



## IMPLEMENTATION OF PEOPLE'S BUSINESS CREDIT PROVISION TO PT. NAGARI BANK PASAR RAYA PADANG BRANCH

Jhon Fernos<sup>1)</sup>, Widya Putri<sup>2)</sup>

<sup>1,2)</sup> Akademi Keuangan dan Perbankan Padang

<sup>2)</sup> [Widy Putri46@gmail.com](mailto:Widy Putri46@gmail.com)

### ABSTRACT

*The purpose of this research is to find out how to implement People's Business Credit (KUR) at PT. Bank Nagari, Pasar Raya Padang Branch. The research method used is a qualitative method which explains descriptively the implementation of the provision of People's Business Credit at PT. Bank Nagari, Pasar Raya Padang Branch. The results of this research indicate that the implementation of providing People's Business Credit (KUR) to PT. Bank Nagari, Pasar Raya Padang Branch for the 2022-2023 period experienced a decline in growth, this was due to the lack of socialization of people's business credit and the lack of terms and conditions for loan candidates so that distribution was hampered.*

**Keywords:** *implementation of the provision of People's Business Credit*

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### INTRODUCTION

Banking institutions are the core of every country's financial system. Banks are financial institutions where individuals, private business entities, state-owned companies, and even government institutions store their funds. Through credit and various services provided, banks serve the financing needs of all economic sectors.

Based on Law of the Republic of Indonesia no. 7 of 1992 concerning banking, "Banks are business entities that collect funds from the public in the form of savings (savings, current accounts, deposits) and channel them back to the public in the form of credit and/or other forms in the form of savings. to improve the standard of living of many people." Meanwhile, according to Kashmir (2008:) stated simply that "Banks are defined as financial institutions whose business activities are collecting funds from the public and channeling these funds back to the community as well as providing other banking services.

According to banking law no. 7 of 1992, the main task of banks is to collect funds and distribute funds to the public in the form of credit. Credit is the provision of money or bills that can be equated with it, based on an agreement or arrangement between the bank and another party which requires the financed party to return the money or bills after a certain period of time in return or profit sharing (Kasmir, 2016). Meanwhile, according to (Hasibuan, 2004), credit is any type of loan that must be paid back with interest by the borrower in accordance with the agreed agreement.

To alleviate poverty and increase economic growth in Indonesia, the government created the People's Business Credit (KUR) program to help micro, small, medium and cooperative

businesses (UMKM-K) with capital. In providing credit, the most important thing is the bank's belief that the debtor is able to return the loan/credit capital along with interest. This means that the bank provides credit if the borrower will repay the loan received on time and according to the terms agreed by both parties.

People's Business Credit (KUR) is credit that provides financing to micro, small, medium and cooperative businesses (UMKM-K) in the form of capital investment supported by working capital and loan facilities for productive and viable businesses (Widiastuti, 2017). This program is distributed through banking institutions chosen by the government. The KUR program was officially launched on November 5 2007 by President Susilo Bambang Yudhoyono. KUR is a financial facility that can be accessed by micro, small, medium enterprises and cooperatives (UMKM-K) who have businesses that are feasible to run, but are not yet bankable. This means that the business has good business prospects and has the ability to pay credit but has limitations in meeting the requirements set by the banking sector.

Based on the decision of the coordinating minister for economic affairs number KEP-07/M.EKON/01/2010 to increase KUR distribution so that KUR is more quickly distributed evenly to the regions, additional implementing banks have been made with 13 (Thirteen) BPDs and one of them is PT. BPD West Sumatra. Through the implementation of KUR, banking and other productive businesses in West Sumatra can support real sector development and poverty alleviation programs by reducing unemployment while expanding employment opportunities and improving people's living standards.

The main targets for implementing KUR are all productive business sectors. So the government hopes that credit distribution by Bank Nagari can be carried out well. So that credit can be given without problems, the bank must be more careful in providing credit to prospective debtors in order to measure the debtor's level of ability to repay the loan agreed upon in the initial agreement. Before a debtor obtains credit, the debtor must first go through several assessment stages such as submitting a credit proposal, checking the authenticity of documents, and analyzing credit worthiness. These stages in applying for credit are known as credit granting procedures. The purpose of credit procedures is to ensure credit worthiness, whether credit is accepted or rejected.

Bank Nagari is the only bank owned by the West Sumatra regional government which aims to improve the economy of the community, especially in West Sumatra. One way to improve the community's economy is by providing KUR to the community which will be implemented by Bank Nagari.

The implementation of providing people's business credit (KUR) at Bank Nagari has several obstacles, one of which is bad or problematic credit. Factors that cause credit problems are credit analysis that is carried out in depth and lack of credit monitoring. The debtor's ineligibility is the debtor's business going bankrupt, and the debtor not having good faith in carrying out his obligations. The efforts made by Bank Nagari, namely Bank Nagari, Pasar Raya Padang Branch, are to overcome problem loans by carrying out continuous collections that are persuasive in nature. The following is the amount of People's Business Credit (KUR) distributed by PT Bank Nagari, Pasar Raya Padang Branch

**Table 1**  
**Amount of People's Business Credit (KUR) Distributed**

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**PT. Bank Nagari, Pasar Raya Padang Branch**  
**Period 2021 – 2023**  
**(in Rp.000,- )**

No	Year	Amount of People's Business Credit distributed
	2021	235.998.263
	2022	262.923.328
	2023	269.093.700

*Sumber* : PT. Bank Nagari Cabang Pasar Raya Padang

Based on Table 1 above, it can be seen that in 2021 the amount of People's Business Credit (KUR) distributed by Bank Nagari, Pasar Raya Padang branch is IDR. In 2022 the amount of People's Business Credit (KUR) distributed will be IDR. 262,923,328,000 and in 2023 the amount of People's Business Credit (KUR) distributed will be IDR. 269,093,700,000.

Based on the description above, the author is interested in choosing the title for this final assignment about "**Implementation of Providing People's Business Credit (KUR) to PT. Bank Nagari, Pasar Raya Padang branch.**

## **RESEARCH METHODS**

### **Method of collecting data**

Field research, direct research on the object concerned by examining the results of the data obtained. This research can help the author complete the required data, with activities carried out by interviewing the parties concerned.

Library Research, this is research carried out by looking at and reading previous research references in the library.

### **Data Analysis Methods**

In analyzing the data, the author used a qualitative data analysis method as a research method that explains descriptively the implementation of the provision of People's Business Credit (KUR) at PT. Bank Nagari, Pasar Raya Padang Branch.

## **RESULTS AND DISCUSSION**

### **Understanding People's Business Credit (KUR)**

According to Minister of Finance Regulation Number 135/PMK.05/2008 concerning People's Business Credit Guarantee Facilities, what is meant by People's Business Credit (KUR) is financing credit to MSMEs (Micro, Small, Medium Enterprises-Cooperatives) in the form of providing working capital and investment which is supported by productive business guarantee facilities. What is meant by productive business is an effort to produce goods or services that can provide added value and can increase income for business actors. MSMEs and Cooperatives that are expected to be able to access People's Business Credit (KUR) are those operating in the Productive business sector which includes: agriculture, fisheries and maritime affairs, the forestry industry, and savings and loan financial services.

People's Business Credit (KUR) is a credit facility specifically provided to Micro, Small, Medium Enterprises and Cooperatives whose businesses are viable but do not have sufficient collateral in accordance with the requirements set by the banking sector. A viable business in question is a business that has been established for at least 6 (six) months and is considered established in accordance with the principles of People's Business Credit (KUR) without collateral. According to Semara Putra (2013) in Kadju & Bendesa (2014), People's Business

Credit (KUR) is one of the government's efforts to encourage banks to distribute capital credit to MSMEs and cooperatives.

### **Criteria for Micro and Medium Enterprises**

Based on Law no. 20 of 2008 Micro Business is a productive business owned by an individual, and/or an individual owned business entity that has the following criteria: has a net worth of a maximum of IDR 50,000,000.00 (Fifty million rupiah) excluding land and buildings where the business is located or has The maximum annual sales proceeds are Rp. 300,000,000.00 (three hundred million rupiah).

Small businesses are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries that are owned, controlled or become part, either directly or indirectly, of medium or large businesses that meet the following criteria: having net worth. a maximum of IDR 50,000,000.00 (Fifty million rupiah) up to a maximum of IDR 500,000,000.00 (Five hundred million rupiah) excluding land and buildings for business premises or having annual sales proceeds of a maximum of IDR 300,000,000.00 (Three hundred million rupiah).

Medium Enterprises are productive economic enterprises that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled or are part, either directly or indirectly, of large businesses or small businesses that have the following criteria: have a total net worth of more than IDR 500,000,000.00 (Five hundred million rupiah) up to a maximum of IDR 10,000,000,000.00 (Ten billion rupiah) excluding land and buildings for business premises or have annual sales proceeds of more than IDR 2,500,000,000.00 (Two billion five hundred million rupiah) up to a maximum of Rp. 50,000,000,000.00 (Fifty billion rupiah).

### **Benefits of People's Business Credit (KUR)**

The benefits of People's Business Credit (KUR) are: To increase and expand the distribution of People's Business Credit (KUR) to productive businesses and Increase the competitive capacity of micro, small and medium enterprises as well as Encourage economic growth and employment.

### **Purpose of People's Business Credit (KUR)**

The aim of people's business credit is to accelerate the development of economic activities in the real sector in the context of overcoming and alleviating poverty as well as expanding employment opportunities. In more detail, the objectives of people's business credit are as follows: a) Accelerate the development of the Real Sector and Empowerment of Micro, Small, Medium Enterprises and Cooperatives (UMKM-K). b) Increasing access to financing and developing MSMEs with financial institutions. c) As an effort to overcome/alleviate poverty and expand employment opportunities.

### **Elements of Providing People's Business Credit (KUR)**

As is known, an element in providing credit is the trust of the bank as creditor towards the borrower customer as debtor.

According to Drs. Thomas Suyatno in his book "Basics of Credit" credit elements consist of: Trust, namely the belief of the credit giver that the achievements given, whether in the form of money, goods or services, will actually be received back within a certain period of time in the future., Grace period, namely a period that separates the award of achievements from the

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counter-achievements that will be received in the future. This element contains the meaning of the premium value of money, namely money that exists now or has a higher value than what will be received in the future.. Risk, namely the level of risk that will be faced as a result of the term that will be accepted in the future. With the element of risk, a guarantee arises in providing credit.and achievements or credit objects, credit is not only given in the form of money, but can also be in the form of goods or services. However, because modern economic life is now based on money, it is credit transactions involving money that we encounter every time in credit practices.

### **Principles of Providing People's Business Credit (KUR)**

Before granting credit to a prospective debtor, the bank will carry out an analysis so that it can assess whether the prospective debtor is worthy of being given credit or not. The prospective debtor must fulfill the 5C, 7P and 3R principles as follows: Assessment based on the 5C Principles as follows:

- a. Character is data about the personality of the prospective debtor, such as personal characteristics, habits, way of life, family circumstances and background and hobbies. The purpose of this assessment is to find out to what extent the potential debtors' intentions/willingness are in fulfilling their obligations in accordance with the promises that have been made.
- b. Capacity is an assessment of potential debtors regarding their ability to pay off their obligations from their business activities which will be financed with credit from the bank. The purpose of this assessment is to assess the extent of the business results that will be obtained, whether the prospective debtor is able to repay the credit on time in accordance with the agreed agreement.
- c. Capital is the condition of wealth or capital owned by a company owned by a prospective debtor. The purpose of this assessment is to find out and assess the use of capital by prospective debtors, whether it is effective or not as seen from the financial reports (balance sheet and profit and loss statement) by taking measurements such as liquidity, profitability, solvency and other measures.
- d. Collateral is assessing the value of the guarantee or collateral submitted to the Bank and this value must be able to cover the credit facilities provided by the Bank, in this case the Bank must also assess the level of marketability (easy to sell) of the collateral in question, as well as examining the validity of the legality of proof of ownership of the collateral. collateral that can be accepted by the Bank can be in the form of movable or immovable goods which must be legally binding.
- e. In this principle, the Bank will try to see the financial stability of prospective debtors. The aim is to predict future business prospects, then the Bank will also predict the risk of possible default from potential debtors. If the prospective debtor's financial condition is deemed less stable, the bank will tend to reject the loan application.

Assessment Based on the 7P Principles as follows:

- a. Personality is Namely assessing customers in terms of their personality or daily behavior. Personality also includes the customer's attitudes, emotions, behavior and actions in dealing with a problem.
- b. Purpose is Namely to find out the customer's goals in taking credit, including the type of credit the customer wants. The purpose of credit can vary, for example whether it is for working capital, investment, consumption and others.
- c. Prospect is Used to assess a customer's business in the future whether the business is profitable or not, or in other words whether the business has prospects or not.

- d. Payment is a measure of how customers return the credit they have received, or where the funds for returning credit come from.
- e. Protection is a protective measure carried out by the bank in case the prospective debtor is unable to fulfill its obligations. To protect this credit, banks ask for material collateral from prospective customers.
- f. Party is classifying customers into certain classifications or groups based on capital, loyalty and character. So customers can be classified into certain groups and will get different facilities from the bank.
- g. Profitability used to analyze the customer's ability to make a profit. Profitability is measured from period to period whether it remains the same or increases.

Principles based on 3R are as follows: returns is namely an assessment of the results that the prospective debtor company will achieve after obtaining credit, whether these results are sufficient to cover the loan proceeds and also allow the business to continue to grow, repayment used as a continuation of the return above, which is then taken into account the ability, schedule and credit repayment period and risk Bearing Ability  
That is, the extent to which a prospective debtor company is able to bear the risk of failure if something undesirable happens in the future.

### **Creditworthiness Analysis**

The creditworthiness analysis is briefly summarized according to (Ayuangraini, 2015) as follows: Legal Aspects, the aim is to assess the authenticity and validity of the documents submitted by the credit applicant. The assessment of this aspect is also intended to ensure that the documents submitted are not fake or in a disputed condition, thereby causing problems, market and marketing aspects is an aspect to assess whether the credit being financed will sell in the market and what strategy will be implemented. In this aspect, what will be assessed is the business prospects now and in the future, financial aspects used to assess the company's finances as seen from the Financial Report, namely the Balance Sheet, Profit and Loss Report for the last three years. Financial analysis includes analysis using financial ratios, including liquidity ratios and solvency ratios.technical/Operational Aspects In this aspect, what is assessed is the business location, then the completeness of the facilities and infrastructure owned, including the layout of the building and rooms. Management Aspects used to assess the borrower's experience in managing their business, including the human resources they have. Socioeconomic Aspects used to assess the impact of the business, especially on the wider community, both economically and socially. This aspect is very important in terms of whether the business being developed meets the criteria for analyzing environmental impacts on land, water and surrounding air.

### **Implementation of Providing People's Business Credit (KUR) by PT. Bank Nagari, Pasar Raya Padang Branch**

There are several stages in the implementation of granting people's business credit to PT. Bank Nagari Pasar Raya Padang Branch as follows : Credit application

For prospective debtors who wish to obtain credit facilities from PT. Bank Nagari Pasar Raya Padang Branch must submit an application first. Credit applications must be submitted in writing by filling in the KUR credit application form in accordance with the requirements determined by the bank. A written credit application contains the identity of the applicant, the

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amount of loan requested, the form and name of the company, family name, plans for use, and a description of the collateral. Attached to the credit application form is a power of attorney to sell, a statement of capability which must be filled in by the prospective debtor. The power of attorney for sale states that the prospective debtor has given full authority to Bank Nagari Pasar Raya Padang Branch to sell and transfer the property rights or collateral provided with HGB (Building Use Rights) or HGU (Business Use Rights) if the prospective debtor is unable to pay back the loan. is at Bank Nagari, Pasar Raya Padang Branch. This power of attorney is known in the area where the collateral is placed and has a seal. However, the eligibility letter explains who is responsible for paying off the credit if the prospective customer is unable to pay it at a later date.

When submitting a credit application, prospective debtors attach the following requirements: Individual: Photocopy of husband/wife's KTP and Photocopy of Family Card. Photocopy of marriage/divorce book, for those who are married/ever married. Color passport photo of husband/wife measuring 4 x 6, 2 (two) pieces each. Business Certificate which includes information about how long the prospective debtor's business has been running. Photocopy of proof of collateral ownership. Photocopy of savings book at PT Bank Nagari. Passed SKIP verification. Business entities (including cooperatives) Photocopy of the administrator's personal identity card (KTP/SIM). Photocopy of articles of association and deed of amendment. Photocopy of business license according to applicable regulations. Photocopy NPWP. Financial reports (Balance Sheet, Loss/Profit and so on). Printed proof of SID or payment letter (for Retail KUR and Linkage KUR). This document is executed by the Bank. Especially for limited liability companies, submit approval to the commissioner or GMS (in accordance with the authority in the articles of association). Especially for Cooperatives, submitting decisions to the Member Meeting. At this stage the prospective debtor may be rejected, this could arise because the collateral provided cannot cover the size of the loan amount, conversely if the prospective debtor is accepted then it will proceed to the next stage. The credit application file is then submitted to the Account Officer for credit analysis, namely to assess the accuracy of the identity and location of the prospective customer as well as collecting information related to the credit application submitted by the prospective debtor. This credit analysis can be carried out by conducting field surveys, interviewing potential debtors and an analysis process carried out using the 5C and 3R principles. From this report, the account officer also looks for data regarding the character of the prospective debtor and the bank must also know the character of the prospective debtor in addition to the suitability of the business. This activity is carried out to find information about whether prospective customers have loans at other banks and what their quality is. The aim is to ensure that credit disbursement can take place safely. Credit Decisions After conducting a credit analysis, the bank can make a decision whether the KUR credit will be granted or rejected. Decisions taken are based on credit analysis considerations and approval from bank leadership. Credit decisions are made in writing. The decision states the credit terms and conditions such as the credit amount and credit period. Credit Disbursement If the prospective debtor agrees with the bank's decision, then the credit is ready to be disbursed. For disbursement of KUR credit, administrative staff prepares credit disbursement documents. When disbursing prospective customers bring their original KTP and collateral which is handed over to customer service which is then forwarded to the credit department. This indicates that the prospective debtor has come and wants to take KUR credit. In the Bookkeeping section, disbursement files will be checked regarding the correctness of the calculation of net receipts and recorded in the loan disbursement journal as well as requesting authorization on the disbursement voucher and notary fee calculation documents. Next, the prospective debtor signs the credit agreement. If all disbursement documents are complete and valid, they will be submitted to the cashier for credit disbursement. Credit Monitoring The general credit granting procedure does not end after the credit is



disbursed, but credit monitoring is still carried out. This aims to ensure that all credit and interest can be paid according to the agreement. At the beginning of each month, the head of the credit subdivision makes a list of the loan principal and interest that the debtor must pay in installments that month. Then the bank collects every month, either by deducting funds directly from the debtor's account or auto debit or by billing directly to the debtor until the credit is repaid. Credit Repayment At this stage the customer has paid the installments and interest.

**Growth Rate of People's Business Credit (KUR) PT. Bank Nagari, Pasar Raya Padang Branch**

The provision of People's Business Credit (KUR) carried out by Bank Nagari Pasar Raya Branch is of course aimed at ensuring that loans distributed to customers can be recouped within the time and tempo agreed at the beginning of the contract. In this case, the success of providing People's Business Credit (KUR) by Bank Nagari Pasar Raya Branch can be seen from the level of credit development obtained.

The following is data showing the development of People's Business Credit (KUR) which occurred from the period 2021 to 2023, including:

**Table 2**  
**Growth Rate of People's Business Credit (KUR)**  
**Pt. Bank Nagari, Pasar Raya Padang Branch**  
**Period 2021 – 2023**  
**( in Rp. 000,-)**

No	Year	Amount of People's Business Credit (KUR) Distributed	Growth Rate (%)
1	2021	235.998.262.920	0
2	2022	262.923.328.244	11,40 %
3	2023	269.093.700.173	2,34 %

Sumber ;PT. Bank Nagari Cabang Pasar Raya Padang, Data diolah

Based on table 2 above, it can be seen that in the 2021-2022 period the growth rate of People's Business Credit (KUR) was 11.40% and in 2022-2023 the growth rate of People's Business Credit (KUR) decreased to 2.34%.

Implementation of providing people's business credit (KUR) to PT. Bank Nagari Pasar Raya Padang Branch to the public for the period 2022-20023 experienced a decline in growth, this was due to a lack of socialization of the field so that many people were still unaware of the existence of people's business credit (KUR) at PT. Bank Nagari Pasar Raya Padang Branch and the lack of completeness of the requirements submitted by customers resulted in the process of realization being hampered.

Apart from that, another problem that causes a decrease in the growth of people's business credit (KUR) is the SID (Debtor Information System) data for customers who have other loans in non-current conditions. People's Business Credit (KUR) is not only distributed by PT. Bank Nagari but also distributed by many other banks.

**CONCLUSION**

Based on the results of the research and discussion that have been described, the conclusion of this research is that the People's Business Credit (KUR) distributed by Bank

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Nagari, Pasar Raya Padang Branch is quite good because there was a fairly large increase rather than a decrease, namely 11.40% and 2.34%. The cause of the decline in the KUR growth rate at PT. Bank Nagari Pasar Raya Padang Branch is a lack of socialization of the field so that there are still many people who are not aware of the existence of people's business credit (KUR) at PT. Bank Nagari Pasar Raya Padang Branch and the lack of completeness of the requirements submitted by customers resulted in the process of realization being hampered. Another problem causing the decline in people's business credit (KUR) growth is the SID (Debtor Information System) data for customers who have other loans in non-current condition. People's Business Credit (KUR) is not only distributed by PT. Bank Nagari but also distributed by many other banks.

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