



## PROCEDURE FOR PROVIDING KPR CREDIT AT PT. BANK TABUNGAN NEGARA (PERSERO) TBK PADANG BRANCH

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### ABSTRACT

*The purpose of this research is to find out what procedures a prospective debtor must fulfill when applying for KPR credit at PT. Bank Tabungan Negara Padang Branch. This research uses descriptive research with a qualitative approach by explaining the procedures for granting KPR credit to PT. Bank Tabungan Negara Padang Branch, explains from the credit application procedure to the KPR credit monitoring process, stages that involve several people in one or more departments to ensure harmony in handling a company's transactions.*

**Keyword :** KPR credit procedure, KPR distribution, KPR service

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### INTRODUCTION

The rapid growth and development in the world of business and business has resulted in this growth resulting in competitiveness. Banking is an industry that is developing very quickly, both in terms of business development, management of third party funds, and providing credit. Banks are expected to always be more creative so they can create new products that suit market conditions and can find as many sources of funds as possible. Funds from third parties are the heart of banking life, because third party funds constitute the largest amount of capital in banks.

Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and/or other forms in order to improve the standard of living of many people. Funds from the public are collected in the form of savings, current accounts, deposits and redistributed in the form of credit according to Undang-Undang Nomor 10 tahun 1998 concerning banking. According to Fitri, (2014) in (Alanshari & Marlius, 2018) Credit is something that is needed by society to encourage and facilitate trade activities, both in the field of producing goods and services and also to increase or meet people's consumption needs. One of the credits currently needed by prospective customers is home ownership credit.

A house is an important or primary need for humans. Nowadays, it is difficult for someone to build a house directly, especially in urban areas. Land prices and building prices are increasing all the time, making it difficult for people to build a house to live in. As the population increases from year to year, it becomes increasingly dense, this encourages developers to increasingly compete to develop their businesses in the housing sector.

Because everyone definitely needs a house to live in. With the current economic conditions, developers are racking their brains on how to attract consumers in various ways, one of which is collaborating with banks in the form of credit pemilikan rumah (KPR).

KPR or Kredit Pemilikan Rumah is a type of credit service provided by banks to customers who apply for special credit to fulfill their needs in building a house or repairing a house according to Zefriyenni Ira, (2014) in (Alanshari & Marlius, 2018). With the collaboration between developers and banks through kredit pemilikan rumah (KPR), it makes it easier for people to get a house. Banks have a very important role in upholding the people's economy, because through banks customers who have excess capital can be channeled to people who lack capital through credit loans. This is where a mutually beneficial relationship occurs between the creditor and the debtor.

Credit is given on the basis of trust so that giving credit is giving trust according to Nurul, (2012) in (Alanshari & Marlius, 2018). This means that the achievements given are truly believed to be able to be returned by the credit recipient in accordance with the time and conditions that have been determined together. From this it can be concluded that banks must be very careful in providing loans or credit to prospective debtors, to minimize the risk of loss from providing such credit. So banks, in carrying out their duties, must always be guided by the policies and procedures for granting credit and are based on the banking principle of prudence.

PT. Bank Tabungan Negara (Persero) Tbk Padang Branch is one of the banks operating in West Sumatra which collaborates with developers to help make it easier for prospective debtors to own a house by providing kredit pemilikan rumah (KPR). PT. Bank Tabungan Negara is known for its home ownership credit products among the public with easy procedures, affordable interest and installments. Kredit Pemilikan Rumah (KPR) is more popular with the public because of the low selling price of the house and interest rates. In its implementation, home ownership credit has a problem where installment payments are in arrears which can cause bad credit. This can be caused by internal factors, namely the bank and debtor, as well as external factors, namely the environment.

## **RESEARCH METHODS**

Two methods were used to collect data, namely:

### **1. Data Collection Method**

Library Research, research carried out in the library by studying scientific books and writing related to the discussion being carried out.

Field Research, direct research into the research object by collecting data and interviews with certain parties who play a role in the company concerned.

### **2. Data Analysis Method**

In analyzing the data, the author uses qualitative data analysis. Qualitative data is informational data in the form of verbal sentences and not in the form of numerical symbols or numbers.

## **RESULTS AND DISCUSSION**

### **Understanding Bank**

The simple definition of a bank can be interpreted as a financial institution whose main activity is collecting funds from the community and channeling them back to the community and providing other services. Meanwhile, according to Hasibuan, (2008) in (Sari & Dahar, 2016), a bank is a financial institution which, in its operational activities, collects funds from people who have excess funds (surplus spending units) and distributes these funds in the form of credit to people who need funds (deficit spending units).

According to Albertus, (2017) in (Alanshari & Marlius, 2018) banks are market  
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financial business institutions which are generally established based on approval from the company to accept money deposits along with money loans because they can issue debt securities. According to Kasmir, (2014) in (Putri & Marlius, 2022) banks are companies that operate in the financial sector, which means banking activities are always related to the financial sector. The first banking activity is to collect funds from the wider community and channel them back in the form of credit.

### **Types of Bank**

According to Maikel, (2015) in (Alanshari & Marlius, 2018) based on the type of financial business institution which consists of two types of banks, namely Bank Umum and Bank Perkreditan Rakyat (BPR). Bank Umum are financial business institutions that can carry out business activities conventionally or on syariah principles, in their activities providing services in payment traffic, while Bank Perkreditan Rakyat (BPR) are banks that carry out their business activities conventionally or based on syariah principles in their activities. does not provide services in payment traffic. Financial institutions consist of government financial institutions, national private financial institutions with foreign exchange, private national non-foreign exchange financial institutions, and foreign financial institutions.

The types of banks in terms of ownership are as follows :

1. Government-owned financial institutions  
Where is the letter of establishment of the company and capital owned by the government personally.
2. National privately owned financial institution  
Financial institutions owned by the national private sector along with the company's letter of establishment and distribution of profits or benefits.

The type of financial institution is seen in terms of the status of the division of financial institutions which can be seen based on their position and the status of the financial institution. The types of banks seen in terms of status are as follows:

1. Foreign exchange financial institutions  
Financial institutions that have foreign exchange status or foreign exchange financial institutions that can make payments abroad and deal with foreign currencies.
2. Non-foreign exchange financial institutions  
Financial institutions with non-foreign exchange status where payments are made within one country.

### **Bank Function**

According to Aldi, (2012) in (Alanshari & Marlius, 2018) Banks as financial institutions certainly have functions like other financial institutions. The function of banks in a country's economy is that banks act as Agents of Trust, which means carrying out their functions on the basis of the trust received by the bank from the public. This function of course has the principle of mutual benefit for both parties. The function of banks as Agents of Development is to realize development and prosperity in the economy, banks are considered as institutions that play a significant role. The function of a bank as an Agent of Service is a financial institution as an institution that operates in a more diverse service sector, which in other words banking activities are not only limited to collecting funds and distributing funds to the community.

## **Understanding Credit**

Based on Pasal 1 ayat 11 Undang-Undang No. 10 tahun 1998, credit is the provision of money or bills that can be equivalent to 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. Credit is the ability to make a purchase or make a loan with a promise, where payment will be made within a predetermined time period (Firnando & Susanto, 2019).

According to Fitri, (2014) in (Alanshari & Marlius, 2018) credit is something that society needs in order to encourage and facilitate trade activities, both in the field of producing goods and services and also to increase or meet people's consumption needs. Based on this understanding, it can be concluded that credit in the form of money or bills can help the community's economy in trade, whether producing goods or services and can improve and meet community needs.

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 predetermined period of time with interest (Andriani & Susanto, 2019). According to Irfan Fahmi (2014:2) in (Fernos & Sababalat, 2019) the definition of credit is that credit comes from the Latin word "credere" which means trust. Credit and trust are like pieces of metal that cannot be separated. Because it will not be possible to provide loans without trust between the lender and the borrower.

## **Credit Function**

According to Irfan, (2014) in (Putri, et al., 2020) in credit distribution there is a credit function, namely that it can have an influence on society, especially on the economy and to speed up the development process. The function of banking credit in a country's economic activities is:

1. The credit function seeks to position money as an effective means of exchange.
2. The function of credit is as a channel of funds and guidance for the business world.
3. Credit functions as monetary supervision.
4. The function of credit is as part of avoiding financial termination.
5. The function of credit is to create equal distribution of income.
6. Credit functions as a driver and creator of monetary stability.
7. Credit functions to increase the activity of using goods and services.

## **Types of Credit**

According to Andreani, (2013) in (Fadli Alanshari, 2018) before credit is given, the bank first assesses the creditworthiness of the credit proposed by the customer. This suitability includes various aspects of assessment. Credit recipients will be charged credit interest, the amount of which depends on the bank that distributes it. In general, the types of credit offered are as follows :

1. Investment Credit is credit given to entrepreneurs or investment.
2. Working Capital Credit is credit that is used as working capital and is short term, not exceeding 1 (one) year.
3. Trade Credit is credit given to traders in order to facilitate their trading activities.
4. Productive Credit is credit that is given for further business, so that credit withdrawal is expected from the results of the business being financed.
5. Professional Credit is credit given to professionals such as lecturers, doctors or lawyers.

## **Understanding Procedure**

According to Ardiyos, (2004) in (Wijaya & Irawan, 2018) states that a procedure is a **Procedure For Providing....(Susanto, selfya)**



part of a system which is a series of actions which involve several people in one or several parts which are determined to ensure that a business activity or transaction can occur repeatedly and can be implemented uniformly. According to Narko, (2004) in (Wijaya & Irawan, 2018) a procedure is a sequence of clerical work involving several people which is arranged to ensure the same treatment in handling repeated company transactions.

Procedure is a sequence of clerical activities (writing, duplicating, calculating, comparing source data with supporting data for both parties). Usually involves several people in one or more departments to ensure uniform handling of company transactions that occur repeatedly according to Mulyadi, (2008) in (Wijaya & Irawan, 2018). From the definitions above, it can be concluded that what is meant by procedure is a sequence of activities or activities involving several people which are carried out repeatedly in the same way.

### **Understanding the KPR Procedure**

Kredit Pemilikan Rumah (KPR) is credit used to buy a house or other consumer needs with collateral or collateral in the form of a house. Kredit Pemilikan Rumah (KPR) is a type of credit service provided by banks to debtors who wish to take out special loans to meet their needs for building a house, according to Takalamingan, et al., (2018). According to Ira, (2015) in (Alanshari & Marlius, 2018) the home ownership credit procedure is a clerical activity step, usually involving several people in one or more departments, which is created to ensure uniform handling of a company's transactions that occur repeated.

The definition of the procedure for granting kredit pemilikan rumah according to Kasmir, (2015:143) in (Wiranti, et al., 2019) is the stages that will be passed before the credit is decided to be distributed to the debtor which aims to make it easier for the bank to assess the feasibility of an application credit to be distributed. Meanwhile, according to Rivai, et al (2013: 163) in (Wiranti, et al., 2019) the procedure for granting kredit pemilikan rumah includes terms and conditions that must be carried out from the time the customer submits a credit application until the credit is repaid by the customer and for certain types of credit. has specificity in its provisions and procedures. Based on several theories above, it can be concluded that the procedure for granting kredit pemilikan rumah is a method or condition that must be followed by the customer and the bank before granting credit.

### **Types of KPR Credit**

#### **KPR BTN Subsidies**

This program is for home ownership from the Kementrian Pekerjaan Umum dan perumahan rakyat Republik Indonesia which is aimed at people with low incomes (MBR) with a low interest rate, namely a fixed interest rate of 5.00% for the credit period and easy installments for the purchase of a prosperous home walkways and prosperous flats. With a term of up to 20 years and a down payment assistance subsidy of Rp 4,000,000 (only for landed houses).

#### **Terms and Conditions**

1. Indonesian citizen aged 21 years or married
2. The applicant's age must not be more than 65 years at the time the loan matures.
3. The applicant and the husband or wife do not own a house and have never received assistance from the government for home ownership. Does not include TNI, Polri and civil servants who change assignments.

4. Salary or basic income is not more than:
  - a. Rp 7 million for not getting married
  - b. Rp 8 million for marriage
5. Have an e-KTP and be registered with Dukcapil
6. Have an individual NPWP and Annual Tax Return in accordance with applicable laws
7. Developers must be registered with the PUPR Ministry
8. House specifications comply with government regulations

#### Completeness of Data

##### a. Personal Data

1. Photocopy of applicant's KTP
2. Photocopy of spouse's KTP
3. Photocopy of marriage certificate
4. Photocopy of NPWP
5. The applicant's 3x4 color passport photo, the most recent
6. A 3x4 color passport photo of the couple, the most recent
7. Family card (if newly married family card of applicant and partner)
8. Data on immediate family, applicant's employment data, spouse's employment data, income and expenditure data, credit data requested, loan data

##### b. Employment Data (PNS/BUMD/BUMN/TNI/POLRI)

1. Photocopy of first decree, TASPEN, KARPEG (PNS) or KTA (TNI/POLRI) employee ID Card (BUMN/BUMD)
2. Photocopy of the last decree/original work certificate of the applicant and spouse (permanent employee)
3. Photocopy of salary for the last 3 months
4. Certificate of additional income (remuneration, certificate, workload, meal allowance, transport, overtime) of the applicant and spouse
5. Photocopy of salary statement (payroll) for the last 3 months
6. SKPG (Salary Deduction Power of Attorney, make sure there is a salary treasurer's number)

##### c. Private Employee Employment Data

1. Photocopy of original appointment decree/work certificate from the company
2. Salary slip/certificate of income of the applicant and partner for the last 3 months
3. Photocopy of salary statement (payroll) for the last 3 months
4. SKPG (Salary Deduction Power of Attorney, make sure there is a salary treasurer's number)

##### d. Entrepreneurial Employment Data

1. Original Business Certificate (SKU) of the village head/wali nagari/district head
2. Photocopy of AKTA, SIUP, SITU, TDP or practice permit
3. Information on non-permanent income from the village head/wali nagari
4. Business bookkeeping for the last 6 months
5. Original bank savings account statements for the last 6 months
6. Floor plan of the business location

##### e. Collateral Data

1. Photocopy of certificate
2. Photocopy of IMB



3. Photocopy of the latest PBB and proof of payment
4. Seller's statement (Photocopy of KTP/KK/Marriage Certificate)
5. Collateral plan

### **KPR BTN Non Subsidized (Platinum)**

Non-subsidized KPR program from BTN where the loan amount and interest rate are determined in accordance with company policy.

#### Terms and Condition

- a. Indonesian citizen with a minimum age of 21 years old or married, has permanent employee/entrepreneur/professional status.
- b. Minimum length of service for employees is 1 year, minimum length of business is 5 years.
- c. The applicant's age does not exceed 65 years.
- d. Installment payments are automatically debited from the applicant's account at Bank BTN.
- e. Willing to sign a credit agreement and APHT (Akta Pembebanan Hak Tanggungan)
- f. Applicants are required to cover insurance (life and fire) with the terms of the Banker Clause.

### **Procedures for Providing KPR Credit at PT. Bank Tabungan Negara**

Procedure for providing Kredit Pemilikan Rumah (KPR) to PT. Bank Tabungan Negara (Persero) Tbk Padang Branch are as follows :

#### 1. Credit application and verification

This credit granting procedure begins with a credit application or submission of credit requirements documents from the prospective debtor. This stage is assigned to the Consumer Loan Service (CLO) to provide information about KPR to prospective debtors. After the file is submitted by the prospective debtor or, the file is handed over to the officer who carries out the loan file investigation, namely Operation Data Entry (DEO) and Consumer Loan Service (CLO). This task consists of collecting credit applicant data, checking the BI Checking or SLIK of the prospective debtor, checking the correctness of the data that has been collected. This investigation will produce two decisions, namely:

- a. Complete, that is, the collected files are in accordance with the requirements and can be processed to the next stage.
- b. Incomplete, that is, there are still credit requirements files that have not been fulfilled by the prospective debtor so they cannot be processed to the next stage.

Then an initial interview is conducted with the prospective debtor by telephone. This interview is about the identity of the prospective debtor, the prospective debtor's job, the prospective debtor's income, etc. After that, the results of the initial interview will be input by the DEO.

#### 2. Credit Analysis

At this stage, documents and forms for prospective debtors are submitted and a credit analysis of the prospective debtor is carried out by a credit analyst. Then a survey is carried out and the data on the credit application form is matched to reality. By preparing the necessary analysis reports in the form of conclusions and consideration for decision

making. In carrying out credit analysis, credit analysts should analyze credit using 5C, namely :

a. Character (Character)

It is something that can be seen and describes the character of the prospective debtor.

b. Capacity (Capacity)

Credit applicants must have the capacity to repay the loan.

c. Capital (Capital)

Explains the capital of prospective debtors in developing their business.

d. Collateral (Guarantee)

It is the wealth or assets of a prospective debtor that can be used as collateral or collateral if in the future the prospective debtor is unable to settle his credit.

e. Condition of Economic (Economic Condition)

This principle is influenced by political, social, economic and cultural situations which can influence economic conditions at a certain time and period.

### 3. Mortgage Decision

Credit analysts issue and submit the results of credit analysis of prospective debtors. Then the credit approval is decided by the CLU Head, DBM, and BM regarding whether it is approved or not. If the credit application is rejected, the prospective debtor can take the entire file, but if the credit application is accepted, a SP3K will be issued.

### 4. Credit Agreement

The CLO officer will issue SP3K after the credit approval is issued. Then the SP3K is handed over to the prospective debtor or developer, after approval by both parties, scheduling of the credit agreement will then be carried out. The credit agreement that will be carried out involves the prospective debtor, developer, notary and the bank to enter into a credit agreement and sign the credit agreement.

### 5. Disbursement of Credit Funds

Disbursement of funds is carried out when the signing of the credit agreement is complete and if the debtor has opened a credit account, if the credit agreement has been completed then the bank will distribute the credit funds which generally the disbursement of subsidized home ownership credit (KPR) funds is processed and disbursed through the developer's account by the Selling Officer (SO) and Transaction Processing (TP) with the E-Loan system.

### 6. Monitoring

This monitoring is an activity carried out by each account manager to monitor and control debtor activities in the broadest sense. At the relevant stage of the monitoring process, there is the Consumer Loan Service (CLO) as the party that will monitor customers and CCRU as the officer who will provide information on the debtor's condition for further action. This shows good internal control because the monitoring process is not only carried out by one part.

## CONCLUSION

Based on the discussion in the previous chapter, it can be concluded as follows:

1. Bank Tabungan Negara is a state-owned company, a government bank which has a large role in improving the community's economy, especially in the housing or housing sector. Bank Tabungan Negara (Persero) Tbk Padang Branch has made a

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great contribution to society with all forms of the best service, both in terms of funding and credit.

2. Steps in providing loans or credit to PT. Bank Tabungan Negara (Persero) Tbk Padang Branch makes it easier for people to get home financing with low interest and collaborates with various housing developers.

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