

**EVALUATION ON THE IMPLEMENTATION OF PROCEDURE
INGIVING KUR-MICRO (*KREDIT USAHA RAKYAT-MIKRO*)
BASED ON THE PRUDENTIAL BANKING PRINCIPLE**

(STUDY AT BANK RAKYAT INDONESIA MALANG KAWI)

UNDERGRADUATE THESIS

**Submitted as a Prerequisite Achieve
Bachelor Degree of Administrative Science Brawijaya University**

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FACULTY OF ADMINISTRATIVE SCIENCE

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MOTTO

“Kamu adalah garam dunia. Jika garam itu menjadi tawar, dengan apakah ia diasinkan? Tidak adalagi gunanya selain dibuang dan diinjak orang. Kamu adalah terang dunia. Kota yang terletak di atas gunung tidak mungkin tersembunyi. Lagi pula orang tidak menyalakan pelita lalu meletakkannya di bawah gantang, melainkan di atas kaki dian sehingga menerangi semua orang di dalam rumah”.

(Matius 5:13-15)



DEDICATION

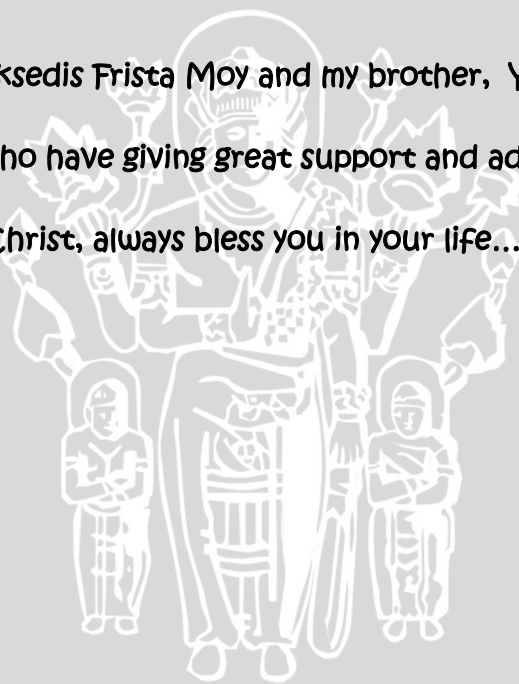
With love and pride.....

To my Father Siprianus Moy and my Mother Maria Yasinta Tuti
who have applied the mind, time, and energy to me.

Thank you very much for the great support, spirit, prayer and
advice to me, God always bless you, father and mother.

To my sister, Praksedis Frista Moy and my brother, Yohanes
Dionisius Moy, who have giving great support and advice to me.

Our God Jesus Christ, always bless you in your life.....



CERTIFICATE OF APPROVAL

This is to certify that undergraduate thesis:

Title : Evaluation on the Implementation of Procedure in
Giving KUR-Micro (*Kredit Usaha Rakyat-Mikro*)
Based on Prudential Banking Principle (Study at Bank
Rakyat Indonesia Malang-Kawi)

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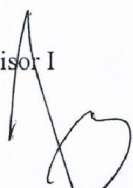
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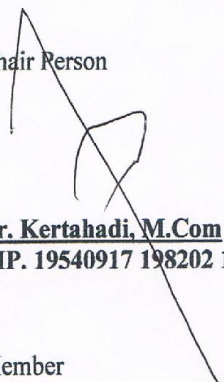
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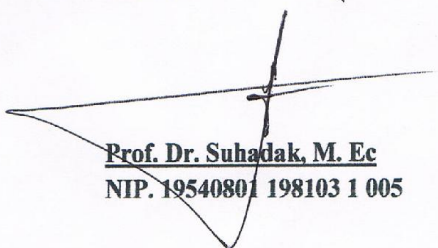
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DECLARATION

The work in this undergraduate thesis is based on research carried out to Evaluation on the Implementation of Procedure in Giving KUR-micro (*Kredit Usaha Rakyat-Mikro*) Based on Prudential Banking Principle (Study at Bank Rakyat Indonesia Malang Kawi). To the best of my knowledge, no part of this thesis has been submitted elsewhere for any other degree or qualification and it all my own work except where due reference has been given.

Malang, June 16, 2014



PRIMUS ADRIANUS MOY

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ABSTRACT

Primus Adrianus Moy, 2014, **Evaluation on the Implementation of Procedure in Giving KUR-Micro (*Kredit Usaha Rakyat-Mikro*) Based on the Prudential Banking Principle (Study at Bank Rakyat Indonesia Malang-Kawi)**. Dr. Kertahadi M.com, Devi Farah Azizah, S.Sos, MAB, 96 + xii.

Credit is one activity of bank. Type of credit that usually given to the debtor is KUR-micro (*kredit usaha rakyat-mikro*). In giving KUR-micro (*kredit usaha rakyat-mikro*) need the procedures. The well procedures in giving KUR-micro (*kredit usaha rakyat-mikro*) are needed to prevent the potential loss of bank assets in giving credit. The well procedures in giving KUR-micro (*kredit usaha rakyat-mikro*) can be seen from implementation the procedures using prudential banking principle. Prudential banking principle is principle which request bank in daily activity should have prudent to keep the fund of society which trusted to the bank. So it is important for PT.Bank Rakyat Indonesia (*Persero*),Tbk Malang Kawi to have procedures in giving KUR-micro (*kredit usaha rakyat-mikro*) based on prudential banking principle.

This research has the purpose to know about the procedures of giving KUR-micro (*kredit usaha rakyat-mikro*) that applied in PT.Bank Rakyat Indonesia (*Persero*),Tbk Malang Kawi and also to know the procedures in giving KUR-micro (*kredit usaha rakyat-mikro*) in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi based on prudential banking principle.

This research conducted in PT.Bank Rakyat Indonesia (*Persero*), Tbk Malang, jl. Kawi No 20-22.Typeof this research is qualitative research with descriptive approach, the sources of data in this research are primary data and secondary data, and the data collecting method are interview and documentations.

Based on the research that conducted in PT.Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, the result are, there are have some procedures in giving KUR-micro (*kredit usaha rakyat-mikro*) consist of request of credit, credit analysis, approval of credit, credit agreement, credit disbursement, credit monitoring, and credit repayment. The procedures above have applied well although there are still have the weakness it can be seen in procedures in credit monitoring. Beside that PT.Bank Rakyat Indonesia (*Persero*),Tbk Malang Kawi has applied well the prudential banking principle each procedure has done based on prudential banking principle, but still need to improve the principle of know customer to prevent loss in giving credit.

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Praise thank to our God Jesus Christ, because His bless and guidance, I can finished my undergraduate thesis entitled “Evaluation on the Implementation of Procedure in Giving KUR-micro (*kredit usaha rakyat-Mikro*) Based on the Prudential Banking Principle (Study at Bank Rakyat Indonesia Malang Kawi)”.

This undergraduate thesis is final task submitted to achieve bachelor academic title of Faculty of Administrative Science Brawijaya University Malang.

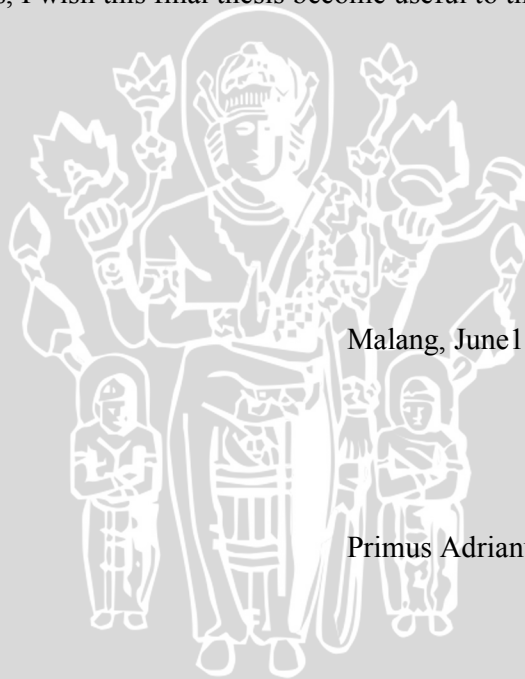
There are several people help me to finish this research, and I want to say thanks very much to:

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9. All of people that have support and help me, therefore I can finish my undergraduate thesis.

I also offer everyone to give some critics suggestion that read my undergraduate thesis, I wish this final thesis become useful to the reader.



Malang, June 16, 2014

Primus Adrianus Moy

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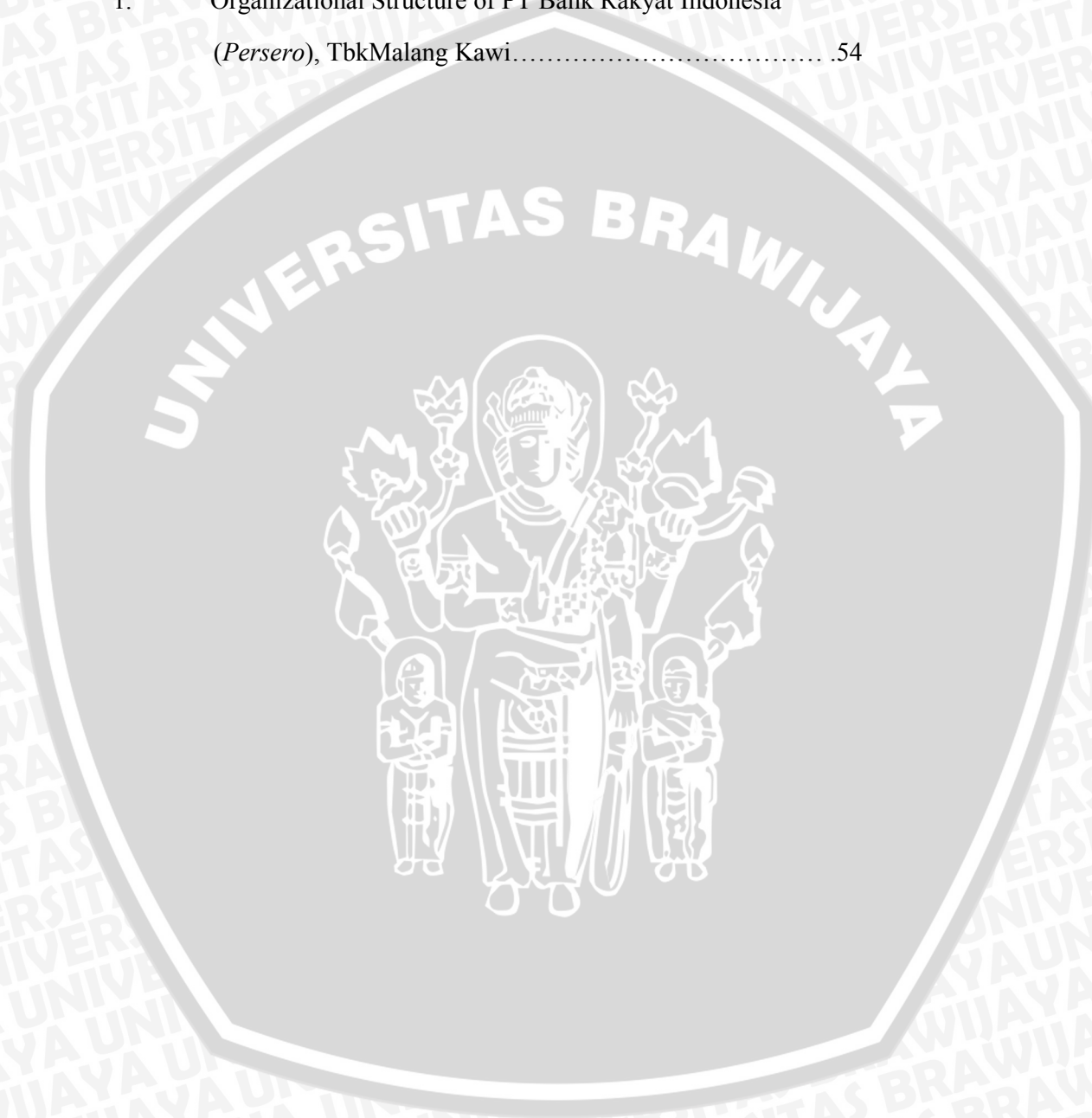
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CHAPTER I

INTRODUCTION

A. Background

The objective of national development is to improve the quality life of society in economic aspect. To achieve this objective, government makes policies in economic aspect. One of the policies that made by government is providing credit through the banking institutions. Providing credit has the purpose to help the society. Through the providing of credit, it is expected that the society able to create productive business in order to increase the quality of life.

Credit means providing fund based on agreement between bank and debtor, which require the debtor to repayment the credit after a certain period with interest (Act Of Banking 1998:10). In giving credit, there are some principal such as, character, capacity, capital, collateral, condition of economic and compliance. The process of giving credit to the public is a process that involves bank as creditor and the public as the debtor who request the credit. This is indicating that in a process of giving credit, there are some procedures that must be done by bank as creditor and also debtor as side who require the credit.

Wilardjo (2005:1) explain bank as a financial institution or usually called financial intermediary. It means bank is institution in activities related to the issue of money. Therefore, the business of will usually associated with issue of money. Business activities of bank will be associated with commodities such as transfer, receive and pay back the money in a bank account statements, bills discounting

letters, letter order or other securities, buying and selling securities, buying and selling checks, letters notes, paper trade and giving bank guarantees. Citing the opinion of Wilradjo above, it is clear that the major life and activity of bank always dealing with money and finance, where, bank collect funds from public who have excess funds and then channeled back to public who need it. Under these conditions, the implementation business of bank based on prudential banking principle is needed, in order to prevent bank from any risk. Process in giving credit which done by bank, have number of requirements.

Procedures in giving credit are one of the procedures that should be given special attention by bank which serve facility of credit. Through the correct procedures, the bank assets can be preserved and the credit actually will be able to be returned in time. Ardiyos, cited by Putri (2010:7) explain, procedure is a part of the system consists of series of actions involving several people in one or several parts of the set to ensure that a business activity or transaction can occur repeatedly and implemented uniformly.

This opinion says that the procedure is a series of systems and measures to ensure that an action can be performed well and uniform. Correct and proper procedures in process giving credit are to be preferred to create a healthy of credit. Procedure in giving credit is a series of activities that must be performed in managing a credit application from the time, when the application is received until the credit disbursement. The benefit of procedures in giving credit is to provide better service to members, to identify and resolve problems that arise in the credit implementation and to seek credit in a relatively short time.

Procedures in giving credit include several processes such as loan application, the investigation up to the credit disbursement by bank. One type of credit given by bank to the public is KUR-micro (*kredit usaha rakyat-mikro*). KUR-micro (*kredit usaha rakyat-mikro*) is a credit which given to Small Medium Enterprises (SMEs) in the form of working capital and investment, that supported by guarantee facility for business productive. KUR is a program initiated by the government, to help the feasible business but still not bankable in fulfill bank requirements. Basic principle of KUR-micro (*kredit usaha rakyat-mikro*) is to increase the economics of society. Through the KUR-micro (*kredit usaha rakyat-mikro*) are expected to be utilized to improve the productive business activities.

KUR-micro (*kredit usaha rakyat-mikro*) which given to public in order to increase productive business, have some procedures started from credit request until credit repayment process. Procedures applied in the process of KUR-micro (*kredit usaha rakyat-mikro*) are expected to generate a profit for the bank as creditor and also for the public as debtor. Processing of credit also never separated from risks. The emergences of risk in credit process also caused by those procedures in giving credit are not appropriate. So that is why, bank need to apply the well procedures in giving credit and in accordance with the prudential banking principle. The prudential banking principle in procedures of giving credit is important thing that should be applied to minimize the loss in credit. The prudential principle which includes Liability Formulation and Implementation Policy of Credit Bank, Maximum Limit in Giving Credit, Asset Quality Rating, Debtor Information System and Implementation the Principle Know Customer,

are the key principle that must be done by bank when giving credit to prospective debtor.

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi is one of the bank, instructed by the government to channel KUR-micro (*kredit usaha rakyat-mikro*) to the general public. As bank which providing the facility of KUR-micro (*kredit usaha rakyat-mikro*), PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi have some number of procedures. In providing KUR-micro (*kredit usaha rakyat-mikro*) PT. Bank Rakyat Indonesia (*Persero*),Tbk Malang Kawi, usually facing the problem in Non Performing Loan, because customer or debtor cannot repayment the credit that given by bank. The problem like this usually occurred when bank giving KUR-micro to debtor, so it is important if PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi have the procedure based on the prudential banking principle to prevent the problem in repayment the credit.

The problems in credit repayment, caused by the implementation of procedure in credit analysis are not done correct based on regulation. So if this problem cannot solve well, bank will get loss in provision KUR-micro and it will give negative effect to asset of bank. So the well procedure based on prudential banking principle is needed. So that is why the evaluation on implementation of procedure in giving credit based on prudential principle is needed, in order to understand, factors that caused the problem in credit repayment.

Procedure giving credit at PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi must be supported by the application of the prudential banking principle, in order to improve the safety of bank assets in giving credit, because

the most asset of bank come from process giving credit. It is very necessary to have a procedure in providing credit based on the prudential banking principle that has been applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi. The importance of a good and correct procedure requires banks to apply the prudential banking principle in every procedures of giving credit. It's important to know the procedures adopted by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi in giving KUR-micro (*kredit usaha rakyat-mikro*) and very important also to know whether the procedures in giving KUR-micro (*kredit usaha rakyat-mikro*) applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi based on the prudential banking principle

Based on above explanations, the researcher would like to make a research entitled **“EVALUATION ON THE IMPLEMENTATION OF PROCEDURE IN GIVING KUR-MICRO (*KREDIT USAHA RAKYAT-MIKRO*) BASED ON THE PRUDENTIAL BANKING PRINCIPLE (STUDY AT BANK RAKYAT INDONESIA MALANG KAWI)”**.

B. Formulation of Problems

Based on the previous explanation in background, the formulation of problem in this research are as follows:

1. How are the procedure in giving KUR-micro (*Kredit Usaha Rakyat-mikro*) that has been applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi?

2. What are the procedures in giving KUR-micro (*Kredit Usaha Rakyat-mikro*) that has been applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi based on the prudential banking?

C. Research Objectives

Based on existing problems above, the objectives of this research to be achieved are follows:

1. Understanding the procedure in giving KUR-micro (*Kredit Usaha Rakyat-mikro*) that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi.
2. To evaluating procedure in giving KUR-micro (*Kredit Usaha Rakyat-mikro*) in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi based on the prudential banking.

D. Research Contributions

1. Academic Contribution

This research is purposed to give a contribution for the next researcher to give general understanding in science and knowledge especially about procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) and to know how the implementation of procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) based on prudential banking.

2. Practical Contribution

The result of this research are expected to give input for PT. Bank Rakyat

Indonesia (*Persero*), Tbk Malang Kawi on the procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) and the implementation of procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) based on the prudential banking.

E. Writing Structure

The arrangement of the writing structure meant to make the scientific paper detailer, clearer, and understandable on how the content of the scientific paper that itself. Writing structure on this undergraduate thesis consists of:

CHAPTER I : INTRODUCTION

This chapter explains about the case or the matter that become a problem for this research, therefore explains the research objectives and research contributions.

CHAPTER II : THEORETICAL REVIEW

This chapter contains the theoretical review that related with the basic problems of research. The theories in this chapter and the references in this chapter will be used as analysis tool of the research problems.

CHAPTER III : RESEARCH METHOD

This chapter explains on how the research is conducted, as well as functioned as guidance of research and analysis.

This chapter will discuss about the type of research,

research focus, research location, and source of data, data collecting technique, research instrument, and data analysis.

CHAPTER IV : RESULT AND DISCUSSION

This chapter present company data that is company overview that consist of a brief history of the company, company location, company organization structure, and discussion on how the procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) and to evaluating procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) based on prudential banking.

CHAPTER V : CONCLUSION AND RECOMMENDATION

This chapter presents conclusion and suggestion that made by the researcher based on analysis, suggestion and may used for company consideration in the future.

CHAPTER II

THEORETICAL REVIEW

A. Bank

1. Definition of Bank

Bank is a financial intermediary. It means bank collecting funds from public who have surplus fund and then distribute to public who have deficit fund. Activities of bank consist of collecting funds from public and then channeling again to public in form of credit. Bank also has the role as institution which has main activities relate to the issue of money. It means the bank's business will be associated with the issue of money. Business activities of the bank will be associated with commodities such as: transfer, clearing, letter of credit, safe deposit box, travelers check and bank guarantee.

Bank has a purpose to receive the funds from public and then distribute to public in form of credit. It means the activity of bank consist of collect, saving, and then giving a credit to society. According to the Act of Banking (1998:10) Bank means institution that collecting the fund from public in form of saving and then giving to public in form of credit and other kinds in order to increase the wealth of society.

The activities of bank consist of three parties as follows:

- a. funding
- b. lending
- c. Provide other services of bank

Funding means bank looking for fund from public in form of deposit. Lending means after collecting fund from public, bank distribute thus fund to the public in form of credit. Provide other services of bank means that bank provide any kinds of service to support process of funding and lending.

According to Walter Leaf cited by Somashekar (2009:1) Bank is a person or corporation which holds itself out to receive from the public, deposits payable, on demand by cheque. According to Kinley cited by Somashekar (2009:1) Bank is an establishment which makes to individuals such advances of money as may be required and safely made, and to which individuals entrust money when not required by them for use. Based on the some meaning above, the concluded, bank is a institution or organization which accepts money from public, for the purpose to increase public wealth. As a financial institution bank have three activities such as funding, lending and provide other services of bank.

2. Function of Bank

Bank has a function as intermediary financial institution. Intermediary financial institution means bank running the function to funding in form deposits and then lending to public in form of credit and investment. Idroes (2008:19) According to Kasmir (2004:9) bank is a financial institution that has activities as follows:

- a. Collecting funds from public in form of deposit, in this contest bank as institution to saving money or to invest for public. The main purpose public saving money in the bank is safety the money and then invests to get the interest as a result of saving. The other purpose is to easily

making a payment. To implement above function, bank provide the service which known as saving. Generally types of saving in bank consist of demand deposit, saving deposit, and time deposit.

- b. Lending the fund to public, in this contest, bank giving credit to public or bank provide the fund for public who need funds. Credit that given are various depend on customer need. Before giving a credit, firstly bank should be measure about credit, is it given or not. The purpose of measuring is to prevent bank for any loss. Types of credit that given to public consist of investment credit, working capital credit and trade credit.
- c. Provide other services such as money transfer, clearing, letter of credit, safe deposit box, travelers check and bank guarantee.

It is clearly that functions of bank consist of three parts those are collecting fund from public, funding to public and the last is providing other services.

3. Types of Bank

There are various types of Bank. In Indonesia there are any types of Bank according to regulation of banking. According to Kasmir (2004:18) types of bank consist of:

- a. Based on function
 - 1) Commercial Bank
Commercial bank is a bank which conducting business in the conventional and based on syari'ah principles, in activities providing services in payment traffic. Nature of the services provided is general in the sense that banks can provide all existing services. As well as the area of operation can be carried out in all regions of Indonesia, even abroad.
 - 2) Rural Banks
Rural Bank is a bank which conducting business in the conventional and based on syari'ah principle. In activities of rural banks not provide services in the payment traffic. It means the banking services offered rural banks are much narrower than the commercial banks.
- b. Based on ownership
Beside based on function, bank also can divided based on ownership. There are types of Bank based on ownership as follows:

- 1) State Banks
State banks are banks which deed of establishment and capital of banks owned by the government, so that the entire profit bank owned by the government. The example of state banks as follows: Bank Negara Indonesia 46 (BNI), Bank Rakyat Indonesia (BRI), Bank Tabungan Negara (BTN), and Bank Mandiri.
- 2) National Private Banks
National Private Banks are banks that owned by National private, and also deed of establishment owned by private. The example of National Private Banks such as: Bank Danamon, Bank lippo, Bank Niaga, Bank Central Asia
- 3) Bank-owned cooperative
Ownership of bank shares is owned by a company incorporated under the laws of the cooperative as an example Bank umum Koperasi Indonesia.
- 4) Foreign-owned banks
This type of bank is a branch of the existing bank abroad, either private or government foreign. As an example such as, ABN AMRO Bank, Deutsche Bank, American Express Bank, Bank of America, Bank of Tokyo, City Bank.
- 5) Ownership bank
Ownership bank owned by foreign parties and national private parties. The majority share hold by Indonesian citizens. As an example Merincorp Bank Finconesia Bank, Sakura Swadarma Bank.

B. Procedure

1. Definition of Procedure

Procedure means combination of duty which has relation and organized based on time and certain manners to doing work that must be finished. Usually procedure includes how and by whom each duty must be finished (Moekijat, 1990:435).

Maryati (2008:43) give definition of procedure as a combination from steps dealing with to finishing a work. Procedure can be defined as a combination process of activity which have relation, and each activity have

some method and work procedure, so in procedure there are separate duties between organization units in finishing the activities.

2. Characteristics of Procedure

Mulyadi cited by Putri (2010:8) mention that, there are some characteristics of procedure, consist of:

- a. Procedure support the achievement of organizational goals
- b. Procedures for controlled-able to create good supervision and using the minimum cost
- c. Procedure indicate logical sequences and simple
- d. Procedures showed the presence of decision-making and responsibility
- e. Procedures showed no delays and obstacles.

So the characteristics of the procedure can support the achievement of goals, creating oversight, shows that logical sequences and showed no delays and obstacles.

C. Credit

1. Definition of Credit

According to the Act of Banking (1998:10) credit is providing of fund based on agreement between bank and debtor, which require the debtor to repayment the credit after a certain period of time with interest. Credit is money that given to the debtor, through an agreement between the creditor and

the debtor. In credit, agreement that made between the creditor and debtor and both of them have the rights and duties of each.

2. Elements of Credit

In credit some elements must be considered by the creditor in order to prevent credit risk. Elements in credit include (Kasmir, 2012:87)

a. confidence

The confidences of creditor about the credit will repayment in the future. The confidence is given by bank, after bank doing previous research on internal and external debtor. The study was conducted on the assessment of the past condition and present condition of the debtor.

b. Deal

Besides the element of confidence, in the credit also contain element of the agreement or deal between the creditor and the debtor. This agreement contain each party has the right and obligation to be signed.

c. Term

Credit which given had a certain period. Time of period includes the period of loan repayment that has been agreed. Term consist of short term, medium term and long term.

d. Risk

The existence of a period of time to repayment the credit will make a risk. The long period of credit will be followed by high risk. This risk

will be responsible by Bank. The risk consists of intentional risk such as risk caused by customer and unintentional risk such as disaster that caused bank collapse.

e. Remuneration

Remuneration is advantage of giving a credit. Remuneration for bank is profits, because bank receives it in form of interest, that paid by debtor.

3. The Purpose and Function of Credit

Credit by bank has the purpose and function. There are the purposes of credit that given by bank are as follows: (Kasmir 2012: 88)

- a. Advantage
Banks provide credit with the purpose of profit. The advantage can be seen in form of interest. This advantage is very important for the survival of bank.
- b. Increase business of customers
The purpose of credit is to help business of customers who require credit. Customers need funds for investment and for working capital.
- c. To help government
Through the more credit that given by bank, it will help government to increasing the development in many sectors. The profit for government through the credit is increase the tax, increase the work opportunity, increasing the total of goods and services, increase foreign exchange of country.

Besides the purposes above, the credit also has the following functions:
(Kasmir 2012:89)

- a. To increase utility of money
Trough the credit can improve the utility of money, it means if the money just saved it will not produce anything that useful. Through credit it will be more useful to produce goods and services.

- b. To improve the circulation of money
In this case the money that given will be circulated from one area to another area, therefore the area with has lack of money, through the credit that area can get the money from another area.
- c. To improve the efficiency of goods
Credit which given by bank will be used by debtor to producing the goods that are not useful to be more useful or beneficial.
- d. Improve the circulation of goods
Credit also can increase the flow of goods from one area to another area, therefore the number of goods can improve the circulation.
- e. As a tool of economic stability
Through the credit, it will increase the number of goods that needed by the community. Then credit can help in export the goods from domestic to foreign.
- f. Increase the excitement of business
For the debtor, credit can give the excitement for business. Credit gives a contributor the funds for debtors who try to develop the business.
- g. Improve distribution of income
Credits that channeled in large number will increase the revenue. For example, if credit is given to build the firm, then the firm requires employee. It can increase the income of the community who stay in environment of firm.

4. Types of Credit

One function of credit is to improve distribution of income. In giving credit, there are so many types of credit. Generally credit that given by bank consist of: (Kasmir, 2012:90)

- a. Based on the utility
Based on the utility, credits divided in two kinds are investment credit and working capital credit.
 - 1) Investment credit
Usually used to development the business or to build a new project. The example of investment credit is credit to build a factory. The term to using this credit is one period.
 - 2) Working capital credit
Used to increase production in operational. As an example credit to buy raw material, pay employment salary, and other cost.
- b. Based on the purpose of credit
Based on the purpose, credit consists of productive credit, consumptive credit, and trading credit.

- 1) Productive credit
Productive credit used to increase business or production. This credit has purpose to produce goods and services. As an example credit to build factory and then the factory produce the goods.
- 2) Consumptive credit
Consumptive credit used to consumptive by self.
- 3) Trading credit
This credit used to process of trading. Trading credit used to buy the goods to be trade. As an example of this credit is credit of export and import.
- c. Based on term
Based on term, types of credit consist of short term credit, middle term credit and long term credit.
 - 1) Short term credit
Short term credit is a credit with term less than 1 year, and usually used as a work capital credit. As an example agriculture credit
 - 2) Middle term credit.
Middle term credit is a credit with terms 1 year until 3 year, usually used to invest.
 - 3) Long term credit
Long term credit is credit with terms 3 until 5 year, usually long term credit used to long term invest.
- d. Based on guarantee
Based on guarantee, credit divided in two kinds are, credit with guarantee and credit without guarantee.
 - 1) Credit with guarantee
Credit with guarantee is a credit which given using a guarantee. The guarantee maybe consists of tangible goods or intangible goods.
 - 2) Credit without guarantee
Credit without guarantee is a credit which given without guarantee. Credit usually give based on the well reputation, character and loyalty of debtor.
- e. Based on business sector
Based on business sector, credit can divided in to some kinds consist of:
 - 1) Agriculture credit
Is a credit which given for agriculture business.
 - 2) Animal husbandry credit
Is a short term credit which given for animal husbandry business.
 - 3) Industry credit
Industry credit is a credit which used as a cost of small industry, middle industry, and large industry.
 - 4) Mining credit
Mining credit is a long term credit, which used as a cost of mining. For example goal mining and coal mining.

- 5) Education credit
Education credit is credit which given to develop means of education or maybe credit for university student.
- 6) Profession credit
Profession credit is a credit which given to for lecturer, doctor, and lawyer.
- 7) Housing credit
Housing credit is credit which used to pay housing.

5. Principals in Giving Credit

Bank have to confidence that credit which given seriously will be repayment in the future. The confidence of bank, usually come from the analysis process and before giving credit, bank doing analysis procedure.

According to Kasmir (2012:95) there are five principals in giving a credit to debtor, as follows:

- a. Character
Bank trust with debtor, the confidence of Bank based on background of debtor, such as lifestyle of debtor, condition of family, hobby and social standing. Those are the measurement to repayment the credit.
- b. Capacity
Banks try to understand the ability of customer in business sector. Banks also review the background of customer's education and the ability of customer in running the business. Finally bank knows the ability of customer to repayment the credit.
- c. Capital
To look the efficient of using capital, it can be seen from financial report, through measuring the liquidity and solvability. Capital also can look from any source of capital, where are the capitals come from.
- d. Collateral
Collateral is a guarantee which given by debtor. Guarantee must be examine the validity.
- e. Condition
In giving credit, bank also should review the condition of economic now and future. Bank also must be measure the business which runs by debtor. It is used to prevent Not Performing Loan.

D. Procedure in Giving Credit

1. Credit Request

When doing a credit the first step is request. The request form usually written and signed by debtor. According to Tjoekam (1999:100) request of credit in bank should be back-up by juridical elements and economics, in order rights and responsibility of both parties is clearly and correct. The request of credit must write in form of credit request and must contain some information such as:

- a. Non financial data consist of name and address of debtor, structure of owner and board management, business area, company history, the relation with bank, and company group.
- b. Financial data consist of the development of financial and projection of financial, total of request, planning for utility, and planning for repayment.
- c. Guarantee data
Guarantee data is important to giving the information about guarantee of credit.

Credit request then recorded in to credit request book register in order to complete other documents such as:

- 1) Copy of ID card (*kartu tanda penduduk*)
- 2) Copy of NPWP (*nomor pokok wajib pajak*)
- 3) Copy of SPT annual article 21 which have receipt sign from tax office

- 4) Copy of SIUP (*surat ijin usaha perdagangan*)
- 5) Copy of SITU (*surat ijin tempat usaha*)
- 6) Copy of SIUUG (*surat ijin undang-undang gangguan*)
- 7) Copy of TDP (*tanda daftar perusahaan*)
- 8) Analyze of environment effect (AMDAL)
- 9) Business legality

For company debtor, company must complete some documents such as:

- 1) Founding license
- 2) Copy of ID card (*kartu tanda penduduk*)
- 3) Copy of NPWP (*nomor pokok wajib pajak*)
- 4) Copy of SPT annual article 21 which have receipt sign from tax office
- 5) Copy of SIUP (*surat ijin usaha perdagangan*)
- 6) Copy of SIUJK (*surat ijin usaha jasa konstruksi*)
- 7) Copy of SIUUG (*surat ijin undang-undang gangguan*)
- 8) Copy of TDP (*tanda daftar perusahaan*)
- 9) Analyze of environment effect (AMDAL)
- 10) Other business legality

Credit request with other appendix is a source of information to doing analysis of credit.

2. Credit Analysis

According to Sutojo (2005:51) credit analysis means all the analysis of risk factors which relation with credit request and to measure as long as the credit is could be financed, has a legal law and based on healthy practice of bank. Analysis of credit consists of:

a. Qualitative analysis

Analyzing on conditions of non-numerical, that are not contain in financial statement, including analysis on management aspect, technical, marketing, guarantee law and economic social.

b. Quantitative analysis

Analysis on financial condition of debtor, this is purposed for bank to get a illustrate as quantitative about condition financial of debtor in past, present and projection in future, so it can analysis the total of credit that needed and the ability to repayment the debt. Quantitative analysis consists of financial ratio analysis, analysis of profit and loss, cash flow analysis, and bill analysis.

The purpose of credit analysis is to analyze the credit that given to debtor, what the credit is proper to given to debtor or not proper to given to debtor. Guidelines in giving credit in credit analysis consist of:

1) Data collecting

Doing with collect information as completely, accuracy and up to date to understand the objectively and purpose of credit useful done directly and active from debtor, three parties, and other data sources. Data

collects including information which collects from debtor, either selecting the data that needed or not. For data collecting in three parties done with visiting, call, letter, and collecting data from other source come from library, publication, magazine, and other.

2) Data verification

Data verification has the purpose to guarantee the correctness and accuracy of data that has been collected. Data verification consists of verification in Indonesia Bank or other Bank which have relation with debtor, office, firm and business field.

3) Analysis of financial and other aspect consist of:

a) Trend ratio analysis and interpretation

Have the purpose to know about trend ratio financial of debtor.

b) Risk analysis

Analyze and identification the effect before debtor risk happen, so decide of credit has been taken based on risk that probably occur. Risk assessment include of two aspect such as general risk (selling, conflict between shareholders) and specific risk (corporation not pay attention to market share).

c) Analysis of reconciliation and fixed asset

To assessment what the proper or not the capital and fixed assets of debtor or debtor candidate should be check or reconciliation firstly before done ratio analysis and analysis of cash procurement.

d) Analysis the other aspect of company

In consideration of credit request, behind analysis financial report also done the analysis of other aspect consist of:

1. General aspect and management

Is the analysis about general aspect and company management with the purpose to assessment the ability of management of process project in running their business consist of:

- a. Is the credit letter, credit deal, and other documents has signed by authority board based on basic estimate of corporation.
- b. Organization structure
- c. Corporation management
- d. Describe of duties
- e. System and procedure
- f. Total of employee
- g. Persona evaluation of businessman

2. Aspect of relation with Bank

All the analysis about relation aspect. The relation aspect between prospective debtors and bank. Analysis the relation between performances of prospective debtor with bank about financial transaction which channeled through bill of clearing, deposit, either saving. Especially debtor, analyzed from credit

mutation bill which can to know about the ability to fulfill interest obligation.

3. Marketing

Analysis about the ability to know probability of market share that can be get for product or services that produced from project that cost by credit and marketing strategy of product and services in one types and analysis who the domain purchaser also raw material support in order project corporation can win the competitive of competition.

4. Technical aspect and production or purchasing

Main Conclusion on technical aspect and production or purchasing consists of:

- a. Industry sector looked form business location, building factory condition, continuity procurement of raw material, total of employee, and product realization.
- b. Trading sector looked from business location (office, shop, and warehouse), realization of goods purchasing, dominant support, and continuity of procurement goods commerce.
- c. Services construction sector looked from project that worked, channeling project cost, development/achievement of project comparing with schedule finishing of project, total of labor in construction field, continuity in

procurement raw material, challenge in implementation the project.

1) Aspect juridical (law) analysis

Have the purpose to researching determining legality of corporation or law which will get credit aim from Bank, include aspects Corporation, permission that must be owned, and deals.

2) Aspect social-economics analysis

Have the purpose to assessment as long as project that will build and cost by Bank has the high value added looked from social and macroeconomics viewing, especially looked from viewing of government and society. Analysis in this aspect including job chance, using local raw material, earn and foreign exchange economizing, tax earning for country, either environment effect.

3. Credit Agreement

Credit agreement done based on result of credit analysis. The agreement of giving credit, the officer who decides the policy to agreement the credit should be responsible to bank (Untung, 2000:148). Giving a credit based on prudent principles, should viewed the criteria of debtor such as:

- a. Debtor business which have good prospect, ability to get profit, and obligations to fulfill interest payment to bank and give a guarantee which guarantee bank interest.
- b. Has been suitable with policy and procedure in giving credit
- c. Not deviate from credit limit
- d. Has been considerate about credit safety
- e. Decided based on arbitrariness decide the credit

4. Credit Contract

According to Puspani (2004:3) the kind and format credit contract determined by each bank and made written. In this process bank side and debtor or prospective debtor signing a contract which intend contain requirements, clause, and other important thing which can tie both parties and can be a tools for proving in the court if in the future there are problems between both parties. Each credit that has been agreed should be filed in to credit contract as written and must pay attention to below criteria such as:

- a. Valid and law requirements which can protect the Bank
- b. Contain total, term, and procedure paying of credit, credit interest, other credit requirements that has been determined in decide credit agreement.

5. Agreement Disbursement of Credit

In disbursement of credit should be have safety principle, directed, and productive. So the disbursement should be having main basic such as:

- a. Bank only agree the disbursement, if all requirements which determined in agreement, then filed in contract that has been fulfilled by debtor
- b. Bank should be sure about all juridical aspect that relation in credit deals has been filed /finished and has effective giving a protection to Bank.

- c. Other basis if needed.

6. Credit Monitoring

Credit monitoring is a main key of succession in giving credit behind a carefulness which done when making credit analysis. Monitoring to debtor is a activities to follow development business of debtor and development of credit when credit is given until paying the debt. The failure occurs in credit made by carelessness of credit officer. Generally procedure submission the credit for productive according to Kasmir (2000:110) such as:

- a. Assessment as long as credit requirements also obligations to paying interest, and other obligations has been fulfilling by debtor.
- b. Assessment business development from time to time which relation with risk that faced by Bank.
- c. To help Bank in taking preventive steps that needed.

Credit monitoring including some activities consist of:

- a. There is exist credit administration and using up date way such as computer, online system
- b. Necessity for debtor to extend as periodically on types of report which has been agreed and filed in credit contract
- c. Necessity for Bank officer to doing visiting to corporation or project on the spot

- d. There is structure consulate between Bank side and debtor. Especially if debtor fell difficulty in business or maybe there is signal of loss. Such as problem of production, marketing, labor and financial.

7. Procedure Disbursement Credit

Dendawijaya (2001:81) said that credit disbursement which required by debtor, could be done by Bank, after debtor fulfill all the requirements. There are some requirements in credit disbursement consist of:

- a. Contract of credit has been signed
Signing can be done between Bank and debtor directly or through by notary. Generally contains of credit contract consist of:
 - 1) Parties who giving a credit (bank which concerned with)
 - 2) Parties who accept the credit (company customer)
 - 3) The purpose of giving a credit
 - 4) Total of credit would be given by Bank
 - 5) Level interest of credit
 - 6) Other costs that must be pay by customer credit such as cost of credit commission
 - 7) Schedule to installment payment credit and interest
 - 8) Guarantee of credit including of types of guarantee, owner, total and value
 - 9) Rights that have by Bank while credit still not payback such as investigation condition of project as physically and investigate customer financial report.
- b. Require credit disbursement supported by documents that based on credit need.

8. Procedure of Paying Off Credit

In this step debtor has paying off a credit to Bank and then the agreement between Bank parties and debtor is stooped. In this step also Bank giving a guarantee to customer or debtor.

There are procedures that relation with paying off a credit according to Dendawijaya (2001:83) consists of:

- a. Customer or debtor paying interest based on the schedule that has been made, so credit or lending is paid.
- b. Guarantee that before hold by Bank, could given again to the customer.

9. Policy in Giving Credit

According to Puspani (2004:17) each policy of banking credit that made by Bank must be contains and decides clearly prudent approach, which minimal should consist of main policy of credit. Basic regulation of giving credit, market sector, credit averted, system assessment of credit quality, professionalism and integrity of functionary.

- a. Basic policy of credit that must be contains main regulation about:
 - 1) The healthy practice of system and procedure, the agreement procedure in giving credit, administration and credit documentation, and system and procedure on credit controlling.
 - 2) System and procedure of credit that should be get special attention and credit reserving.
 - 3) system and procedure which interest is plafond
 - 4) system and procedure to rescuing and finishing credit which have problems and write of Not performing loan
 - 5) system to solving guarantee goods that might by Bank
- a. Basic regulation in giving credit which consist of:
 - 1) Maximum limit in giving credit and total capital of bank
 - 2) System in providing credit that consortium, syndicate, and risk sharing with other banks
 - 3) Credit requirements (interest types of credit, installment, and guarantee) policy of bank in credit, especially about Maximum limit in giving credit.
- b. Credit that must be adverse
 - 1) Credit for speculation purpose
 - 2) Credit for business which have special expertise, where Bank doesn't have

- 3) Credit for business which have been get a problem or plafond
9. system assessment of credit quality
Bank must make a system and procedure or system assessment credit collectability that must be contains in policy in giving credit each bank and must be suitable with BI guidelines in SE no .23/12/BPPP 28 February 1991 which determine credit collectability as a situation to paying installment, interest, costs and probably accepted again fund which engaged in obligations.
10. Professionalism and integrity of credit functionary
The functionary of credit must learn and understanding Chapter VIII article 46-53 UU No.7/1992 as a basic ethics of bank credit which contains credit functionary, authority and responsibility each people or unit work who involving in credit activity process (KPP), credit committee (*Komite Kredit*), commissioner board (*Dewan Komisaris*), Bank direction and credit work unit.

E. KUR (*Kredit Usaha Rakyat*)

1. Definition of KUR (*Kredit Usaha Rakyat*)

According to Regulation of Finance Ministry (*Peraturan Menteri Keuangan*) No 135/PMK.05/2008 about facility of credit guarantor on KUR (*kredit usaha rakyat*), KUR means credit to SMEs in form of giving working capital and investment credit, that supported by guarantor facility for productive business.

Article 1 in UU no 20/2008 about SMEs, explain that SMEs is productive business owned by individual or Individual Corporation that fulfill micro business criteria as long as arranged by above law.

KUR (*kredit usaha rakyat*) are credit which given to productive business, working capital and investment credit, with credit plafond until Rp 500 million to each micro business, small business, and cooperation (SMEs) which guaranteed by Guarantor Company. KUR (*kredit usaha rakyat*) is given to SMEs with risk sharing 70% guaranteed by Guarantor Company and 30% guaranteed by bank which giving a credit. According to the objectively, types of KUR (*kredit usaha rakyat*) which given to productive business

consist of working capital credit and investment credit. KUR (*kredit usaha rakyat*) is not used to:

- a. Debtor who have bankable
- b. Take over credit facility or non KUR financing
- c. Extension or facility credit addition or funding from debtor who getting credit or non KUR funding from bank
- d. Debtor who have credit or funding with interest subsidy or program of credit facility or other facility from government.

(Source: *Kumpulan peraturan terbaru Kredit usaha rakyat (KUR)*, 2010: 10)

2. Types Debtor of KUR (*Kredit Usaha Rakyat*)

According to the new regulation of KUR (*Kumpulan peraturan terbaru kredit usaha rakyat*) there are any types of debtor in KUR consist of:

a. Micro Business (*Usaha Mikro*)

Micro business is businesses which have by individual or corporation that have the criteria such as:

- 1) Have the real wealth amount Rp 50,000,000 not include land and business location
- 2) Have a annual output of selling amount Rp 300,000,000

b. Small Business (*Usaha Kecil*)

Small business is an economy business that independent, done by individual or corporation which not as a company branch that owned or become a part as directly or indirectly from medium business or large business which have criteria such as:

- 1) Have the real wealth more than Rp 50,000,000 until the mostly Rp 500,000,000 not include land and business location

- 2) Have the annual output or selling more than Rp 300,000,000 until mostly Rp 2,500,000,000.

c. Medium Business (*Usaha Menengah*)

Medium business is independent business, done by individual or corporation which not as a company branch that owned or become a part as directly or indirectly from large business which have criteria such as:

- 1) Have the real wealth more than Rp 500,000,000 until mostly Rp 10,000,000,000 not includes land and business location.
- 2) Have the annual output or selling more than Rp 2,500,000,000 until mostly Rp 50,000,000,000.

d. Cooperation (*Koperasi*)

Cooperation is corporation which have individual member or corporate institution that has basic activity based on cooperation principle and also as public economic movement (*Gerakan Ekonomi Rakyat*) that based on principal of family atmosphere (*Asas Kekeluargaan*).

e. Business Group (*Kelompok Usaha*)

Business group is a collection of individual or corporation which doing productive business and formed based on similarity interest or similarity of environmental condition to improve business of member.

f. Productive Business (*Usaha Productive*)

Productive business is a business to produce goods and services to giving added value and increase the income for business people.

g. Feasible Business (*Usaha Layak*)

Feasible business is business that done by debtor which giving profit, so debtor able to pay interest and payback all the debt in term that has been determined between bank executors and KUR debtor and giving the rest of profit to improve the business.

h. Linkage (*Lembaga Linkage*)

Linkage is the institutions which continue the process channeling of KUR from bank executors to SMEs such as secondary cooperation (*Koperasi Sekunder*), primary cooperation (*Koperasi Primer*), (*koperasi simpan pinjam, unit simpan pinjam koperasi Badan Kredit Desa (BKD), Lembaga Keuangan Non Bank.*

3. Basic Principles of KUR-Micro

Soviana (2013:3) explains that, KUR is a credit which given by banks to SMEs feasible but not bankable. On November 5, 2007, President Susilo Bambang Yudhoyono launched KUR with a credit guarantee facility from the Government through *PT. Perum Askrindo* and *Jamkrindo*. There are some parties involved in implementation of KUR based on Regulations of KUR. First party as Technical Implementation of Program is the Ministry of Finance, Ministry of Agriculture, Ministry of Forestry, Ministry of Maritime Affairs and Fisheries, Ministry of Industry, Ministry of Cooperatives, Small and Medium Enterprises, and Ministry of Manpower and Transmigration. Second parties as a Guarantee Company, *PT. (Persero) Asuransi Kredit Indonesia (PT Askrindo)* and *Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)* as well as other companies who voluntarily bind themselves and subject to the memorandum of understanding (*Nota*

Kesepahaman Bersama) to perform and give partial credit guarantee or conditional automatic cover to the executing Bank. The third party as the implementer bank of KUR, are the bank which have signed a memorandum of understanding (*Nota Kesepahaman Bersama*) on guarantee Credit to SMEs, which consists of Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Mandiri, Bank Tabungan Negara (BTN), Bank Syariah Mandiri (BSM), Bank Bukopin, Bank Negara Indonesia Syariah (BNI Syariah) and all Bank Pembangunan Daerah (BPD) scattered in Indonesia. The source funding of KUR funds are 100 % sourced from executor Bank. KUR distributed by the Implementer Bank, granted automatically by the Insurance Company with a guarantee amount of 70 % of the ceiling KUR. Decision granting KUR become fully the authority of the Bank. There are two collateral in granting KUR, the first is main collateral consist of object is fairness business and object financed. Second, additional collateral based on decision of the Implementing Bank. General requirements for SMEs to be able to receive KUR stated in *Keputusan Deputy Bidang Koordinasi Ekonomi Makro Dan Keuangan Kementerian Koordinator Bidang Perekonomian Selaku Ketua Tim Pelaksana Komite Kebijakan Penjaminan Kredit/ Pembiayaan Kepada Usaha Mikro, Kecil, Menengah Dan Koperasi Nomor : KEP-01/D.I.M.EKON/01/2010*, consist of:

- a. Not receiving credit, working capital credit, and investment credit and do not receiving credit program from the government, as evidenced by the results of Debtor Information System of Bank Indonesia at the time of request for credit.
- b. Being able to receiving consumer credit (Housing credit, Vehicle credit, Credit Cards and other consumptive credit).
- c. In the case of SMEs still has a debit balance recorded on the Debtor Information System of Bank Indonesia, but have paid off the loan. It is needed certificate of settled with attachment of accounts from implementer bank before.
- d. For SMEs which will borrow KUR micro, either directly or indirectly channeled, are not required to be checked Debtor Information System of Bank Indonesia.

Bank as a party which implementing KUR essentially have obligations as well as regulatory which must be adhered to. In regulation of finance ministry No. 22/PMK.05/2010 about facility guarantying of KUR article 4 (*Peraturan Menteri Keuangan Nomor: 22/PMK.05/2010 Tentang Fasilitas Penjaminan Kredit Usaha Rakyat Pasal 4*), mentioned as follow:

- a. Executing Bank to provide and distribute funds for KUR.
- b. Banks implementing are required to administer KUR separately with other credit programs.
- c. Executing Bank can take the necessary actions to provide and deliver the exact amount of KUR and timely in accordance with

the program established by the Government, as well as comply with all applicable regulations.

- d. Executing Bank decided KUR provision based on an assessment of the viability of the business in accordance with the principles of healthy credit, and with due regard to applicable regulations.
- e. Executing Bank can distribute directly to SMEs or indirectly through linkage with the Institute for executing pattern or channeling pattern.

4. Requirements of KUR-Micro

General requirements of KUR-micro are debtors who not currently accept credit or financing working capital and investment from banking and not currently receiving credit program from the government. Debtors who receive consumptive credit such are (Housing credit, Vehicle credit, Credit Cards, and other consumptive credit).

Soviana (2013:8) on his journal, explain the requirements of completeness Documentation that must be met by the debtor of KUR micro is as follows:

- a. Copy ID card of husband and wife (*Kartu Tanda Penduduk*)
- b. Copy of Family Card (*Kartu Keluarga*).
- c. Copy of marriage certificate (*Surat Nikah*), if divorced, using a copy of the divorce papers.
- d. Certificate of Business (SKU) at least 6 months.
- e. Collateral (*Dalam bentuk sertifikat tanah, BPKB kendaraan*) .

5. Procedure Giving KUR-Micro

Soviana (2013:8) on his journal en title *Mekanisme Dan Strategi Penyaluran Kredit Usaha Rakyat (KUR) Mikro* mention that procedures giving credit at through several stages as follows:

- a. Prospective customer applying for KUR- micro to Bank
- b. Customer Service of KUR recording some information about a prospective debtor such as name, address, business, and submission of the total of credit. After identifying those, prospective debtor will get explain about the requirements that must be completed, KUR-micro installment, period and interest.
- c. Prospective customer back to the bank to meet the documentation requirements for BRI.
- d. Check by Debtor Information System (SID) BI checking. If the debtor does not currently accept credit from other banks and a good track record then proceed to the next stage.
- e. Survey the debtor business by officer of KUR (*Mantri KUR*), In addition to the survey, officer of KUR (*Mantri KUR*) also seeks information from third parties such as neighbors about customer.
- f. After the survey, officer of KUR (*Mantri KUR*) making decision about the credit is given or not.
- g. The next stage of the credit is agreement made between debtor and bank
- h. The last stage in the realization of Teller. At the time of realization, all requirements must be completed by prospective customers.

D. Prudential Banking in Giving Credit

According to Darwini (2005:77) prudential banking principle is principle which says that, in running function and activities, bank should have a prudent in order to protect the funds of society which trusted to the bank.

Ginting (2005:3) explain, Act of Banking have been instructing to bank in order to using prudential principles in running the activities. Beside that Indonesian Bank as a banking authority has been determining regulations in giving credit by banking. Some regulations consist of, duties of composing and implementation policy of credit bank for general bank, maximum limit in giving credit, assessment quality of assets, information system of debtor and other limitation in giving credit.

Prudential principle is a principle that used by bank to keep and protect the assets which have by bank, when bank running daily operational. Prudential banking is important principle that has been determined by Indonesian Bank as a banking authority.

1. Liability Formulation and Implementation policy of Credit Bank

To creating the healthy practice in process of giving credit, there is needed a written policy of credit. Ginting (2005:3) explain, giving credit is main activities of bank which have risk that can give the effect for business of bank, so that is why in implementation process, bank should be handle on principle in giving credit in order to keep the necessity and trust from society.

Giving credit should be done based on healthy principle of credit.

For this matter, Bank Indonesia as a banking authority has been determining about duties of general bank to have and implement credit policy of bank based on

Guidelines arrangement policy of credit bank in SK Dir BI No. 27/162/KEP/DIR date march 3, 1995 (*pedoman penyusunan kebijakan perkreditan bank dalam SK Dir BI No. 27/162/KEP/DIR tanggl 3 maret 1995*).

Based on regulation above, general bank should have written policy of credit bank, which agreed by commissioner board (*Dewan Komisaris*) of bank, at least contains and manage main point such as:

- a. Prudential principle in credit
- b. Organization and management of credit
- c. Agreement policy of credit
- d. Documentation and administration of credit
- e. Credit controlling

In process of implementation of giving credit and manage of credit, bank should be obey to the policy credit of bank, that has been arranged as consequences and consistent.

2. Maximum Limit in Giving Credit

Ginting (2005:4) explain that one factor that cause failure business of bank is providing fund is not supported by ability of bank to manage

concentrate providing fund as effectively. In order to reduce the potential of failure business of bank, bank should be able to implement prudential principle in giving credit with diversifying portfolio of fund providing through limitation in providing fund, to related parties or unrelated parties. Limitation of fund providing is a percentage from bank's capital, known as maximum limit in giving credit (*batas maksimum pemberian kredit*).

The purpose of BMPK is to protect necessity and trusting from society either to keep healthy of bank, where in channeling the fund, bank should be able to reducing risk, using diversify fund providing based on guidelines BMPK, that has been determined, so there is not concentrate to debtor or certain group of debtor. The providing of fund, there is not only credit, but also all portfolios of fund providing consists of: Credit, Letter of obligation, Placement.

All the portfolios of fund providing to the related parties with bank could be done the mostly 10%, from bank's capital. Providing funds to debtor, who unrelated with bank, mostly 20% from bank's capital. Providing fund to the group of debtor, who unrelated with bank, mostly 25% from bank's capital.

Debtor can be grouped in to group of debtor, if the debtor has a relation of control with other debtor, maybe through relation of own, management, or financial. Related parties are a debtor or group of debtor who have a relation with bank as mentioned, in article 8 *PBI Nomor*

7/3/PBI/2005. Bank should to have the detail list of related parties and then reported to Bank Indonesia.

Exception is done to the corporations of BUMN (*Badan Usaha Milik Negara*) or BUMD (*Badan Usaha Milik Daerah*) are not as group of debtor, caused by directly owned by Indonesian government. Beside that providing fund to BUMN which have the purpose to development, and give effect to wealth of society could be done mostly 30% from bank's capital.

Bank which makes offense on BMPK or over the BMPK will get the doubt from assessment of bank healthy as long as manage in certainty of Indonesian Bank. BMPK offense is differing between percentage BMPK that approved and percentage of fund providing on the bank's capital at the time giving fund provide.

Over the BMPK is differing between percentages of BMPK that approved with percentage fund providing on the bank's capital at the date of report. Fund providing by bank is categorized as over the BMPK if caused by: reducing capital of bank, exchange rate, acquisition, change of management structure that causing change of related parties and group of debtor. Bank which has offense on BMPK should be having action plan to solving BMPK offense. According to the standard operational procedure of KUR-micro, the Maximum limit in giving KUR-micro is Rp 20.000.0000 (twenty million rupiahs).

3. Assets Quality Rating

Ginting (2005:8) explains that, to maintain the continuity of business, banks need to minimize potential losses on the provision of funds, among others, by maintaining credit risk exposure to an acceptable level. Relation with this matter, bank's officer should be implementing risk management of credit, as effectively for each type of fund providing, either implementing prudential principle.

Regulation of Indonesian Banking (*Peraturan Bank Indonesia*) No 7/2/2005 about assets quality rating (*penilaian kualitas aktiva*), compulsory bank (in this matter is director) to assess, monitoring, and control in order quality of assets (productive asset and non productive asset) keep well.

Productive asset is fund providing of bank to get earning, in form of credit, letter of obligation, placement of fund between banks, derivative claim, and reverse repurchase agreement. Non productive asset is assets of bank which have potential lost.

To determining the quality of credit, it should be done with analyzing on the assessment factors that consist of business prospect, performance of debtor, and ability to pay.

Assessment to the business prospect including assessment to the components bellow:

- a. Potential of business growth
- b. Market condition and position of debtor in competition
- c. Quality of management and problem of employee
- d. Support from group or affiliation
- e. Effort which done by debtor in order to keep environment life

Assessment to the performance of debtor, including assessment to the components bellow:

- a. Profit getting
- b. Capital structure
- c. Cash flow
- d. Sensitivity to the market risk

Assessment to the ability to pay, consist of assessment to the components bellow:

- a. Accuracy on paying interest
- b. Provide and accuracy on information financial of debtor
- c. Completely of credit documentations
- d. Obedience on the credit contract
- e. Conformity in using the fund
- f. Fittingness source of paying obligation

Based on above explanations, quality of credit can be divided become: fluent quality, quality of less well, quality of doubtful, and quality of loss.

To anticipate potential of lost, bank must composing PPA (*Penyisihan Penghapusan Aktiva*) on the productive asset and non

productive asset. PPA consists of general reserve and special reserve for productive asset and special reserve for non productive asset.

General reserve that mentioned above, determined at least 1% from productive asset which have pass (*Lancar*). For special reserve (*cadangan khusus*) determined at least:

- a. 5% from asset with quality of special mention (*dalam perhatian khusus*) deducting collateral value.
- b. 15% from asset with quality of substandard (*kurang lancar*), deducting collateral value
- c. 50% from asset with quality of doubtful asset (*diragukan*) deducting collateral value
- d. 100% from asset with quality of loss (*macet*), deducting collateral value

According to *Surat Edaran Bank Indonesia Nomor 26/4/BPPP, tanggal 29 Mei 1993*, to solve non performing loan, there are any types to solving non performing loan consist of: rescheduling, reconditioning, and restructuring. If non performing loan include in step of (*macet*), so to solve it using law institutions such as: *Panitia Urusan Piutang Negara, Badan Urusan Piutang Negara, Badan Peradilan*.

4. Debtor Information System

Smoothness process of credit and implementation of risk management as effectively and also provide information of debtor would be achieved if supported by completely information system and comprehensive about profile and condition of debtor, especially debtor who have the fund providing, before.

In process of credit, information system of profile and debtor condition can support process analyzing and decision taking. For risk management necessity, information system of profile and debtor condition, are needed to determine risk profile credit of debtor. Beside that the providing of information about debtor quality, also needed to do synchronization of assessment on debtor quality between reporter banks.

Based on regulation, Bank Indonesia has the role to manage and develop information system between banks which could be widely with other institutions in financial cycle. Related with that, Bank Indonesia always develops the information system of debtor, from time to time, and appropriated with development of economic and technology.

According to the Regulation of Indonesian Bank No7/8/PBI/2005 about debtor information system, implementation of debtor information system has the purpose to help bank in identification quality of debtor. Debtor information system in article 8, mention that debtor information system also has the purpose to give information about financial report of debtor.

5. Implementation the Principle of Know Customer

Regulation of Indonesian Bank (*Peraturan Bank Indonesia*) No.3/10/PBI/2001 mentions that:

In running business activity, bank facing any types of business risk and to reducing business risk bank should be able to implementation prudential principle. One of the kinds of prudential principle is principle of know customer. According to the principle of know customer, bank must determining policy to acceptance customer, determining policy and procedure to identification customer, determining procedure of monitoring on bill and transaction of customer. So that is why, before doing business relation, bank must have information about customer, identity of customer

candidate, the purpose of business relation between bank and customer candidate, other information, which make bank can know about the customer, identity of other parties if customer candidate make relation in the name of other parties such as beneficial owner.

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CHAPTER III

RESEARCH METHOD

A. Type of Research

Based on the title above, this research is qualitative research with descriptive approach. Qualitative research is research that made to understand phenomena, about what that fell by subject of research as holistic and with descriptive in form of words, and language in especially one natural contest and using any natural methods (Moleong, 2006:6).

According to Arikunto (2005:234), descriptive research is a research that purposed to collecting information, about phenomena and the condition of phenomena when research is done. Descriptive research do not have a purpose to examining hypothesis, but descriptive research used to describe about one variable, phenomena, or condition.

According to Notoatmodjo (2005:138), descriptive research is a method that done with the purpose to describe, or description about a phenomena as objectively. Descriptive method used to solving or to answering a problem which occurring right now. This research done with using steps consist of, data collecting, classification, data analysis, making a conclusion, and report.

The purpose of research using descriptive research is to get a reality illustration, and objectively on something condition which occurring in society group (Imron and Munif, 2010:117).

B. Research Location

Research location is a location that used by researcher in doing research process. This research will be conducted in Branch Office of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang, Jl.Kawi 20-22. Researcher choosing this location because, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi is a bank which get instruction from Bank Indonesia to giving KUR to society, beside that, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi is one of the large Bank in Malang, as a large Bank with large number of customer the activity in giving a credit is also so many. So it is interesting for researcher to know about the procedure in giving credit in this research location.

C. Research Focus

Research focuses used to limiting the research, so the researches object that will be researched are not widely. In this research, focus research is the implementation of procedure in giving KUR in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, which including:

1. Procedure in giving KUR-Micro (*Kredit Usaha Rakyat-mikro*)

The procedure that has been applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi in giving KUR-micro to customer, and also the requirements that needed, in giving KUR-micro that must be met by prospective debtor.

2. Evaluate on the procedures in giving KUR-micro (*kredit usaha rakyat-mikro*) based on the prudential banking principle.

Evaluation procedure based on the prudential banking principle, prudential principle is principle which says that, in running function and activities, bank should have a prudent in order to protect the funds of society which trusted to the bank.

D. Source of Data

Source of Data in this research are primary data and secondary data.

1. Primary Data

Primary data is the data which taken and collected by using directly interview with a Head of corporation. In this research to get primary data, researcher doing by interviews the officers who have the relationship with credit giving credit process.

2. Secondary Data

Secondary data is data which taken from documents, literature and books of company. In this research secondary data taken by using documents and books about regulation of banking procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) and also literatures about the implementation of prudential banking principle in giving KUR-micro (*kredit usaha rakyat-mikro*).

E. Data Collection Method

Data collecting method that used in this research consist of:

1. Interview

Interview is a process to collecting data using process questions and answers directly with respondent, about a problem that relate with research. Interview process done by asks the officer Bank which relation with credit.

2. Documentation

In this research, researcher using documentations as a tools to get the data about, the history of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, Organization structure, vision, mission, product of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, documents of credit.

F. Data Analysis

Data analysis is the process of systematically applying statistical and or logical techniques to describe and illustrate, condense, recap and evaluate data. The purpose of data analysis is to limit a innovations until become one data which have a arranged, and meaning full.

The steps of data analysis that used in this research consist of:

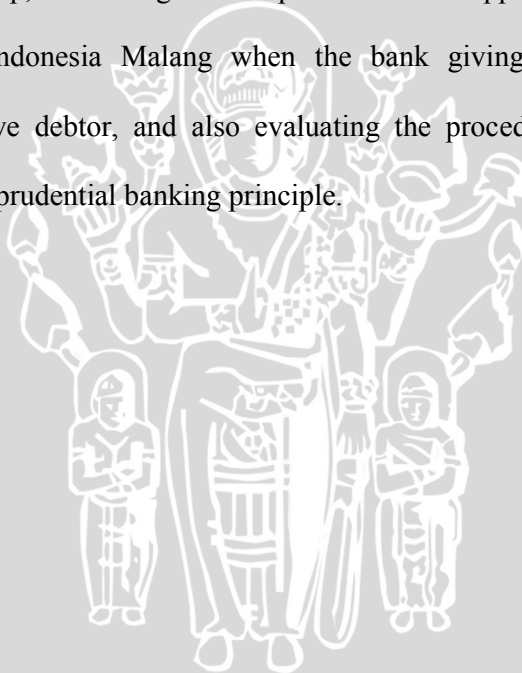
1. Describe how the procedure in giving KUR-micro in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi.

In this step researcher describe all the procedures that have been applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi.

In this step also analyze about the requirements that needed in giving credit that must be met by customer or debtor.

2. Evaluation the procedure in giving KUR-micro (*Kredit Usaha Rakyat-mikro*) at PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi.

In this step, evaluating all the procedure that applied in PT. Bank Rakyat Indonesia Malang when the bank giving KUR-micro to prospective debtor, and also evaluating the procedure that applied based on prudential banking principle.



CHAPTER IV

RESULT AND DISCUSSION

A. General Overview of PT. Bank Rakyat Indonesia (*Persero*), Tbk.

PT. Bank Rakyat Indonesia, Tbk is the bank that owned by Indonesian government and also as the largest bank in Indonesia. Bank Rakyat Indonesia (BRI) was established in Purwokerto, Central Java, by Raden Aria Wiraatmadja, which was named Hulp-en Spaarbank der Indlandsche Bestuurs Ambtenaren, or Bank Assistance, and the saving of priyayi owned (natives). Established on December 16, 1895, which is then used as the birthday of BRI.

Founder of the Bank Rakyat Indonesia, Raden Aria Wirjaatmadja. In the period after independence, based on Government Regulation no.1 of 1946 Article 1 stated that the BRI was the first state-owned banks in the Republic of Indonesia. The existence of war to maintain independence in 1948, BRI was stopped for a while and just starting off again after the Renville agreement in 1949 with the renamed United Bank Rakyat Indonesia. At the time through No.41 PERPU 1960 formed Farmers and Fishermen Cooperative Bank (*BKTN*) which is a fusion of the BRI, Bank Farmers and Fisgerman and *Nederlandsche Maatschappij (NHM)*. Then based on Presidential Decree (Presidential Decree) No. 9 of 1965, *BKTN* integrated in to the Bank Indonesia under the name Farmers and Fishermen Cooperative.

After over a month of Presidential Decree No. out. 17 of 1965 concerning the establishment of a singlebank under the name of

Bank Negara Indonesia. In the new regulations, Bank Indonesia Cooperative Affairs. Farmers and Fishermen (*ex BKTN*) integrated with the name of Bank Negara Indonesia unit II Rural areas, while Bank Negara Indonesia NHM a second unit for Export Import (Exim).

B. Location of Company

1. Business Name : PT. Bank Rakyat Indonesia (*Persero*), Tbk
2. Branch Office : Malang Kawi
3. Address : Jalan Kawi 20-22, Malang/PO.BOX. 190
4. Phone/Fax : (0341) 327666, 366100/(0341) 328106
5. Website : www.bri.co.id

C. Motto of PT. Bank Rakyat Indonesia (*Persero*), Tbk

Motto of the PT. Bank Rakyat Indonesia (*Persero*) Tbk is “**MELAYANI DENGAN SETULUS HATI**”. It means that all employees must be convinced that the company’s success is strongly influenced by customer satisfaction. Therefore, each employee has to meet the needs and satisfaction of our customers by providing the best service, with due regard to the interests of the company and regulatory requirements.

D. Vision and Mission PT. Bank Rakyat Indonesia (*Persero*), Tbk

In order to achieve the goals and have a good performance, the company needs an existing of vision and mission for their guidelines. This is vision and

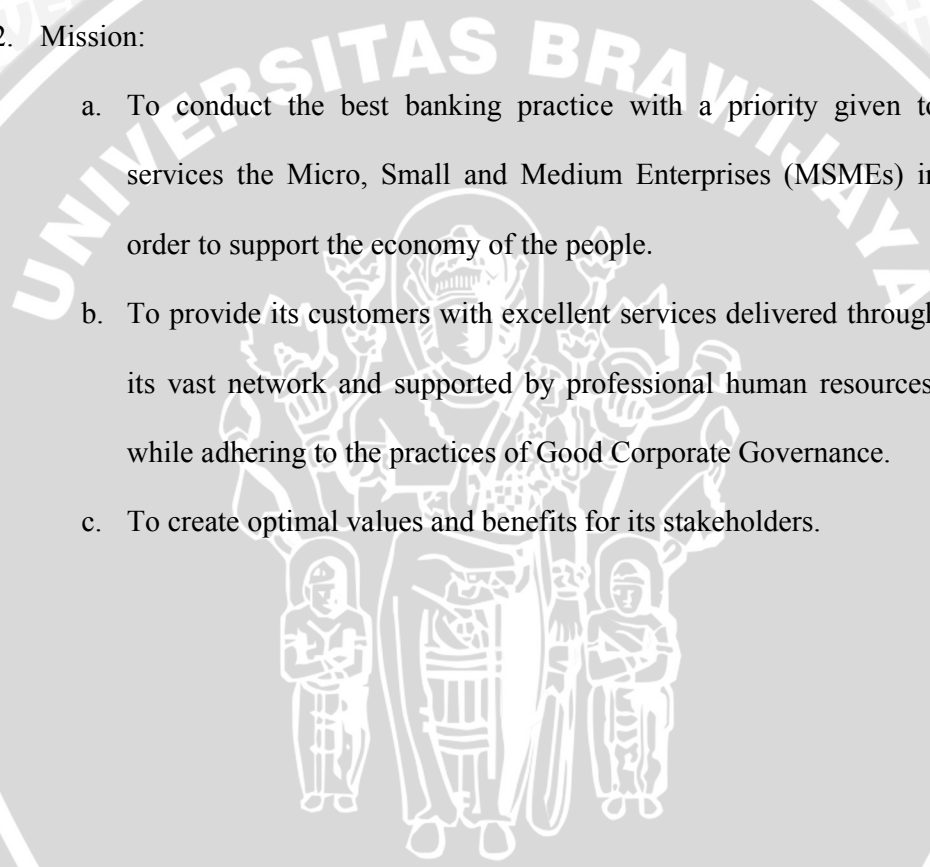
mission of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi Branch Office:

1. Vision:

Being the leading commercial bank that always prioritize customer satisfaction

2. Mission:

- a. To conduct the best banking practice with a priority given to services the Micro, Small and Medium Enterprises (MSMEs) in order to support the economy of the people.
- b. To provide its customers with excellent services delivered through its vast network and supported by professional human resources, while adhering to the practices of Good Corporate Governance.
- c. To create optimal values and benefits for its stakeholders.



E. Organization Structure of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi

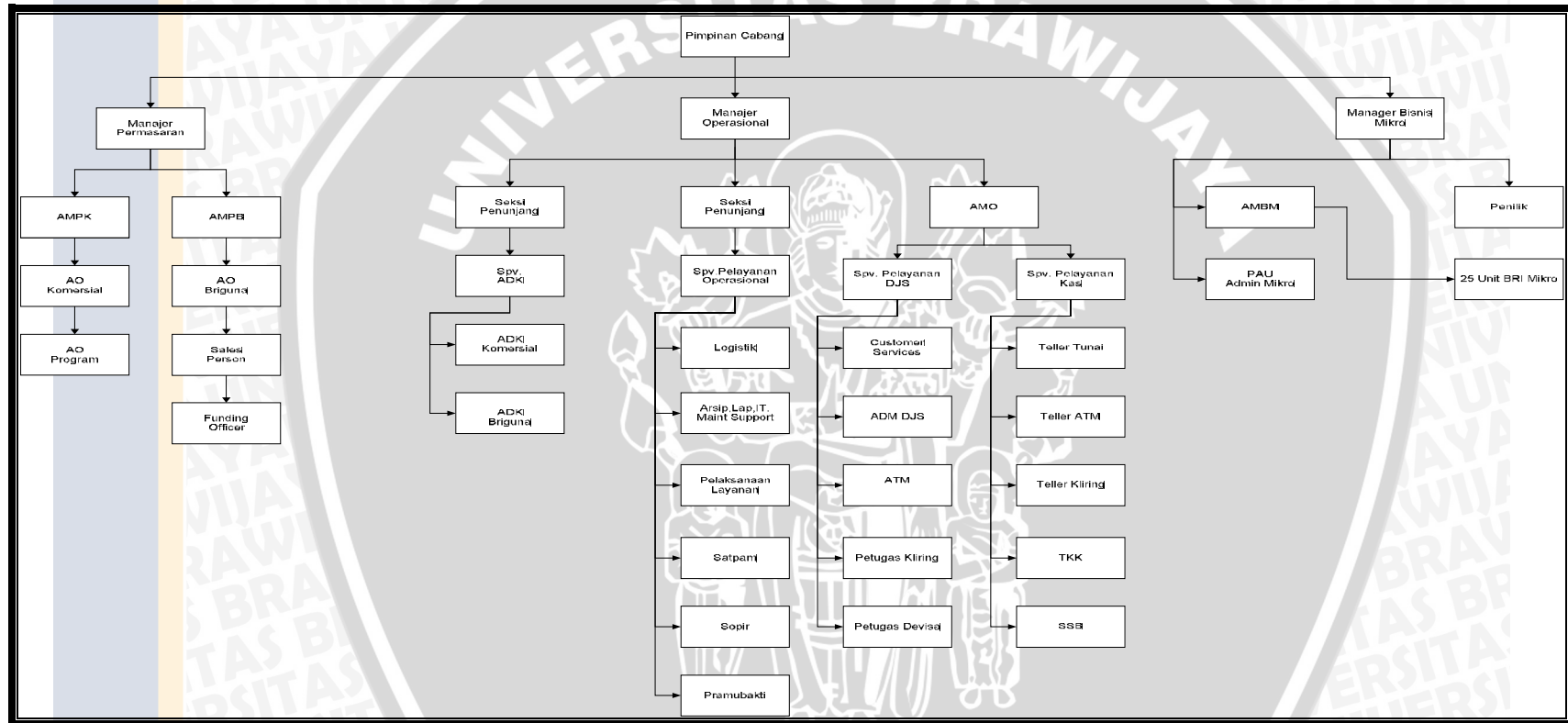


Figure : 1

Source : PT. BRI (*Persero*) Tbk, Kancs Malang Kawi (2014)

F. Job Description

Description of duties and responsibilities or job descriptions in the organizational structure of PT. Bank Rakyat Indonesia (Persero), Tbk Malang Kawi are as follows:

1. Branch Manager (*Kepala Cabang*)

Have duties and responsibilities as follows:

- a. As the top leaders in the branch office, Branch Manager coordinating all activities in order to focus and can achieve the set target.
- b. As deputy director of the central office to the business activity of PT. Bank Rakyat Indonesia (*Persero*),Tbk in their working area and is responsible for the implementation principles and business procedures work.

2. Marketing Manager

An officer who has the position under the Branch Manager and have the duty such are planning, organizing and manage and implement giving credit to customer.

3. AMPB (Assistant Manager Business Support)

Have duties and responsibilities as follows:

- a. Help business managers in making RKA PT. Bank Rakyat Indonesia (*Persero*), Tbk in the same of unit works to achieve the business targets that have been set and define business strategy

based competitor analysis has been done to improve and dominate the micro- market share.

- b. Partially responsible for the business development of PT. BRI (Persero) , Tbk units, in the working area to achieve maximum profits and evaluate or monitor the business of PT. Bank Rakyat Indonesia (*Persero*), Tbk units in the working area to determine the positioning of PT. Bank Rakyat Indonesia (*Persero*), Tbk units compared to competitor banks .
- c. Assist in coaching clients and PT. Bank Rakyat Indonesia (*Persero*), Tbk unit (visits to customers, arrears eliminate, entering black list, rescue loans through 3R (restructuring, reconditioning, and rescheduling) motivate and provide technical guidance to the head unit.

4. AO (Accounts Officer) Commercial

Have duties and responsibilities as follows:

- a. Makes Annual Marketing Plan (*Rencana Pemasaran Tahunan*) crediting the above sectors managed to achieve established goals .
- b. Managing accounts within the limits set out to achieve optimal revenue for the branch office.
- c. Delivering the problems that arise at his superiors in service debtors to be resolved with related work units.
- d. As a member of Rescue and resolution of problem loans in branches in order to rescue and settlement.

5. Operations Manager

An officer who was a notch below the Branch Manager, has the duty to responsible for managing all operations of PT. Bank Rakyat Indonesia (*Persero*), Tbk

11. Supervisor Credit Administration (Supervisor ADK)

Have duties and responsibilities as follows:

- a. Managing credit administration processes and procedures at the branch office.
- b. Ensure that the observance of the KUP PT. Bank Rakyat Indonesia (*Persero*), Tbk and PPK for every loan application has been implemented with an opinion that the provision of credit in accordance with the KUP and the PPK and the defined criteria have been met.
- c. Monitor and evaluate the implementation of ritel credit decision (*putusan kredit ritel*), especially regarding the eligibility of credit and loan documentation.
- d. Inform credits will be due 3 months come.
- e. Administer PDWK loan officer at the branch line
- f. Restriction of credit disbursement in accordance with the required with PTK.
- g. Receive original proof of ownership of the collateral from the customer in accordance with the as required.

- h. Has the authority to issue IPK credit after all requirements fulfilled.

12. ADK Commercial

Have duties and responsibilities as follows:

- a. Receive, examine and record every loan application in accordance with market target, The Acceptable Risk Criteria (KRD), and KND to ensure healthy loans, reaching and profitable.
- b. Prepare and fill out the form of ADK for any credit request in order to monitor the completion of the provision of credit by the loan officer.
- c. Setting up a credit agreement under the hand in order to secure interests PT. Bank Rakyat Indonesia (*Persero*), Tbk.
- d. Check the completeness and validity of the loan documents which will be disbursed in order to smooth customer service and maintain the interest of PT. Bank Rakyat Indonesia (*Persero*), Tbk.
- e. Prepare the supporting documents required for the preparation of notarized credit agreement in order to secure the interests of PT. Bank Rakyat Indonesia (*Persero*), Tbk.

13. ADK Consumer

Have duties and responsibilities as follows:

- a. Prepare a list of billing and other administrative activities related to credit in order to ensure the branch office revenue.

- b. Check the completeness and validity of the loan documents that have been liquidated in order to smooth customer service and maintain the interest of PT. Bank Rakyat Indonesia (*Persero*), Tbk.
- c. Maintain files and do a loan with an orderly or safe and in accordance with applicable regulations in order to secure interests PT. Bank Rakyat Indonesia (*Persero*), Tbk.
- d. Setting up a credit agreement in order to secure the interests of PT. Bank Rakyat Indonesia (*Persero*), Tbk.

14. Logistics

Have duties and responsibilities as follows:

- a. Meet the logistics needs of the workers as needed to smooth service branch offices.
- b. Administer all of fixed assets in branch office an orderly manner and right to secure the bank's documents as well as the depreciation of fixed assets in accordance with the rules applicable to the issuance of accounting administration.
- c. Prepare reports on logistics according to the regional office requests for information management.

15. Cash Services Supervisor

Have duties and responsibilities as follows:

- a. Setting up additional supervisor's cash receipts and ATM also receive money from Operation Officer (OO).

- b. Approve additional initial cash Teller / TKK (*Tim Kurir Kas*), booking and distribute the money to the Teller / TKK.
- c. Maintain working on Cash Registers Supervisor.
- d. Fill the ATM with cash designated officer.
- e. Receive additional cash receipts or cash deposit along with the money received from BRI Unit at Branch Office.

16. Teller

Have duties and responsibilities as follows:

- a. Making extra cash application early and receive money from the Supervisor.
- b. Receive cash payments from customers and match the mark payment.
- c. Pay money to customers who qualify.
- d. Examining the validity of the evidence of cash received.
- e. Certify in OLSIB and signed cash evidence over cash transactions that fall within its authority.

17. Customer Service

Have duties and responsibilities as follows:

- a. Serving the application opening a deposit account, checking and researching account opening requirements.
- b. Filling customer static data in a PC.
- c. Serving request a check, bank draft and copies of bank account statements.

- d. Receive complaints from customers and follow up or forward to the authorities.
- e. Provide information deposit balances, transfers and loans for customers who need.
- f. Provide information to prospective customers about products and services fund PT. Bank Rakyat Indonesia (*Persero*), Tbk.
- g. Assist customers who require filling application of funds and services PT. Bank Rakyat Indonesia (*Persero*), Tbk.
- h. Make overbooking.
- i. Creating customer reports, core of collaboration.
- j. Creating reports of PBB.
- k. Serving *Bapertarum*.
- l. Carry out the other task that given by top level manager.

18. Micro Business Manager (MBM)

Have duties and responsibilities as follows:

- a. Identify the economic potential in the region to support achievement of targets.
- b. Creating a RKA (*rencana kerja anggaran*) PT. Bank Rakyat Indonesia (*Persero*), Tbk Unit.
- c. Actively participate in the business development strategy and service PT. Bank Rakyat Indonesia (*Persero*), Tbk Unit, as well as professional relationships the debtor and the third party involved.

- d. Ensure that all customer complaints and services for services given are followed.
- e. Ensure all reports for internal and external interests has been made appropriate provisions.
- f. Report credit problems in the PT. Bank Rakyat Indonesia (*Persero*), Tbk Unit to Branch Manager
- g. To provide guidance, supervision and monitoring of credit PT. Bank Rakyat Indonesia (*Persero*),Tbk units under his responsibility start from credit disbursed until loans repaid.
- h. Credit marketing activities, funds and services.

19. Assistant Business Manager Micro (AMBM)

Have duties and responsibilities as follows:

- a. Making RKA PT. Bank Rakyat Indonesia (*Persero*), Tbk in region of unit works to achieve business targets that have been set and define the business strategy based competitor analysis that has been done to improve the free market share.
- b. Business development of PT. Bank Rakyat Indonesia (*Persero*), Tbk units in the working area for achieve maximum profits and evaluate or monitor the business of PT. Bank Rakyat Indonesia (*Persero*) , Tbk units to determine the positioning of PT. Bank Rakyat Indonesia (*Persero*), Tbk units compared to competitor banks.

- c. Doing cross selling to support the business synergy of PT. Bank Rakyat Indonesia (*Persero*), Tbk.
- d. Coaching clients PT. Bank Rakyat Indonesia (*Persero*), Tbk unit (visits to customers eliminate of arrears, entry blacklist, credit rescue through 3R (restructuring, reconditioning, rescheduling) motivate and giving guidance to the head of unit in improving or improve the diversity of his unit).
- e. Propose and recommend reward and punishment with reference to the reward system that has been set and implement field logistic working area to eliminate the occurrence of irregularities.

20. Inspector (*Penilik*)

Have duties and responsibilities as follows:

- a. Implement operational and *waskat Sidur* of PT. Bank Rakyat Indonesia (*Persero*), Tbk unit includes:
 - 1) Cash (cash maximum, physical cash balances, evidence of cash transfer).
 - 2) Deposits (taking deposits, ob mutation, interest calculation).
 - 3) other bank services (notes of transfer and clearing , the evidence of ob)
 - 4) Operational / administrative bookkeeping (confidentiality of the password, the verification early, registers, evidence storage of Cash, balances, accounts payable, accounts of branch relations other units .

- 5) Human Resources (HR) and logistics.
 - 6) Control the implementation of the LPI (*Laporan Pemeriksaan Individu*), LPT (*Laporan Pemeriksaan Tim*), LTPT (*Laporan Temuan Penting Triwulan*) and documentations.
 - b. Monitoring implementation of the plan follow-up on the findings of the owner earlier in *kanins* by the head unit and AMBM.
 - c. To coordinate with relevant parties both internal and external.
 - d. Report the results of the examination or important findings to the MBM / Branch Manager with a regional office action and give instructions / settlement solutions to the head of unit and MO so that problems can be immediately implemented.
21. PT. Bank Rakyat Indonesia (*Persero*) , Tbk Unit
- Branch unit of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi.

G. Presentation of Data

1. Procedure in giving KUR-Micro (*Kredit Usaha Rakyat-Mikro*) that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi.

Procedures in giving KUR-micro (*kredit usaha rakyat-mikro*) that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi consist of:

a. Request of Credit

Procedure request of credit start from prospective debtor who wants to get facility of KUR-micro must come to the bank, to tell to the bank parties about the debtor need. In bank prospective debtor will get some explain about KUR-micro and fill some form that relation with KUR-micro from customer service and then prospective debtor will get some requirements that must be met such as, copy of ID card (*KTP*), Family card (*kartu keluarga*), certificate of business (*surat keterangan usaha*), and also collateral (*BPKB kendaraan dan sertifikat tanah*). Customer service or administrative of KUR-micro also will explain some information about KUR-micro.

b. Credit Analysis

After request of credit, the next step procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) is credit analysis. Credit analysis has the purpose to determine the credit is given or not. Credit analysis

consist of analysis character, capacity, of prospective debtor. Customer service will check the data or information that given by prospective debtor, after that credit analysis also done by directly survey to the address of prospective debtor by officer of KUR (*Mantri KUR*) to check the address given by customer to the bank, it is useful to anticipate loss in the process of giving KUR-micro (*kredit usaha rakyat-mikro*). Credit analysis also has the purpose to know about the ability, character of prospective debtor who get the facility of KUR-micro (*kredit usaha rakyat-mikro*).

c. Approval of Credit

Approval of credit is done if the analysis of credit has done correctly. Approval of credit is given if bank believe that the prospective debtor can pay back the credit that given. For the approval of credit, bank side representative by customer service, will give information to the prospective debtor, about the credit which request has approved. The decision in give approval of credit decided by Marketing Manager of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi after all requirements that must be met by prospective debtor has complete.

d. Credit Agreement

Credit agreement in giving KUR-micro, contains agreement between the bank and the debtor. The bank side will be representative by KUR officer (*Mantri KUR*) to making agreement with prospective debtor. This agreement resulted in letter acknowledgement of debt (*surat pengakuan hutang*), the contents of letter acknowledgement of debt (*surat pengakuan hutang*) consist of the due date of installment payment and the amount of interest would be paid by the customer at due date.

e. Credit Disbursement

The process of disbursement of KUR-micro in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, done after all requirements have been met by the customer, and therefore, when the KUR-micro disbursement, customers come to the bank, with carry ID cards (husband and wife), prospective debtor must come to the bank with a husband and wife with the seal amount 3 pieces. The procedures in credit disbursement include:

- a) Inform the debtor that credit request, has get the approval.
- b) Prepare a letter of acknowledgement of debt (*Surat Pengakuan Hutang*)
- c) Filling receipt disbursement funds of KUR-micro.

f. Credit Monitoring

Procedures credit monitoring that implemented has the purpose to control credit that has been given to the debtor, procedure of credit monitoring usually done by Account Officer who usually come to the debtor in every due date of installment payment.

g. Credit Repayment

Credit repayment is procedure where, debtor in each due date (*tanggal jatuh tempo*) comes to the bank to paying the credit. In each due date debtor come to the bank and after arrive in bank ,debtor will fill the receipt of payment to pay amount the total of installment that has been agreed in letter of acknowledgement (*surat pengakuan hutang*), after that debtor come to the Teller of bank and then pay the installment.

H. Data Analysis

1. Procedure in Giving KUR-Micro (*Kredit Usaha Rakyat-Mikro*) that Applied in PT. Bank Rakyat Indonesia(*Persero*),Tbk Malang Kawi

Bank Rakyat Indonesia (BRI) Malang Kawi is one of bank that provides services facility of KUR-micro (*kredit usaha rakya-mikro*) to debtor. Bank Rakyat Indonesia Malang Kawi in providing facilities of KUR-micro (*kredit usaha rakya-mikro*) to debtor has some procedures. Bank Rakyat Indonesia Malang Kawi has applied well the procedure in

giving KUR-micro (*kredit usaha rakyat-mikro*), it can be seen from some procedures bellow:

a. Request of Credit

The procedure request of credit has been applied very well in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, it can be seen for the prospective debtor who wants to get facility of KUR-micro (*kredit usaha rakyat-mikro*), first must come to the bank and tell to the customer services about the need. Customer Services will giving the form that must be fill by prospective debtor. Based on interviews with Mr Jusiyanto (date march 10, 2014):

“Pertama-tama calon nasabah datang ke bank untuk mengajukan permohonan kredit usaha rakyat-mikro kepada pihak bank. setelah tiba di bank, nasabah berkonsultasi dengan customer service atau petugas administrasi KUR untuk mengajukan kebutuhan kredit. Dalam situasi yang sama pula petugas administrasi KUR menggali kebutuhan dan keperluan yang dibutuhkan oleh nasabah. Pihak administrasi akan meminta beberapa persyaratan yang harus dipenuhi seperti: surat keterangan usaha asli minimal 6 bulan, tujuan dari surat keterangan usaha adalah untuk mengetahui perkembangan usaha nasabah yang kadang-kadang mengalami fluktuasi, syarat berikut adalah produk usaha nasabah apa, seperti makanan atau produk lainnya, jaminan berupa sertifikat tanah atau BPKB kendaraan, KTP (jika sudah menikah KTP suami dan istri), surat nikah. Perlu diketahui untuk kredit usaha rakyat-mikro plafon kredit yang diberikan maksimal Rp 20.000.000 (Dua puluh juta rupiah)”.

From the interview can be seen that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has applied well procedure

in request of credit, by giving some requirements that must be met by prospective debtor. Some requirements that must be met are the procedures to prevent the loss in giving credit, where in requirements there are completed with data of prospective debtor. There are some requirements used by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi as collateral in the procedure in giving KUR-Micro is as follows:

1. Copy of ID card (*kartu tanda penduduk*), for this ID card bank usually using ID card of husband and wife
2. Copy of family card (*kartu keluarga*)
3. The original of business certificate (*surat keterangan usaha*)
4. Collateral such as (*BPKB kendaraan dan sertifikat tanah*)

From some requirements above PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implemented well the procedure for all prospective debtors who want to get facility of KUR-micro.

b. Credit Analysis

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi apply well the procedure of credit analysis, it can be seen from the credit analysis that applied, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi using five C analysis consist of character, capacity, capital, collateral, and condition. Character analysis has

the purpose to know the character of prospective debtor, to know the attitude of prospective debtor. Capacity analysis has the purpose to understand the capacity of prospective debtor in running the business, which get financing from bank. The objective of capital analysis to understand where are the capital of prospective customer come from beside the capital which get through the credit, it useful to know the ability of prospective debtor in repayment the credit. The analysis of collateral has the objective to know the collateral that given to bank as guarantee of credit. Analysis about condition of economic is important to understand the future condition of economic which can give effect to business of customer. The analysis has the purpose to know about prospective debtor can get the facility of KUR-micro (*kredit usaha rakyat-mikro*) or not.

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also has implement well the credit analysis by check the data which given by prospective debtor, direct survey by officer of KUR (*Mantri KUR*) on the business, that have by a prospective debtor, it is important to know how far the debtor able to repayment the credit which given by the bank.

Based on the results of interviews with Mr Yoyok Priyanto as Mantri of KUR, (date march 20, 2014)

“analisis kredit dilaksanakan dengan cara petugas KUR dari bank turun ke lapangan untuk mengadakan penilaian langsung terhadap

usaha yang dilakukan oleh calon nasabah, dalam hal ini petugas KUR akan melihat apakah calon nasabah mempunyai usaha apa tidak, selain itu analisis ini juga memiliki tujuan untuk mengetahui apakah alamat calon nasabah benar apa tidak sesuai dengan data yang telah diberikan kepada bank sebelumnya. Hal ini juga bertujuan untuk mengetahui lamanya usaha yang dijalankan oleh calon nasabah sebagai syarat utama pemberian fasilitas KUR. Analisis kredit juga bertujuan untuk menilai agunan yang diberikan sebagai jaminan kredit”.

From the result of interview above it can be seen that analysis of KUR is done by bank with direct survey on business of prospective debtor. Direct survey to prospective debtor is important to know clearly about debtor who will get facility of KUR-micro. So the procedure credit analysis that has by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi in analysis of credit is correct and well in order to prevent the loss in giving credit.

c. Approval of Credit

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi very careful in making approval of credit. It is can be seen when making approval of credit PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi need the well result of credit analysis. It is needed by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi to prevent the non-performing loan. According to Mr Yoyok Priyanto as Mantri KUR (interview date March 20, 2014) approval of KUR-micro depend on the business feasibility of prospective debtor, for business feasibility of prospective debtor, bank focus on turnover that have by debtor from the business, through the turnover, bank can assess the

debtor ability to repayment the credit which given by bank, in addition to the credit approval will be implemented after BI checking. BI checking is a process where bank have the policy to know track record of debtor, maybe the debtor have the problem with credit in the past.

From interviews with Mr Yoyok Priyanto known that credit approval is applied by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, is a series of procedures, where bank agreement through a process of feasibility assessment of prospective debtor, in this context revenue were obtained by customer's business is needed as special assessments for banks to see about the ability of debtor to repayment the credit. PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implement well the procedure in credit approval by using all requirements should be met by prospective debtor and after that Marketing Manager will decide the credit will given to the prospective customer or debtor.

d. Credit Agreement

Procedure of credit agreement has applied by Bank Rakyat Indonesia Malang Kawi in form of letter acknowledgement of debt (*surat pengakuan hutang*). Letter acknowledgement of debt contain the due date (*tanggal jatuh tempo*) and total of interest that must be paid on due date.

According to Mr Yoyok Priyanto as Mantri KUR (interview date March 20, 2014), the credit agreement between the bank and debtor must exist and contains due date and total of installment. From the interview above, known that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implement well the procedures of credit agreement, it can be seen in agreement of credit there are contains the letter acknowledgement of debt and total of installment that must be paid on due date of installment payment. Contains of this agreement are very useful for both side, consist of bank and debtor.

e. Credit Disbursement

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, has applied well the procedure in credit disbursement it can be seen from the result of interview with Mr. Yoyok Priyanto as *Mantri KUR* (date March 28, 2014), the process of disbursement of KUR-micro in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, done after all requirements have been met by the debtor, and therefore, when the KUR-micro disbursement, debtor come to the bank, with carry ID cards (husband and wife), come into the bank with a husband and wife with the seal as many as 3 pieces. Customer Service KUR makes sure that it comes to be really debtor. The procedures in credit disbursement include:

- a) Inform the debtor that credit request, has get the approval
- b) Prepare a letter of acknowledgement of debt (*Surat Pengakuan Hutang*)
- c) Filling receipt disbursement funds of KUR-micro.

Customer Service will explain to prospective debtor who comes about the total of loan, loan term, the amount of installment loans

Documents of disbursement such as letter acknowledgement of debt (*surat pengakuan hutang*), before signing the documents of KUR disbursement, Customer services must ensure that the documents relating to the disbursement of KUR has been signed by the debtor as evidence of approval from debtor. After that, the Customer Service asking prospective debtor to read, understand and sign the letter acknowledgement of debt (*surat pengakuan hutang*), then submitted to the Marketing Manager of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi to be examined. Marketing Manager of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi will check on correctness and completeness of filling documents of KUR-micro. After completed, the receipts of disbursement submitted to the Teller and the documents submitted to Customer Service is then useful for documents of bank. Payment funds of KUR-micro disbursement made by Teller. Teller also will

explain to debtor consist of husband and wife to understand about the loan such as the total of loan, term, and installment.

Based on the explanation given by Mantri KUR, of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi above, it can be concluded that the KUR micro procedure of disbursement that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi consist of the process of checking all the documents of KUR-micro and next process is signing the documents of KUR-micro disbursement, where this document include the letter acknowledgement of debt (*surat pengakuan hutang*) that must be signed by the debtor as side who request KUR-micro and officer of KUR from bank side as a creditor of KUR-micro. The next stages are filling receipt of disbursement and bring to the teller to withdraw funds to the amount stated on the receipt of disbursement.

f. Credit Monitoring

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also has implement the procedure of credit monitoring, it can be seen from result of The interview with Mr Yoyok Priyanto as *Mantri KUR* (date March 20, 2014) mention that credit control procedures implemented by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi by direct survey to debtor in each due date. Mr Yoyok Priyanto also added that if there are problems in the process of pay

back installment of KUR-micro, the first step taken is to call the debtor and ask the reason for the problems in the process of pay back of KUR-micro, if calling are not appointed or ignored by the debtor, then the next step is the bank that is represented by Account Officer, would directly come to home of debtor and ask directly the problems that occurred, which cause delay or problems in the loan repayment process.

From the results of these interviews, it is known that the PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi implement credit monitoring procedures KUR-micro, where each due date the bank is represented by Account Officers by direct survey to the debtor place. In addition, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also have the procedures to anticipate the breakdown of KUR-micro repayment process, by using the way, if there is occur the problem in credit repayment of KUR-micro, the first step is used to contact debtor via telephone, if there is no response from debtor, the next step is directly coming to the debtor's house.

Procedures of credit monitoring that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi have good enough but it will be better if frequency in monitoring of credit improved in order to anticipate the loss of credit that has been granted by bank and also for credit monitoring it is important if bank also monitoring all transaction such as saving bill, depositing, that done by debtor

who get the facility of KUR-micro from bank, and it is based on regulation of Indonesian Bank No 3/10/PBI/2008 about principle of know customer, in that regulation, mention that the important of monitoring to control all the transaction which done by debtor.

g. Credit Repayment

According to Thomas Suyanto, cited by Astuti (2009) says that the credit repayment is the fulfillment of all obligations of the customer's debt to the bank so the bond of credit agreement are erased.

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implementing well the procedure in credit repayment, it can be seen based on the interview with Mr. Yoyo Priyanto (date March 28, 2014)

“untuk proses pelunasan kredit, nasabah datang ke bank, setelah tiba di bank, nasabah menuju customer services untuk melaporkan maksud kedatangannya, setelah mendapat informasi dari nasabah, customer services langsung mencetak rekening Koran dilihat dari jumlah pelunasannya setelah itu nasabah langsung menuju teller untuk membayar angsuran pelunasan kredit”.

Based on the results above it can be seen that the procedure credit repayment of KUR-Micro (*kredit usaha rakyat-mikro*) that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi consists of a series of procedures where the debtor comes to the bank to repayment the credit, after arriving in the bank, the customer will meet customer service for reporting the purposes and objectives

arrival, after receiving information from the customer about the intent and purpose of the customer, customer service will print the receipt of payment in accordance with the installment amount paid by the customer. After that customer services would give it to the debtor and then debtor come to the teller for the paying.

2. Evaluation on the Implementation of Procedure in Giving KUR-Micro (*Kredit Usaha Rakyat-Mikro*) in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi Based on the Prudential Banking Principle

The prudential banking is a principle that states in carrying out the functions and business should have prudent principle in order to protect the public funds entrusted to bank. In the banking world, the prudential banking principle refers to the Regulation No. 10/1998, article 2 of the Banking that Indonesian banks in the conduct of its business based on the economic democracy by using the prudential banking principle.

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi as one of the State-owned bank serving the facility providing KUR-micro (*kredit usaha rakyat-mikro*) to customers cannot be separated from the regulatory principle of prudential banking. The implementation of prudential banking principle in provision of KUR-micro that applied in PT. Bank Rakyat Indonesia (*Persero*),Tbk Malang Kawi are done well and should be improved to create the safety in giving KUR-micro. The

implementations of the prudential banking principle in giving credit by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi are follows:

a. Liability Formulation and Implementation policy of Credit Bank

Indonesian Bank has set the terms of the obligation of banks to own and implement the bank credit policy is based on the bank's credit policy guidelines in *SK DIR BI No.27/162/KEP /DIR date 31 March 1995*. *SK DIR BI*, which explaining that commercial banks are required to have bank credit policy approved in writing by the board of commissioners of the bank with the key points as follows: the principle of prudence in giving credit, organization and management of credit, credit approval policies, documentation and credit administration, and credit control.

Based on the results of research conducted at PT. Bank Rakyat Indonesia (*Persero*), Tbk Kawi Malang, in the procedure of providing KUR-Micro (*kredit usaha rakyat-mikro*), PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has applied well, it can be seen when PT. Bank Rakyat Indonesia(*Persero*), Tbk Malang Kawi have written credit policy procedures, based on interviews with Mr. Poncho Widodo, as *Mantri KUR* (date April 2, 2014) procedure in

giving KUR micro contains the principle of prudential banking where, each giving credit, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi having policies such as organizations and management of credit, credit approval policies based on valuation and credit analysis, documentation and credit administration, as well as supervision or monitoring of credit.

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also in each procedure of KUR-Micro has implement the procedures for giving credit in accordance with procedures established by the bank for example some requirements that must be met by the customer, the credit analysis will determine whether credit is given or not by bank. Implementation of various lending procedures based on procedures established by the bank showing that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has complied with the credit policy that has been prepared consistently.

From the above results it is known that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has done well the procedures in giving KUR-micro based on the credit policy which has been prepared by the bank, it means PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implement the prudential banking principle.

The well implementation by PT. Bank Rakyat Indonesia (*Persero*), TbkMalang Kawi should be improved in order to control the procedure in giving credit based on policy that has been decided by bank.

b. Maximum Limit in Giving Credit

Regulation of Indonesian Bank, No. 7/3/PBI/2005 about maximum Limit in giving credit for Commercial Bank. This regulation aims to protect the interests and trust of society and maintain the health and durability of the bank, where the distribution of funds, banks are required to reduce risk by spreading the providing of funds in accordance with the providing the maximum limit. Beside that based on operational standard of procedure in giving KUR-micro, the maximum limit in providing KUR-micro is Rp 20,000,000.

Relation with the maximum limit in giving credit, based on the results of the research interviews with Mr. Poncho Widodo(date April 2, 2014) it is known that in procedure in giving KUR-micro, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi have the maximum limit in giving KUR micro. For KUR micro, maximum limit is Rp 20,000,000. PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, the lending procedures do not extend credit for the purpose of

activities such as gambling, or the debtor's business that are not productive.

As conclusion the results of research showing that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implemented well the maximum limit for KUR-micro. PT. Bank Rakyat Indonesia(*Persero*), Tbk Malang Kawi has a maximum limit in giving KUR-micro is Rp 20,000,000, It is also showing that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implement the prudential banking principle in giving KUR-micro, because giving the maximum limit for KUR-micro based on the standard operational procedure of KUR-micro.

c. Asset Quality Rating

Regulation of Indonesian Bank No. 7/2/2005 about Asset Quality Rating for Commercial Banks require banks (in this case the Board of Directors) to assess, monitor and take necessary steps so that the quality of assets (productive Assets and Non-productive Assets) is always good. Productive assets are the providing funds of banks to get earnings, in the form of credit and also in form of placement of funds between banks. While, non-productive assets are assets which not include in productive assets of bank that have potential disadvantages.

Relate with the asset quality rating, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implement policies such as assessing, monitoring asset quality to remain well preserved. Assets in this case are non- productive assets and productive asset, in terms of providing KUR-micro to customers, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi show that, bank serious to keep quality of assets with continue to provide the facility of KUR-Micro to customers, through giving credit PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi will get income and it will important to keep health of bank. The procedures in giving KUR-micro (productive assets of banks), PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang also Kawi has performed an analysis of each provision in KUR-micro, it is intended that the asset quality of bank is maintained. The assessment of the quality in giving credit worthy or not, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang also Kawi made a special assessment such as the customer's business prospects, the performance of the debtor, and the debtor's ability to make repayment. Above assessment have the purpose to keep quality of productive assets of bank (interview Mr. Poncho Widodo, date April 2, 2014).

Mr. Poncho Widodo also added that the procedure of KUR-micro to customers, PT. Bank Rakyat Indonesia(*Persero*), Tbk Malang Kawi also make an assessment based on the principle of five C. It is intended to keep the bank's productive asset quality through the providing of credit. Principle five C, consist of:

1) Character

This principle is an assessment of PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi conducted to determine the extent to which the level of honesty and integrity and in good faith, that the willingness to meet the obligations of the debtor.

2) Capacity

This principle is an assessment conducted by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi attempt to determine the debtor's ability to thrive when the credit financed so that the business can generate revenue or profit to repayment to the bank.

3) Capital

This principle is an assessment conducted by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi to determine the ability of debtor to provide their own funds to finance the business is or will be

executed. This capability shows the level of seriousness of doing business and the business capabilities when faced with financial problems.

4) Collateral

This principle is an assessment conducted by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi on the guarantee submitted by prospective customers on credit. The collateral benefits are as a safety on:

- a) Failure business that financed by the credit.
- b) The inability of debtors to repayment credit that given, from the normal course of business.
- c) The uncertainty in the future when a credit must be repaid.

5) Condition

This principle is an assessment conducted by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi on the situation and conditions of political, social, economic, cultural, and others that maybe can give affect the smooth running of the business of debtors who receive the credit.

PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also assessing the quality of non-productive assets, it is seen

from the assessment conducted by the bank against the guarantee given by a debtor to the bank. Prospective customer will submit a guarantee to the bank to obtain KUR-micro the bank has the right to judge the quality of collateral that given by customer. It is intended to assess the quality of non-productive assets in procedure in giving credit.

The important thing for PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi is, how to improve the detail analysis about prospective customer or debtor, about the character, capacity, collateral, capital and also condition of economic in order to prevent loss of credit that given by bank.

d. Debtor Information System

Ginting (2005:12) explain the smooth process of credit supported by availability effective of information about the profile and the condition of the debtor, especially the debtor who previously has received the loan. In the credit process, system information about profiles and the condition of debtor can support the process of analyzing and making decisions in giving credit. System information of debtor used to assess the quality of debtor. Based on the regulation of Indonesian Bank No 7/8/PBI/2005 debtor information system aimed to help bank in process to identification quality of debtor.

Relation with debtor information system, based on research conducted at PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi known that the procedure of giving KUR-Micro to debtor, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi seriously to have the correct information from prospective debtor, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also have the BI Checking system, as a system when giving credit, bank will using procedures of BI checking to know the track record or profile of debtor, to know maybe prospective debtor have the problems with credit in the past. PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also do the analysis about quality of debtor using the feasibility business which owned by prospective debtor. Beside that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also has the officer with a good capacity and quality to looking for and collecting the correct information about prospective debtor. Those are done to prevent fraud that maybe made by prospective debtor, who will give a bad impact for PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi in the process of giving KUR-micro. (Interview with Mr. Poncho Widodo date April 2, 2014).

Based on the interview above, known that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implement well

the procedures of debtor information system, it can be seen in the use of BI checking to analyze track record of debtor, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also implement policies to looking for and collecting detail information about prospective debtor, and have the officers who competent in looking for debtor information. PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has applied well the debtor information system based on regulation of Indonesian Bank No7/8/PBI/2005 in order to prevent the loss in giving the credit.

e. Implementation the Principle of Know Customer

Regulation of Indonesian Bank No. 3/10/PBI/2001 about the principle of know customer explains that, bank are required to set a customer acceptance policy, establish policies and procedures to identify customers, establish policies and procedures for monitoring customer accounts and transactions, and establish policies and procedures for risk management relating to the application of the principle of know customer.

Therefore, before giving credit to debtor, bank should have the policy to identity customers, other information that allows the bank to identify the profile of the prospective debtor, other information which making bank can know about profile of

prospective debtor, identity of other parties, if the prospective debtor done for other parties, such as the beneficial owner.

Relation with principle of know customer, based on the results of research conducted at PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, in the procedure of giving KUR-micro to customers, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implement the principle of know customer. It can be seen from the procedure of KUR-Micro, where, debtor want to get facility of KUR-micro, should submit all the correct data and correct address to the bank when the credit request is done. The application principle of know customer done by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also can be seen from the bank's policy to monitor the accounts and transactions of customers who receive KUR-Micro, the application of the principle of know customer also be seen from the bank's policy to directly come to the debtor home to confirm the information relating to prospective debtor, such as, profession and job of prospective debtor, status of prospective debtor, background of prospective debtor, social life of debtor, PT. Bank Rakyat Indonesia(*Persero*), Tbk Malang Kawi also develop the good relation with the customer in order to know more about

prospective debtor (Interview with Mr. Poncho Widodo, date April 2, 2014).

Based on the above results it is known that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has applied the principle of know customer. It can be seen from the bank's policy to collect detailed and complete information on prospective debtor, monitoring debtor accounts and transactions, and develop good relationship with customers. It shows that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi have good enough implement procedure to know debtor in giving KUR-micro, but it will be better if Bank Rakyat Indonesia improve the monitoring of other transaction from debtor based on regulation of Indonesian Bank No 3/10/2008 article 9 which mention that bank should have the system to identification, monitoring, and provide the report about transaction of debtor.

CHAPTER V

CONCLUSION AND RECOMMENDATION

A. Conclusions

Based on the result of the research that conducted at PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, the conclusions that can be taken consist of:

1. Procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi consist of 7 (seven) steps. The 7 (seven) step of procedure in giving KUR-micro (*kredit usaha rakyat-mikro*) consist of credit request, credit analysis, approval of credit, credit agreement, credit disbursement, credit monitoring and the last is credit repayment.
2. Procedure of credit request applied well in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, start from debtor come to the bank to request the KUR-micro, in the bank customer service will receive and explanation to prospective debtor to fill a number of important forms relation with KUR-micro. There are some requirements that used by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi as collateral in the providing the facility of KUR-Micro are follows, Copy of Id card (*kartu tanda penduduk*), for this id card bank usually using ID card of husband and wife, Copy of family card (*kartu keluarga*), the original of business certificate

(*surat keterangan usaha*), Collateral such as (*BPKB kendaraan dan sertifikat tanah*) and PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has applied well the procedure of credit request.

3. Procedures of credit analysis that applied by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi are correct and well, it can be seen from deep analysis by bank about the prospective debtor and also done with direct survey to analysis the business of prospective debtor.
4. Procedure of credit approval that applied by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, is a series of procedures, where bank agreement through a process of feasibility assessment of prospective debtor, in this context turnover from the debtor's business is needed as special assessments for bank to see about the debtor can repayment the credit.
5. The procedure of credit agreement that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has well it can be seen in letter acknowledgement of debt (*surat pengakuan hutang*), the contents in letter acknowledgement of debt (*surat pengakuan hutang*) consist of due date and the amount of installment to be paid by the debtor at due date.
6. Implement of procedure disbursement of KUR-micro are applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi consist of the process of checking all the documents with the intention that all

the appropriate document KUR with the procedure and next process is signing the disbursement document of KUR-micro, where this document include the letter acknowledgement of debt (*surat pengakuan hutang*) that must be signed by the debtor as side who request KUR-micro and officer of KUR as creditor. The next stage is filling the receipt of withdraw (*kuitansi penarikan*) by the debtor and the teller to withdraw funds to the amount stated on the receipt. This procedure has applied well in order to prevent the loss in giving credit.

7. Procedure of credit monitoring in KUR-micro applied well in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, it can be seen each due date, bank represented by account officers survey the debtor place and debtor transaction. It is important for PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi to control the credit that has given.
8. The procedure credit repayment of KUR-Micro (*kredit usaha rakyat-mikro*) that applied in PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi consists of the process where debtor come to the bank and fill the receipt of payment and then come to the teller to pay the total of payment. This procedure applied well.
9. PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implemented the prudential banking principle well, where procedure in giving KUR- micro contains the principle of prudential banking.

In policy of giving credit, there are involve some elements such as organizations and management of credit, credit approval policies based on valuation and credit analysis, documentation and credit administration, and monitoring of credit. PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also in every procedure of KUR-Micro has implement procedures in giving credit in accordance with procedures established by the bank as some requirements that must be met by the customer, the credit analysis will determine whether credit is given or not by bank. Implementation of various procedures based on procedures established by bank show that PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has complied with the credit policy that has been prepared consistently.

10. The implementation of prudential banking principle in maximum limit in giving credit has implement well by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, based on standard operational of procedure, where the procedure in giving KUR-micro have the maximum limit Rp 20,000,000

11. The implementation of prudential banking principle in quality asset rating has implemented right by PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, where in giving credit as one of productive assets of bank, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi always to giving credit with giving serious attention for credit analysis because PT. Bank Rakyat Indonesia

(*Persero*), Tbk Malang Kawi know about credit as the productive asset, so PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi using five C analysis as assessment to deciding the credit is given or not.

12. In prudential principle of debtor information system, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi has implement well the procedures of debtor information system, it can be seen in form of BI checking that used to analyze track record of debtor, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi also implement policies to looking for and collecting detail information about debtor, and have the competent officers to analyze information of debtor.

13. In prudential principle of know customer, PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi have good enough in apply the procedure in principle of know customer. It can be seen from the bank's policy to collect detail and complete information on prospective debtor and develop good relation with debtor.

B. Recommendations

1. In procedure of credit monitoring, it is important for PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi, to increase the frequency of credit monitoring because the credit monitoring is needed to control each credit which given by bank, in order to prevent the loss in credit.

2. PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi have good enough in apply the implementation procedures based on prudential banking principle, but it will be better if PT. Bank Rakyat Indonesia (*Persero*), Tbk Malang Kawi to improving the feasibility analysis of prospective debtor. Because detailed analysis is used to prevent the loss in giving KUR-micro.

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CURRICULUM VITAE

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Formal Education :

1. 2003 graduated from Kelitembu Elementary School
2. 2006 graduated from Sinar Pelita Mukusaki Junior High School
3. 2010 graduated from Seminary St. Yohanes Berkhmans Senior High School
4. 2014 graduated from Brawijaya University Malang

Internship Experience : Batavia Prosperindo Sekuritas, Jl. Kahuripan no.5, Malang.

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PT. BANK RAKYAT INDONESIA(PERSERO)Tbk.

KANTOR CABANG MALANG KAWI

Jl. Kawi No. 20 – 22 Malang - 65111

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Nomor : B.2354/KC –XVI/LYI/05/2014
Lampiran : -
Perihal : Keterangan Kegiatan riset / survey

Malang, 21 Mei 2014

SURAT KETERANGAN


Dengan ini kantor BRI cabang malang kawi menerangkan bahwa Mahasiswa Universitas Brawijaya Malang di bawah ini :

Nama	: Primus Adrianus Moy
Nim	: 105030200121016
Jurusan/Program Studi	: Administrasi Bisnis / S-1
Fakultas	: Ilmu Administrasi
Kosentrasi	: Manajemen Keuangan
Lamanya	: ± 3 Bulan (10 Maret 2014 s/d 2 April 2014)
Peserta	: 1(satu) orang.
Judul	: Evaluation on the Implementation of Procedure in Giving KUR - Micro)

Telah Selesai Melaksanakan kegiatan riset / survey di Kantor Cabang BRI Malang Kawi selama ± 3 Bulan (Januari 2014 s/d 4 April 2014) dan peserta 1(satu) orang.

Demikian surat keterangan ini dibuat dengan sebenarnya dan untuk dipergunakan sebagaimana mestinya.

PT. Bank Rakyat Indonesia(Persero)Tbk
Kantor Cabang Malang Kawi


Andri Wicaksono
Manager Operasional

MELAYANI DENGAN SETULUS HATI

Hasil Wawancara

Nara sumber : Bapak Jusiyanto
Jabatan : Logistik
Tempat : Gedung BRI Kawi, Lantai 3
Tanggal : 10 Maret 2014
Waktu : 10.30-11.30 WIB

Bagaimanakah Prosedur Permohonan Kredit usaha rakyat-mikro (KUR-mikro) yang diterapkan oleh Bank Rakyat Indonesia (BRI)-Kantor Cabang Kawi?

Pertama-tama calon nasabah datang ke bank untuk mengajukan permohonan kredit usaha rakyat –mikro kepada pihak bank. setelah tiba di bank, nasabah berkonsultasi dengan customer service atau petugas administrasi KUR untuk mengajukan kebutuhan kredit. Dalam situasi yang sama pula petugas administrasi KUR menggali kebutuhan dan keperluan yang dibutuhkan oleh nasabah. Pihak administrasi akan meminta beberapa persyaratan yang harus dipenuhi seperti: surat keterangan usaha asli minimal 6 bulan, tujuan dari surat keterangan usaha adalah untuk mengetahui perkembangan usaha nasabah yang kadang-kadang mengalami fluktuasi atau dengan kata lain kadang mengalami kenaikan ataupun penurunan, syarat berikut adalah produk usaha nasabah apa, seperti makanan atau produk lainnya, bank BRI-Kawi juga meminta jaminan berupa sertifikat tanah atau BPKB kendaraan, serta KTP

(jika sudah menikah KTP suami dan istri), perlu juga surat nikah.

Perlu diketahui untuk kredit usaha rakyat-mikro plafon kredit yang diberikan maksimal Rp 20.000.000 (Dua puluh juta rupiah).

Apa sajakah Syarat- syarat yang harus dipenuhi oleh calon nasabah KUR-mikro, yang akan mengajukan permohonan KUR-mikro pada Bank Rakyat Indonesia (BRI)-Kantor Cabang Kawi?

Seperti yang telah saya sebutkan diatas bahwa dalam setiap proses pemberian kredit, BRI-Kawi memiliki sejumlah persyaratan yang harus dipenuhi oleh calon nasabah. Hal ini berlaku dengan aturan yang telah ditetapkan. Sejumlah persyaratan yang harus dipenuhi oleh calon nasabah yang akan mengajukan permohonan KUR-mikro adalah sebagai berikut:

- Surat keterangan usaha asli, untuk syarat ini lama usaha yang dimaksud adalah minimal 6 bulan berjalan.
- Produk usaha, syarat ini meliputi jenis usaha atau produk usaha dari calon nasabah entah itu produk makanan atau lain sebagainya
- Jaminan , untuk jaminan biasanya menggunakan sertifikat tanah atau juga bisa menggunakan BPKB kendaraan seperti BPKB mobil atau juga BPKB

sepeda motor

- KTP , merupakan kartu identitas dari calon nasabah sendiri, untuk hal ini KTP harus terdiri dari KTP suami + KTP istri, bila perlu menyertakan surat nikah

Malang

10 Maret 2014

Mengetahui

Pewawancara



(Primus Adrianus Moi)

Nara Sumber



Hasil Wawancara

Nara sumber : Bapak Yoyok Priyanto
Jabatan : Mantri KUR
Tempat : Gedung BRI Kawi, Lantai 3
Tanggal : 20 Maret 2014
Waktu : 09.30-10.30 WIB

Bagaimanakah prosedur analisis Kredit usaha rakyat-mikro (KUR-mikro) yang diterapkan oleh Bank Rakyat Indonesia (BRI)-Kantor Cabang Kawi?

Analisis kredit merupakan hal penting dalam setiap proses pemberian kredit, mengapa? Karena melalui proses analisis kredit, pihak Bank selaku pemberi kredit benar-benar mengetahui apakah kredit yang akan diberikan kepada calon nasabah akan tepat dan sesuai dengan kondisi calon nasabah sebenarnya, dalam prosedur analisis pemberian kredit, pihak Bank biasanya terjun langsung ke lapangan dalam arti pegawai KUR langsung bergerak menuju tempat keberadaan calon nasabah.

Disana (di tempat tinggal nasabah), pegawai KUR akan membenarkan kembali dalam arti pengecekan terhadap alamat nasabah yang sebenarnya, apakah alamatnya benar apa tidak sesuai dengan alamat yang diberikan kepada bank. Hal ini memiliki tujuan untuk menghindarkan bank dari penipuan yang dilakukan oleh nasabah.

Analisis kredit juga bertujuan untuk mengadakan penilaian langsung terhadap usaha

yang dilakukan oleh calon nasabah, dalam hal ini petugas KUR akan melihat apakah calon nasabah mempunyai usaha apa tidak,. Hal ini juga bertujuan untuk mengetahui lamanya usaha yang dijalankan oleh calon nasabah sebagai syarat utama pemberian fasilitas KUR. Analisis kredit juga bertujuan untuk menilai agunan yang diberikan sebagai jaminan kredit terhadap bank.

Bilamana prosedur persetujuan kredit usaha rakyat-mikro (KUR-mikro) diberikan oleh Pihak Bank Rakyat Indonesia (BRI)-Kawi , kepada nasabah?

Persetujuan kredit merupakan tahap dimana, bank telah melakukan sebuah analisis terhadap calon nasabah KUR-mikro . Pada tahap persetujuan kredit, pihak bank biasanya menilai dari aspek kelayakan usaha yang dijalankan oleh calon nasabah apakah usaha yang dijalankan oleh calon nasabah memiliki prospektif yang baik apa tidak.

Dalam hal prospek usaha ini pihak bank lebih menitikberatkan atau memperhatikan omset yang diperoleh calon nasabah dari hasil usahanya. Mengapa? Karena melalui omset ini pihak bank dapat menilai apakah pengembalian kredit dapat terealisasi dengan baik ato sebaliknya menimbulkan kemacetan kredit.

Setelah analisis dilakukan , pihak bank akan melakukan *BI Cheking*, sebuah proses dimana , bank akan mengecek informasi tentang nasabah apakah nasabah tersebut pernah mengalami masalah dalam kredit sebelumnya. Hal ini penting untuk mengetahui *trackrecord* dari calon nasabah kita. Setelah semua proses diatas

berjalan dan sesuai dalam arti pantas disetujui maka poses persetujuan kredit usaha rakyat-mikro pun akan disetujui oleh pihak bank.

Salah satu prosedur pemberian kedit yaitu melibatkan proses perjanjian antara pihak bank dengan nasabah, apa sajakah isi perjanjian antara pihak bank dengan nasabah dalam kasus pemberian KUR-mikro?

Dalam setiap pemberian kredit usaha rakyat-mikro (KUR-mikro), memang ada perjanjian, perjanjian ini dihasilkan dengan diterbitkannya SPH (surat pengakuan hutang). Di dalam SPH (surat pengakuan hutang), terdapat klausul perjanjian jatuh tempo. Selain perjanjian mengenai kapan tanggal jatuh tempo, isi perjanjian antara pihak bank dengan calon nasabah juga menghasilkan total atau jumlah angsuran yang harus dibayar oleh nasabah kepada bank pada saat jatuh tempo.

Bagaimanakah prosedur pemantauan atau monitoring yang dilakukan oleh Bank Rakyat Indonesia (BRI)-Kantor Cabang Kawi terhadap KUR-mikro yang telah diberikan kepada nasabah?

Dalam hal pemantauan atau monitoring terhadap kredit yang diberikan, bank selaku pihak pemberi kredit melakukan kunjungan ke lapangan (rumah nasabah) pada tanggal jatuh tempo. Selain itu jika dalam proses pelunasan kredit terdapat masalah maka bank wajib melakukan pemantauan secara detail mengenai kondisi ataupun keadaan dari nasabah kita. Mungkin saja terdapat persoalan atau semacam masalah

dengan proses pelunasan yang mengalami kemacetan. Jika terdapat kemacetan dalam proses pelunasan langkah awal yang ditempuh bank adalah melakukan hubungan komunikasi dengan calon nasabah via telepon. Namun jika ditelepon namun nasabah atau customer diam saja dalam arti tidak merespon ataupun menggubris, maka langkah selanjutnya yang ditempuh adalah dengan langsung mendatangi rumah nasabah tersebut. maksud kedatangan langsung ke rumah adalah untuk mengecek secara langsung penyebab persoalan yang ada.

Malang

20 Maret 2014

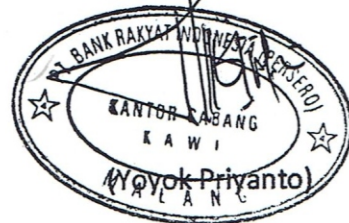
Mengetahui

Pewawancara



(Primus Adrianus Moy)

Nara sumber



Hasil Wawancara

Nara sumber : Bapak Yoyok Priyanto
Jabatan : Mantri KUR
Tempat : Gedung BRI Kawi, Lantai 3
Tanggal : 28 Maret 2014
Waktu : 09.30-10.30 WIB

Bagaimanakah prosedur pencairan KUR-mikro yang diterapkan oleh Bank Rakyat Indonesia (BRI)-Kantor Cabang Kawi ?

Proses pencairan kredit usaha rakyat (KUR)-mikro pada Bank Rakyat Indonesia (BRI)-Kawi, dilakukan setelah semua persyaratan KUR telah dipenuhi oleh customer, maka dari itu pada saat pencairan KUR-mikro, nasabah datang ke bank, dengan membawa KTP (suami dan istri) jika nasabahnya sudah menikah, untuk nasabah ini , wajib datang ke bank suami bersama istri dengan membawa meterai sebanyak 3 lembar. Setelah itu customer akan menandatangani SPH (surat pengakuan hutang), Petugas Administrasi KUR juga akan menandatangani SPH serta mengecek kembali kelengkapan semua berkas. Setelah itu customer akan mengisi kuitansi pencairan KUR dan setelah itu langsung ke teller untuk proses pencairan dana. Tahap pencairan kredit meliputi:

a) Memberitahukan pada calon debitur bahwa permohonan KUR yang diajukan

telah mendapat persetujuan atau putusan dan kepastian tanggal pencairan dana,

b) Menyiapkan Surat Pengakuan Hutang,

c) Mengisi kwitansi pencairan dana KUR dan biaya materai KUR.

Customer Service KUR membacakan pada calon debitur yang datang yang berisikan jumlah pinjaman, jangka waktu pinjaman, jumlah angsuran pinjaman beserta biayanya. Berkas atau kelengkapan pencairan yaitu Surat Pengakuan Hutang, sebelum penandatanganan berkas pencairan KUR, Customer Service KUR harus memastikan bahwa dokumen-dokumen yang berhubungan dengan pencairan KUR telah ditandatangani oleh calon debitur sebagai bukti persetujuan debitur. Setelah itu, Customer Service KUR meminta calon debitur untuk membaca, memahami dan menandatangani Surat Pengakuan Hutang tersebut, selanjutnya diserahkan pada manajer pemasaran BRI Malang Kawi untuk diperiksa. Untuk menjaga keamanan dan melaksanakan prinsip kehati-hatian maka Customer Service KUR mencocokkan tanda tangan dengan tanda tangan debitur pada waktu pendaftaran, kemudian menyerahkan semua berkas kepada manajer pemasaran BRI Unit Malang Kawi untuk melakukan pengecekan. Setelah lengkap dan selesai selesai, kwitansi diserahkan pada Teller dan berkas diserahkan pada Customer Service KUR yang kemudian berguna sebagai arsip bank. Pembayaran pencairan dana KUR kepada debitur dilakukan oleh Teller. Teller juga akan meminta calon

debitur suami istri untuk menghadap dihadapan Teller untuk dijelaskan sekali lagi tentang para pihak yang pinjam (dibuktikan dengan dimintanya KTP oleh Teller), jumlah pinjaman, jangka waktu, angsuran, jumlah potongan dan sisa uang yang diterima oleh calon debitur.

Bagaimanakah prosedur pelunasan Kredit usaha rakyat –mikro (KUR-mikro) yang diterapkan oleh BRI-Kantor Cabang Kawi?

untuk proses pelunasan kredit, nasabah datang ke bank, setelah tiba di bank , nasabah menuju customer services untuk melaporkan maksud kedatangannya, setelah mendapat informasi dari nasabah, customer services langsung mencetak rekening Koran dilihat dari jumlah pelunasannya setelah itu nasabah langsung menuju teller untuk membayar angsuran pelunasan kredit. ✓

Malang

28 Maret 2014

Mengetahui

Pewawancara



(Primus Adrianus Moy)

Nara sumber



Struktur organisasi PT Bank Rakyat Indonesia (Persero), Tbk Kantor Cabang Malang Kawi

