

Credit Granting and Monitoring Procedures at PT Bank BNI Tbk KCP OBO Belawan

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Abstract

The objective of this study is to examine the credit distribution system implemented by PT Bank BNI Tbk KCP OBO Belawan. Whether it is in line with the regulations and decisions established by Bank Indonesia. The main data was obtained through conversations and documents. The analysis method applied in this study was qualitative descriptive, which means grouping the information obtained and explaining it descriptively, as well as drawing quality conclusions based on relevant theories. The conclusion regarding the credit disbursement system at PT Bank BNI Tbk KCP OBO Belawan is as follows: the credit disbursement system implemented by PT Bank BNI Tbk KCP OBO Belawan has not fully complied with the Bank Credit Policy (KPB) determined by Bank Indonesia. This can be observed from the implementation of the processes in credit distribution carried out by PT Bank BNI Tbk KCP OBO Belawan.

Keywords: Credit System, KUR

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Introduction

The role of banking is of great significance to economic growth in Indonesia, as banks are financial institutions that provide opportunities for the government, entrepreneurs, the private sector, and individuals to obtain capital through loans and various other services offered by banks. In carrying out their operations, these banks collect funds from the public in the form of deposits and then channel them back to the public in the form of loans or credit.

Banks have now expanded their role beyond simply being a place to save and withdraw money, but have also grown in various fields, including credit. Banks act as a bridge between individuals or entities that have surplus funds and those who need funds. Sources of funds in banking come from various sources, such as internal capital, public deposits, interbank loans, and liquidity credit from Bank Indonesia.

Many financial institutions offer loans for business capital, housing, and other needs, one of which is PT Bank BNI Tbk KCP OBO Belawan. This bank is committed to providing easy access to credit for its customers. These types of loans or credit can be in the form of funds for business, home ownership, motor vehicles, or other types of property.

The key to success in credit distribution by PT Bank BNI Tbk KCP OBO Belawan lies in speed, simplicity, and interpersonal interaction. Speed refers to the agility in disbursing funds to meet business needs with high cash flow. Simplicity is understood as an administrative process and requirements that are easy to fulfill. Interpersonal interaction means close personal relationships with customers and well-established, harmonious communication.

The lending activities carried out by PT Bank BNI Tbk KCP Belawan are not without potential risks of failure and may impact the health and sustainability of Bank BNI itself. To reduce the likelihood of such failures, the implementation must be based on the principle of prudence in credit disbursement and the principles of sound and healthy credit granting in accordance with the credit regulations of Bank Indonesia as the central authority and the Financial Services Authority (OJK) as the supervisor of financial services institutions in Indonesia.

The loan granting process and methods at PT Bank BNI Tbk KCP OBO Belawan are based on credit provisions formulated by the bank's authorized internal parties and are constantly updated or adjusted in line with the dynamics of the business world. The main requirements are that the prospective borrower's business has been operating for at least two years, provided that the prospective borrower's home or business location is privately owned or owned by their parents, and at least five years for prospective borrowers whose home or business location is rented/leased. The types of businesses that can be financed are flexible and adjusted to the applicable policies.

A phenomenon often faced by the management of PT Bank BNI Tbk KCP OBO Belawan is the problem that often arises in making decisions to accept or reject loan applications from prospective debtors. In order for the bank's management to make good lending decisions, they also need to have an efficient credit granting system and procedure. However, on the other hand, even if a bank has comprehensive systems and procedures, if they are not managed and utilized properly, these systems and procedures will not be of much benefit to the bank's management in performing their functions. Another common issue is the occurrence of late payments from customers, which can lead to credit risks or non-performing loans.

PT Bank BNI Tbk KCP OBO Belawan has developed a lending system as the basis for its lending procedures. This system consists of policies and procedures designed to provide adequate assurance to bank management that the company's important goals and objectives can be properly met.

Literature Review

2.1 Accounting

Accounting serves as a crucial means of communication for interested parties, such as business owners, creditors, investors, as well as the government and the public who need information about the company's financial condition and progress achieved.

Accounting, as an information system, is explained by various experts in different ways, but the essence of these explanations always emphasizes its role and benefits, namely as an information system used as a basis for economic decision-making.

Tunggal (2013) menjelaskan definisi akuntansi sebagai: akuntansi merupakan sebuah sistem untuk mengumpulkan, merangkum, menganalisis, dan melaporkan, dalam bentuk uang, informasi mengenai keseluruhan organisasi.

2.2 Understanding Systems and Procedures

According to Mulyadi (2015), an explanation of systems and procedures: a system is a set of procedures formed based on structured patterns that are interrelated, organized according to a comprehensive plan, to carry out a company's main activities or functions.

Procedures are a series of clerical workflows, usually involving several individuals in one or more departments, designed to ensure consistent treatment of ongoing company transactions.

Procedures are rules and steps included in the control framework and accounting system that must be established by management to provide reasonable assurance that certain objectives can be achieved.

Research Method

3.1 Data Types

The type of data used in this study is qualitative data, which is written information, including general descriptions of the company, organizational structure, credit granting procedures, related functions, company policies on credit, and guidelines directly related to the research theme.

3.2 Data Source

In this study, the author utilized primary and supplementary information, as follows: Primary information was obtained and collected directly by the researcher from the study subjects. This information consisted of the results of discussions or facts discovered to support this study.

Secondary data is information that has been processed by other entities, including organizational structures and responsibilities, as well as company records related to systems and procedures for granting loans at PT Bank BNI Tbk KCP OBO Belawan.

3.3 Data Collection Methods

The information gathering methods used in this study were interviews and document collection. Interviews were direct interactions between researchers and company staff and management. Document collection involved accessing company archives related to the credit system, the background to the establishment of PT Bank BNI Tbk KCP OBO Belawan, aspects of company operations, and organizational structure.

3.4 Analysis Tools

The method used in this study is qualitative descriptive analysis, which aims to group the data obtained and describe it in detail, as well as draw qualitative conclusions based on existing theory, namely:

1. Describing the actual conditions of the credit granting system implemented by PT Bank BNI KCU Tanjung Redeb, which includes:
 - a. Functions relevant to the credit system.
 - b. Documents or records related to the credit granting system.
 - c. Internal control elements that support the credit granting system, such as organizational structure, authorization and procedures, and sound practices.
2. Comparing the analysis results with the applicable credit system theory and the Bank Credit Policy (KPB) established by Bank Indonesia.
3. Drawing a conclusion.

Results and Discussion

The documents used in the loan granting system at PT Bank BNI Tbk KCP OBO Belawan include:

4.1 Loan Application Letter

This document is the first document that will be received by customers who wish to apply for a loan from the bank through the legal credit administration department. This document contains information about the customer, the amount of the loan requested, the type of use, the purpose of the loan application, the loan duration, the loan collateral, and the type of loan installment requested by the customer.

This document must be accompanied by copies of the husband and wife's ID cards (if married), copies of the applicant's ID card and those of their immediate family members (if single/unmarried), a copy of the family card, a copy of the income slip, a copy of the vehicle registration certificate, a copy of the vehicle license, or a copy of the land deed (depending on what the prospective customer provides as collateral to the bank).

4.2 Customer Business Appraisal Letter

This document contains information about the financial condition of prospective clients. It includes details about the income and expenses of prospective clients.

4.3 Motor Vehicle Inspection Report Letter

This document contains a report on the condition of the vehicle owned by the prospective debtor. This form is prepared by the surveyor when conducting field research. This document will be used as consideration in making decisions regarding the granting of credit in a joint committee with the operations director and the relevant credit administration team.

4.4 Letter of Results of Land and Building Inspection Report

This document includes a report on the status of land and buildings owned by prospective debtors. This document is filled out by a team of surveyors when conducting field investigations. This document will serve as material for consideration in the decision-making process related to granting credit in a joint committee consisting of the operational director and the legal credit administration department.

4.5 Surveyor Field Inspection Letter

This document includes an evaluation from the surveyor after conducting an investigation at the location. It contains information related to the safety and health of the loan, including the reputation and circumstances of the prospective borrower, the plan for the use of funds, business prospects, collateral assets, and the repayment plan for the credit facility to be provided by the prospective borrower.

4.6 Legal Credit Analysis Report

This document contains the results of an evaluation conducted by the legal administration department when a prospective debtor applies for credit at the bank.

4.7 Credit Analysis Report Surveyor

This document contains a report on the results of a field review conducted by the surveyor division responsible for the prospective customer's place of residence. This report contains a variety of factual information about the prospective customer, such as personal data, information about collateral, the value of collateral, and so on.

4.8 Credit Disbursement Slip

This document serves as a tool for customers to apply for credit disbursement at the cashier counter.

Conclusion and Recommendations

Conclusion

Based on the study and data analysis, the author can conclude that the credit granting mechanism at PT Bank BNI Tbk KCP OBO Belawan is not fully in accordance with the Bank Credit Policy (KPB) established by Bank Indonesia. This can be seen from the implementation of various stages of credit granting applied by PT Bank BNI Tbk KCP OBO Belawan.

Recommendations

The loan allocation scheme implemented by PT Bank BNI Tbk KCP OBO Belawan has been running well. The author recommends that the bank continue to maintain the existing loan allocation system by regularly evaluating lending activities in accordance with the prevailing situation and conditions.

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