



**CREDIT PROVIDING ACTIVITIES AT BANK NAGARI SUB-BRANCH
LUBUK GADANG SOLOK SELATAN**

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ABSTRACT

The purpose of this research is to determine the activities of providing credit at Bank Nagari Branch, Lubuk Gadang Solok Selatan. The research method for collecting data uses two methods, namely library research and field research. The result of this research is that the granting of credit to Bank Nagari Sub-Branch Lubuk Gadang Solok Selatan has been in accordance with established procedures, starting from credit applications, credit analysis, recommendations, credit decisions, signing credit contracts, credit realization and credit monitoring. Credit development at Bank Nagari Sub-Branch Lubuk Gadang Solok Selatan has increased every year, this is due to the excellent financial performance of Bank Nagari Sub-Branch Lubuk Gadang Solok Selatan.

Keywords: Activity, Credits

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INTRODUCTION

Based on Banking Law no. 10 of 1998 Credit is the provision of money or bills that can be equated with it, based on an agreement or loan agreement between the bank and another party, which requires the borrower to pay off the debt after a certain period of time with interest. The role of banking is very important, especially as a driver of development and maintaining the stability of a country's economy. Banks play an important role in providing financial assistance (credit) to people in need. The main purpose of providing credit is to gain profits from providing credit, credit that has been given by the bank to bank customers will benefit from credit interest and credit administration costs for services or services that have been provided to customers, this is important for survival. Bank. (Dwiatmanto, 2017).

Credit is something that people need to facilitate trade activities, both in the production of goods and services and also to increase or meet people's consumption needs. (Ansari & Marlius, 2014). Meanwhile, according to Farisi & Saifi (2014) Credit is trust given by financial institutions to people or organizations that need them, for the smooth running of certain businesses by providing loans.

Credit generally arises because humans have a need and desire to have goods and services that exceed the capacity of the funds they have, in order to fulfill these needs, they need to get credit (loans) from other parties, whether from other people. as well as from financial institutions such as banks. One of the credits received from the bank is commercial credit.

Healthy credit distribution activities mean that every prospective customer must provide confidence from various aspects that he can repay the credit (principal

and interest) on time. If for some reason it turns out that it has not fulfilled its obligations, the bank will confiscate collateral of sufficient value for the principal debt and pay the interest. Through this statement it can be concluded that banks must be careful in disbursing credit.

In distributing credit, banks will face various situations, such as if customers are unable to pay their obligations on time, debtors disappear and so on. Therefore, it is necessary to monitor the implementation of credit. Before debtors obtain credit, they must first go through several stages of assessment starting from the prospective debtor's application, data research by the credit department, checking data completeness, interviews, direct review of availability, credit analysis, credit decisions, credit agreement, and binding of collateral, in providing credit there are several stages known as credit granting procedures. The aim of granting credit is to ensure the creditworthiness of a credit whether it is accepted or rejected.

Bank Nagari Lubuk Gadang South Solok Sub-Branch is a business entity operating in the financial sector that provides credit facilities to the public. The public can use this service facility to borrow money which can later be used according to the initial purpose of the loan. The existence of Bank Nagari Lubuk Gadang South Solok Sub-Branch itself as a business entity operating in the financial sector which has the function of providing services and helping to improve the welfare of the community and is also of great benefit both in collecting and distributing funds is expected to provide optimal benefits for the community and improve service to the community.

Understanding Banks

A bank is a financial institution, namely a body that functions as a financial intermediary or financial intermediary between two parties, namely the party with excess funds and the party with a shortage of funds. Because of the close relationship between banks and money, banks are also called institutions that trade in money. Banks accept money deposits from the public (to receive deposits) in the form of current accounts, deposits and savings. Then the money is returned to the community in the form of credit/to make loans (Sari, 2013).

A bank is a business entity that plays an important role as a financial intermediary between parties who have excess funds (surplus units) and parties who need funds (deficit units), as well as as a financial institution whose function is to facilitate payment traffic (Saputra, 2014)

Bank Functions

Banks function as financial intermediaries, namely collecting funds, channeling funds to the public from surplus units to deposit units or moving money from debtors to creditors. (Firnando & Dona, 2007). Meanwhile, according to Yasman, (2014) the function of banks is as a place for depositing or storing money. banks provide letters or pieces of paper in the form of current accounts, savings and deposits. As an institution that provides or distributes credit. As an intermediary in payment traffic.

Types of Banks

According to basic banking law number 7 of 1992 as amended by Republic of Indonesia law number 10 of 1998 concerning banking, banking types are divided into two types, namely:



- a. Commercial Banks are banks that carry out business activities conventionally and/or based on deep sharia principleshis activitiesproviding services in payment traffic.
- b. Rural Credit Banks are banks that carry out their business activities conventionally or based on deep sharia principleshis activitiesdoes not provide services in payment traffic.

Understanding Credit

Credit according to (Yasman, 2015) credit is a loan of money or bills that can be equated with it based on an agreement or loan agreement between the bank and another party which requires the borrower to pay off the debt after a certain period of time with the amount of interest, compensation or profit sharing. .

Credit Function

According to Anshari & Marlius (2014) the function of credit is to stimulate both parties to help each other with the aim of achieving needs, whether in the business sector or daily needs.

Purpose of Providing Credit

According to Kasmir (2002), the aim of providing credit has several objectives to be achieved which depend on the objectives of the bank itself. In practice, the objectives of providing credit are as follows:

- a. Looking for Profits
The main purpose of providing credit is to obtain profits, the results of these profits are obtained in the form of interest received by the bank as compensation for services and credit administration costs charged to customers.
- b. Helping Customer Business
The next goal is to help customers who need funds, both for investment and funds for working capital or consumption. With these funds, the debtor will be able to develop and expand his business. In this case, both the bank and the customer benefit.
- c. Helping the Government
Another goal is to help the government in various fields. For the government, the more credit disbursed by banks, the better, considering that more credit means disbursement of funds to increase development in various sectors, especially the real sector.

Types of Credit

According to Kasmir (2012) the types of credit are as follows:

- a. Viewed from a usability perspective
 - 1) Investment Credit is used for expansion purposesbusinessor building new projects, factories or for rehabilitation purposes. Examples of investment credit include building a factory or buying machinery.
 - 2) Working Capital Credit is used for the purposes of increasing production in its operations. Examples of working capital credit are given to purchase raw materials, pay employee salaries or other costs related to the company's production process.
- b. Viewed from the perspective of credit goals
 - 1) Productive Credit Credit is used to increase production or investment businesses. This credit is given to produce goods or services. Examples of

credit are to build a factory which will later produce goods, agricultural credit or mining credit to produce mining materials or other industrial credit.

- 2) Consumer Credit Credit is used for personal consumption. In this credit, there is no additional goods or services produced, because they are intended for use or consumption by a person or business entity. For example, credit for housing, credit for private cars, credit for household furniture and other consumer loans.

Elements of Providing Credit

According to Anshari & Marlius (2014) in providing credit, one of the most important elements is the agreement between the bank and the creditor and the customer as debtor. Based on this, it can be concluded that the elements contained in credit are:

- a. Trust Trust is a belief for the credit provider that the credit given will actually be received back in the future according to the credit term. Trust is given by banks as the main basis for why credit is dared to be disbursed.
- b. Agreement This agreement is outlined in an agreement where each party (the credit giver and the credit recipient) signs their respective rights and obligations. This agreement is then outlined in a credit agreement and signed by both parties before the credit is disbursed.
- c. Time period
The term includes the agreed credit repayment period. This time period can be short term (under 1 year), medium term (1 to 3 years) or long term (over 3 years). The time period is the time limit for returning credit installments that has been agreed upon by both parties. For certain conditions, this time period can be extended as needed.
- d. Risk Due to the existence of a grace period, credit repayment will result in a risk of non-collection or failure to grant credit. The longer the credit term, the greater the risk. This risk is borne by the bank, both intentional risks by the customer and unintentional risks, for example due to natural disasters or the bankruptcy of the customer's business without any other intentional elements, so that the customer is no longer able to repay the credit they have obtained.
- e. Remuneration
Remuneration for banks is profit or income from providing credit. In conventional banks, remuneration is known as interest. Apart from remuneration in the form of interest, banks also charge customers credit administration fees which are also the bank's profit. For banks with sharia principles, remuneration for services is determined by the profit sharing principle.

Principality-Principles of Providing Credit

There are several things that need to be considered when analyzing credit, namely that customers must fulfill the 5C, 7P and 3R principles. Credit assessment with principles

5C according to (Dendawijaya, 2008) as follows:

- a. Character

Ieu a belief that the attitude or character of the people who are given credit can



truly be trusted, this is reflected in the debtor's background, both work and personal, such as way of life, lifestyle, family situation and social standing.

b. Capital

Ieu to see whether the use of capital is effective, look at the financial reports (balance sheet and profit and loss report) by taking measurements. Capital must also be seen from whatever sources of capital currently exist.

c. Capacity

AIn addition to seeing customers' abilities in the business sector related to their education, business abilities are also measured by their ability to understand government regulations.

d. Collateral

Ieu guarantees provided by prospective customers, both physical and non-physical. The collateral must exceed the amount of credit provided, the validity of the collateral must also be checked so that if an error occurs, we can use the collateral entrusted as quickly as possible.

e. Conditions of Economy

Ieu credit assessed based on current and future economic and political conditions according to each sector, and the business prospects of the debtor. Then assess the prospects of the business sector being financed which must really have good prospects.

PeThe score is based on the 7P principles according to (Puspitaningtyas, 2012) as follows

a. Personality (Personality)

Ieu customer assessment in terms of the customer's personality and their daily and past behavior. This personality also includes the customer's attitudes, emotions, behavior and actions in dealing with problems.

b. Party

Ais to classify customers into certain classifications based on their capital and loyalty and character. This is done to differentiate the facilities that will be obtained.

c. Purpose

Ieu know the customer's goals in taking out credit, including the type of credit the customer wants. The purposes for taking out credit are various, such as consumer working capital loans and so on.

d. Prospect

MeIt is an assessment of whether a customer's future business will be profitable or not, in other words whether it has prospects or vice versa. It is important to remember that if a credit facility is financed without the prospect of not only the bank suffering losses but also the customer.

e. Payment (payment)

Ais a measure of how customers return credit that has been taken from any source of funds for credit repayment.

f. Profitability (profit)

Ieu analyze the customer's ability to seek profits. Profitability is measured from period to period, whether it will remain the same or will increase, especially with additional credit obtained.

g. Protection (protection)

The goal is how to maintain business and guarantee to get protection. This protection can be in the form of goods guarantee or insurance guarantee.

Other values using the 3R principle according to (Puspitaningtyas, 2012) include:

a. Returns (Results Obtained)

The income or proceeds obtained by the debtor after being given credit by the bank is sufficient to cover the credit along with interest and other costs.

b. Repayment (Repayment)

The debtor's repayment obligation to the bank arising from the granting of credit must be adjusted to the debtor's ability to pay.

c. Risk Bearing Ability (Ability to Absorb Risk)

Banks must consider the debtor's ability to absorb risks if unexpected things occur. Therefore, it is necessary to consider whether the collateral and insurance for goods or credit is safe enough to cover these risks or not.

Aspect-Credit Worthiness Aspects

The assessment aspects in granting credit (Tumbel, Josia, 2015) are as follows:

a. Legal/juridical aspects

assessment of legality issues of business entities and permits owned by companies applying for credit. The assessment starts from checking the validity of the documents and completing the company deed, so that you can find out who owns the company. Then the validity of other important documents or letters is also checked.

b. Market and marketing pack

assessment of the size of demand for the products produced now and in the future.

c. Financial aspect

assessment of the sources of funds they have to finance their business and how to use these funds.

d. Technical/operational aspects

to discuss issues related to production, location and layout, such as the capacity of the machines used.

e. Management aspect

is used to assess the company's organizational structure, human resources, and the educational background and experience of human resources.

f. Social/economic aspects

assessment used to analyze the impact caused by the project on the community economy in general.

g. Aspects of environmental impact analysis (AMDAL)

This analysis is carried out in depth before credit is disbursed, so that the project being financed does not experience pollution to the surrounding environment.



ANALYSIS AND DISCUSSION

Credit Providing Activities at Bank Nagari Sub-Branch Lubuk Gadang Solok Selatan

The general credit application forms used vary. This is adjusted to the collateral (security items) provided by the customer. General Credit Sub-Section Staff "If the form says AS like this, it means the collateral used is private property. But if it says AL, it means the collateral is in someone else's name." Apart from the AS and AL form models, the author also found the SKUF form model. This form model is used for collateral in the form of BPKB.

The written credit application includes the applicant's identity, the amount of the loan requested, the form and name of the business, family identity, the number of times they have received a loan from Bank Nagari Sub-Branch Lubuk Gadang Solok Selatan, information on the last loan, plans for using and how to repay the loan as well as information on collateral. provided by the head of the village where the prospective customer lives. Attached to the credit application form is a power of attorney to sell and a letter of intent which must also be filled in by prospective customers. The power of attorney to sell states that the prospective customer gives full authority to Bank Nagari Sub-Branch Lubuk Gadang Solok Selatan to sell or transfer Ownership Rights or HGB (Building Use Rights) or HGU (Business Use Rights) over the collateral provided if the prospective customer cannot fulfill the requirements. obligations or repay existing loans at Bank Nagari Sub-Branch Lubuk Gadang Solok Selatan. This power of attorney to sell is known to the village where the guarantee is placed and is stamped. Meanwhile, the letter of intent explains who is responsible for credit settlement if the prospective customer is unable to pay off the loan in the future.

CONCLUSION

Based on the results of the research above, it can be concluded that Bank Nagari Sub-Branch Lubuk Gadang Solok Selatan, one of the Sub-Sections for credit realization is the General Credit Sub-Section which has the task and function of providing services to the community in the form of providing general credit. In granting credit, the procedures provided require a long time in making decisions on credit applications submitted by prospective debtors who will pass through various processes and stages such as the process stages carried out before credit is disbursed to prospective debtors consisting of the application stage, credit analysis stage, credit decision stage and credit disbursement stage. The next stage that is carried out is when the stages carried out after the credit is disbursed consist of the monitoring stage, the credit repayment stage and the stopping stage.

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