credit by banks.

### **Understanding Banks**

According to Kasmir (2016), a bank is a banking institution whose main activity is collecting funds from the community and channeling these funds back in the form of credit to the community as well as providing other banking services. Banking activities are always related to and inseparable from the financial sector and the services provided by banks as well as providing good service to their customers. In bank activities, collecting funds or what is known as funding means collecting public funds in the form of savings, current accounts and deposits. Banks are a place to save and invest, so customers will get benefits in the form of interest and security of their money, then transactions made by customers will be easy. Next, the process of distributing funds is known as lending, which means distributing funds in the form of credit or financing.

Law Number 10 of 1998 explains that banking is a business entity that collects funds from the public and channels them back in the form of credit and/or other forms in order to improve the standard of living of many people. This banking activity is very commonly carried out by every bank in Indonesia and is regulated by regulations set by Bank Indonesia.

### **Understanding Bank Services**

Bank services are all banking activities related to service activities for banking tasks and functions, either directly or indirectly. The aim of providing banking services is to support and facilitate the activities of collecting funds and distributing funds. Banks also gain profits from transactions provided in other banking services.

### **Bank Benefits**

- a. Collect funds. The existence of banks allows people to save money in the form of savings, current accounts and deposits.
- b. Providing loans. Banks provide various loan products for people who need funds for business capital or buying a house.
- c. Increasing the country's economic growth by distributing credit.
- d. Providing financial services. Banks also offer various products and services that make things easier for people, for example transfer facilities, bill payments and so on.



- e. Become a place to invest.

### **Functions and Roles of Banks**

The function of banks in general can be interpreted as follows (Susilo, Triandoro and Santoro, 2018) in (Zakiyah, 2019) banks function as financial intermediaries collecting funds from the people and then distributing the people's funds back to the people for various purposes. Banking functions to provide a better life to facilitate economic activities.

Meanwhile, the main function of banks is to collect and distribute people's funds and support the implementation of national development in order to increase the distribution of development and its results, economic growth and national stability, towards improving the standard of living of the people at large. The function of the Bank as a financial institution is an institution that operates in various service sectors. Banking activities are not only limited to collecting funds and distributing funds in the community.

Furthermore, the role of banks, the role of banks in Indonesia is as monetary authorities, banking and payment systems, their role is not only to maintain monetary stability, but also to maintain financial stability (banking and payment systems). The success of banks in carrying out their role in maintaining monetary stability so that they are able to support sustainable economic growth. Furthermore, the role of banks is to create healthy financial institution performance. Creating the performance of banking institutions through supervisory and regulatory mechanisms. The next role is the authority to regulate and maintain the smooth running of the payment system.

### **Understanding Credit**

Credit is the presentation of money or bills that can be equated with it based on an agreement between the debtor (customer) and the creditor (bank) in which the debtor is obliged to pay off or fulfill its obligations along with interest when they are due. Credit comes from the Italian language, *credere*, which means trust. Based on this meaning, it is clear that credit is given to debtors who the bank can trust. Between the bank and the customer, there is a bond of trust between each other, which means the bank trusts to lend its funds to the customer.

Credit is a provision of financial facilities that allows a person or business entity to borrow money to buy products and pay it back within a predetermined period of time. In the credit process there are two parties who have agreed on a credit agreement at the beginning of the credit agreement.

### **Elements of Credit**

According to Kasmir (2003) the elements are as follows:

- a. Trust

Trust is the confidence of the creditor (creditor) that the achievements they provide, whether in the form of money, goods or services, will actually be received back within a certain period of time in the future.

b. Agreement

Apart from trust, the element of agreement is also contained in the credit process, between the credit giver and the credit recipient. In the agreement, the agreement between the two parties is revealed as evidenced by their signatures regarding their respective rights and obligations.

c. Time period

Every credit disbursed must have a time period or limit for how long the credit process will run. This period includes the agreed credit repayment period. It is almost certain that there is no credit without a time limit

d. Credit risk

Why is this risk included in the credit element because the risk will be borne by the bank, whether it is an intentional risk or a risk that occurs accidentally. This is related to the repayment period which will cause a risk of the credit not being collected.

e. remuneration

Remuneration is the profit from the credit that is obtained by the party providing the credit or services that have been provided, which is known as interest.

### **Credit Worthiness Analysis**

Credit analysis is a study carried out to determine the feasibility of a credit application in order to see the ability of the applicant. The main objective of credit worthiness analysis is to obtain confidence in whether the prospective debtor has the ability and willingness to fulfill their obligations to repay the loan.

The steps in carrying out a credit worthiness analysis until the credit is approved need to be carried out as follows:

- a. Submitting a credit proposal, this stage is the first stage to obtain credit by submitting a written or verbal credit application.
- b. Investigation of loan files, this process is carried out to see whether the completeness of the credit provided is in accordance with the provisions.
- c. Credit worthiness assessment, in this assessment the bank sees whether it is suitable and appropriate to be given credit.
- d. The next stage is the interview stage, this interview is called the first interview because there are still subsequent interviews.
- e. On-the-spot inspection means seeing the condition of the prospective debtor directly, for example looking at the house and seeing the condition of the customer's environment.
- f. The second interview is carried out after a field survey to ensure that credit candidates are able to start the credit process.
- g. The last one is the credit agreement. If the steps above have been carried out then the credit candidate becomes a credit customer.



### **Credit Analysis**

PT. BPR Pembangunan Kerinci continues the process of granting credit by conducting an analysis of collateral checks or debtor businesses by applying the 5C principles to fulfill the requirements for granting credit, by emphasizing the appropriateness of granting credit according to procedures. For this reason, customers need to fulfill the 5C principles as follows:

a. *Character* (Personality)

PT. BPR Pembangunan Kerinci sees and knows the nature and behavior of prospective customers in their personal lives and the business environment they are running. This assessment is carried out by conducting direct interviews with prospective customers when applying for credit.

b. *Capital* (Capital)

This assessment of capital is seen from the debtor company's financial reports, whether the debtor company's position is running well or not. In this assessment PT. BPR Pembangunan Kerinci conducted a survey to find out the debtor company's financial reports.

c. *Capacity* (Ability)

This assessment prioritizes the potential debtor's ability to be able to pay the installments that have been determined. This is seen from the debtor's company or job, whether the company is running smoothly and whether his salary is in line with the credit he is running or not.

d. *Collateral* (Guarantee)

In general, every credit granting activity requires collateral from the debtor in the form of motor vehicle/car BPKB, house certificate, land certificate and so on. Collateral is used as a source of credit repayment if the debtor experiences difficulties in fulfilling his obligations in the future.

e. *Economic conditions* (Economic Conditions)

Assessment of the debtor's business, PT. BPR Pembangunan Kerinci looks at the condition of the debtor's business, whether it is safe or not, by looking at and reviewing the condition of his business from the last few years, now and in the future. In order to reduce the occurrence of problematic credit or bad credit.

### **DISCUSSION**

#### **Implementation of Credit Provision**

Credit granting activities at PT. BPR Pembangunan Kerinci, is carried out in accordance with credit granting procedures which are a gradual and careful process so that the credit distributed can run smoothly and be returned on time.

The following is the process of granting credit to PT. Kerinci Development Bank:

a. **Credit Applications from Prospective Customers**

This application is submitted by the prospective customer in writing by filling in a form complete with the following requirements:

- 1) Photocopy of personal identity (KTP, SIM or Passport)
- 2) 3 x 3 x 4 photographs
- 3) Photocopy of family card (KK)
- 4) Photocopy of business license (NPWP, SIUP, TDP, SITU)
- 5) Photocopy of collateral documents (land certificate, BPKB, shop certificate, etc.)
- 6) Photocopy of marriage certificate (for those who are married)
- 7) Photocopy of savings book for the last few months

After that, an inspection or evaluation of the completeness of the debtor's documents that have been submitted will be carried out, the aim of which is to find out whether the submitted documents are complete and comply with the requirements.

**b. Credit Granting Procedures**

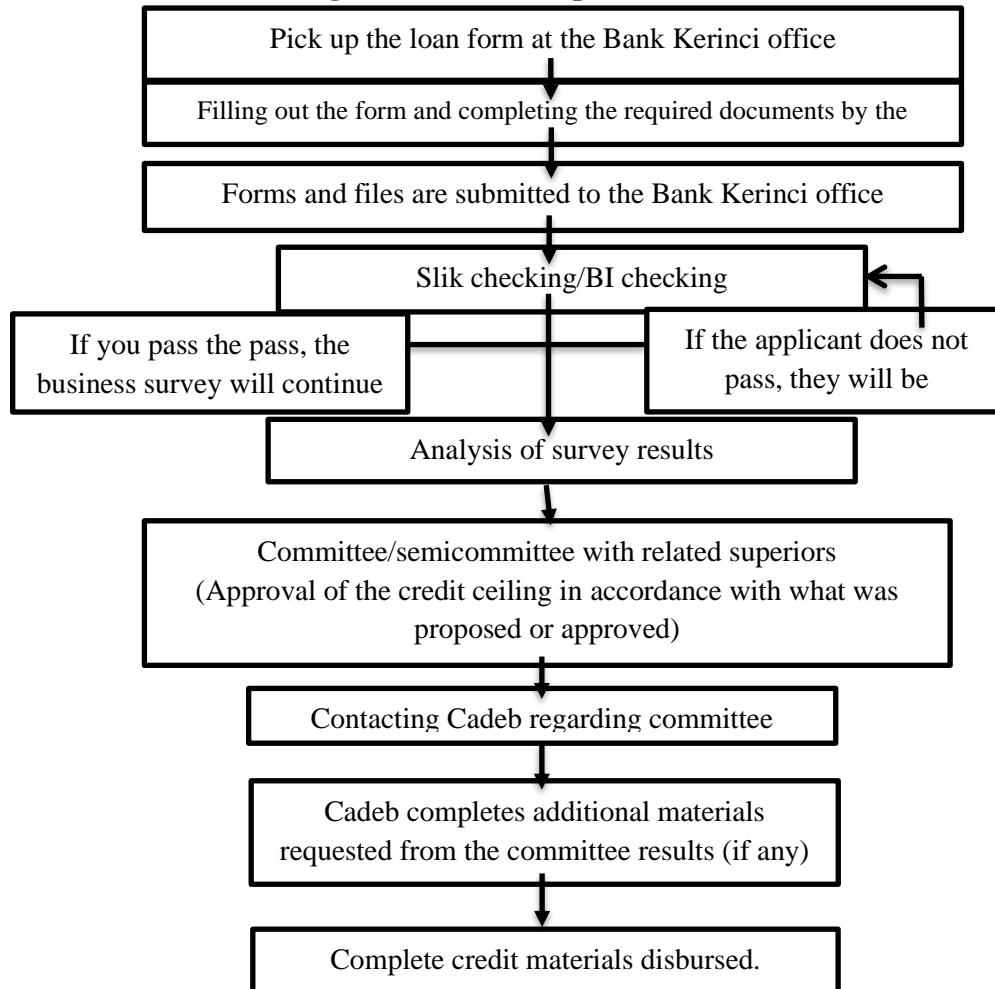
A procedure is a work procedure or activity to complete work that is arranged in an orderly manner and makes an activity easier. According to (Azhar Susanto, 2008) procedures are activities or actions that are carried out repeatedly in the same way. The procedure for granting credit from one bank to another is not much different. The only difference is in the requirements set by each bank concerned.

At PT Bank Perkreditan Pembangunan Kerinci, the procedure for granting credit to prospective customers is carried out as follows:

- 1) Credit application, prospective debtor submits a credit application
- 2) Identification of data, identification of credit applications based on the credit implementation book (PPK)
- 3) Considered to continue, considerations carried out by the bank
- 4) Data completeness, the data provided by the debtor is checked for authenticity.
- 5) Interview, the bank directly interviews the applicant
- 6) Information, site review, credit worthiness analysis, credit decisions.
- 7) The following is the flow of providing credit to PT BPR Pembangunan Kerinci:



**Figure 1**  
**Flow of Credit Granting PT. BPR Development Kerinci**



The procedure for granting credit from one bank to another is not much different. The only difference is in the requirements set by each bank concerned.

At PT. BPR Pembangunan Kerinci procedures for granting credit to prospective customers are carried out as follows:

- 1) Pick up the loan form at the BPR Pembangunan Kerinci office  
Prospective debtors take forms at the office to fill in the data and some prospective debtors do not usually come directly to the office. The bank also provides mobile cars in Kerinci district for prospective customers.
- 2) Filling out the form and completing the required documents by the applicant  
The prospective debtor fills in a form to complete the

requirements for the loan and the bank also visits the prospective debtor's house. On schedule the bank comes to the prospective debtor's sub-district using a mobile car that has been determined by the bank.

- 3) Forms and files are submitted to the Bank Kerinci office  
Prospective debtors submit applications to the Kerinci Bank Office after filling in the form and also credit officers who often go directly to the field to help with the process together with bank employees in the office.
- 4) Slik Checking/BI Checking  
The bank will check the loan application data
  - a) If you pass, the Slik will continue to the Business Survey
  - b) If the applicant does not pass, they will be contacted by the bank
- 5) Analysis of Survey Results  
What is done is to determine the purpose of this survey itself. Among them is collecting the necessary information based on the 5C principles, so that prospective customers can be analyzed well so that banks can make good decisions.
- 6) Committee/Semicommittee with related superiors  
Approval of the credit ceiling as proposed or approved
- 7) Contacting Cadeb regarding the Committee's results  
The bank contacts prospective debtors regarding the results of the committee
- 8) Cadeb completes additional materials requested from the committee results (if any)
- 9) Complete credit materials will be disbursed.

**c. Recommendation**

These are proposals and suggestions from the credit officer regarding a credit application to the head of PT. BPR Pembangunan Kerinci by considering the feasibility and risk analysis of customer requests to be approved or rejected by the branch leader.

**d. Credit Decisions**

The decision is made by the credit official who is authorized to issue the decision, while the decision is given in writing and signed by the authorized official. Credit decisions are usually given by considering feasibility and risk analysis. Notification of the decision is made in writing using a credit approval notification letter and signed by the credit officer. If the credit decision is rejected by the bank, it will be conveyed via a rejection letter from the bank.

**e. Signing of Credit Agreement**

After the credit is received, both parties enter into a credit agreement by



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signing a credit agreement on a stamp of IDR 10,000, and the bank will bind the collateral guaranteed by the debtor.

**f. Credit Realization**

At PT. BPR Pembangunan Kerinci credit realization is carried out through a savings account, if the customer does not yet have an account at PT. BPR Pembangunan Kerinci means customers are required to open a new savings book or create a new account.

**g. Credit Monitoring**

For the sake of smooth credit repayment, PT. BPR Pembangunan Kerinci regularly monitors customers, so that any problems that arise can be immediately identified and a solution can be found.

**Table 1  
MSME category based on Economic Sector at PT. People's Bank for  
Development of Kerinci**

No.	Economic sector	Year				
		2018	2019	2020	2021	2022
1.	Agriculture, Plantation and Forestry	11,606,614,294	14,737,075,648	13,828,604,927	11,635,395,799	13,484,081,057
2.	Fishery	444,714,043	345,163,393	169,469,927	210,993,100	151,596,802
3.	Construction	1,753,286,872	1,161,154,825	841,434,233	47,012,501	33,328,667
4.	Trade, wholesale and retail	13,914,050,469	16,641,133,665	10,181,142,969	12,877,514,497	12,015,601,731
5.	Freight, Warehousing and Communications	100127068	58,666,672	91,666,533	9,166,000	337,827,030

Source: Data Processing Financial Report Notes PT. People's Bank for Development of Kerinci

From the data above, MSME credit in the agricultural, plantation and forestry sectors in 2018 to 2019 experienced an increase of 26.9%, while in 2019 to 2020 MSME credit decreased by 6.16%, in 2020 to 2021 MSME credit decreased by 15.8%.%, from 2021 to 2022 MSME credit will increase by 15.8%.

From 2018 to 2019, MSME credit in the fisheries sector experienced a decline of 22.3%, while in 2019 to 2020 MSME credit experienced another decline of 50.9%, in 2020 to 2021 MSME credit experienced an increase of 24.5%, in 2021 to 2022 credit MSMEs experienced a drastic decline of 28.1%.

From 2018 to 2019, MSME credit in the construction sector experienced a decline of 33.7%, while in 2019 to 2020 MSME credit experienced another decline of 33.7%, in 2020 to 2021 MSME credit experienced a drastic decrease of 94.4%, in 2021 Until 2022, MSME credit will decline again by 29.1%, MSME credit in the construction sector will always experience a decline.

From the data above, the trade, large and retail sectors in 2018 to 2019

saw MSME credit increase by 19.5%, from 2019 to 2020 the trade economic sector experienced a drastic decline of 38.8%, the economic sector in 2020 to 2021 experienced an increase of 26, 4%, from 2021 to 2022 the economic sector will experience a decline of 6.64%. From 2018 to 2019, MSME credit in the transportation, warehousing and communications sector experienced a decline of 41.4%, in 2019 to 2020 MSME credit experienced an increase of 56.2%, in 2020 to 2021 the economic sector experienced a drastic decline of 90.0%, in 2021 to 2022 the economic sector experienced a slight increase of 0.3.

In general, MSME credit based on 5 economic sectors experienced fluctuations, but the decline fell into the reasonable category, due to the pandemic in 2019 to 2022, resulting in the economic sector experiencing a decline. After the pandemic status in Indonesia was lifted, the economic sector in Indonesia increased, as did the existing economic sectors. in detail, especially in the MSME economic sector at PT. People's Bank for Development of Kerinci.

Economic activity increases, so people need additional business capital, so the economic sector experiences an increase, especially the category (MSMEs) at PT. BPR Kerinci Development is taking advantage of this situation by increasing the amount of funds distributed to the community, so that the people of Kerinci can run businesses, especially in the MSME category, with no capital constraints.



## **CONCLUSION**

Based on the descriptions discussed in the previous chapters, it can be concluded that the procedures for granting credit (MSMEs) to PT. BPR Pembangunan Kerinci, in its credit granting process, has applied the 5C principles, namely Character, capital, capacity, collateral, and Condition of economics to anticipate and minimize the occurrence of bad credit, although there are still some problem loans, but not too many.

The credit distribution flow is very clear and can be understood by potential debtors and the public can access this information at any time via the information car owned by PT. Kerinci development BPR.

Based on the results of observations made by the author at PT. BPR Pembangunan Kerinci, regarding the provision of MSME credit, it can be concluded that the provision of MSME credit there has been carried out well in accordance with existing procedures.

Based on the economic sector at PT. BPR Development Kerinci

1. Plantation agriculture and forestry
2. Fishery
3. Construction
4. Wholesale and retail trade
5. Warehousing transportation and communications

In the period from 2018 to 2022, it experienced fluctuations but was heading towards an increase in line with economic improvements. The purpose of the credit granting procedure is to ensure the appropriateness of a credit, whether it is accepted or rejected in determining the appropriateness of a credit, so at each stage it is always carried out in depth.

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