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by Dewi Parwati

OPERATIONAL AUDIT OF CREDIT GRANTING FUNCTIONS AT BPR DANA

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Abstract: Non-performing loans that are not managed properly will cause losses for the bank. Based on this, each bank must of course manage its credit well, always pay attention to the development of its credit and provide guidance to loans classified as non-performing. The operational audit of the credit granting function is an examination carried out to assess the suitability of credit operational procedures and their implementation. The operational audit of the lending function aims to minimize the risks involved in credit activities. In addition, operational audits are also a tool used by banks to monitor the effectiveness of their operational activities. Non-performing loans at BPR Dana have decreased over the last 3 years but the percentage of Non Performing Loans (NPL) is still above the predetermined standard. This study aims to analyze and reveal the occurrence of non-performing loans in BPR Dana. This type of research is descriptive qualitative. The source of data used in this research is primary data. Data collection techniques were carried out by means of interviews and documentation. The analytical technique used is the Miles and Huberman analysis technique which consists of data reduction, data presentation, and drawing conclusions. The results of the study show that the process of granting credit to BPR Dana has not been fully carried out in accordance with the established Standard Operating Procedures, where there are still findings of the results of the creditworthiness analysis (5C) that have not been carried out in accordance with the criteria in the credit granting SOP. The operational audit of the lending function has been able to detect weaknesses in the lending function at BPR Dana which indicate the occurrence of non-performing loans. The weakness is that there is an error in the creditworthiness analysis and the results of the analysis are less accurate.

Keywords: operational audit, non-performing loans, credit granting

Introduction

The main activity of banking is to collect funds from the public in the form of deposits and distribute them to the public in the form of credit (Undang-undang RI No. 10, 1998). The bank's biggest source of income comes from credit when compared to several other sources of income (Rahmat, 2017). Although credit is the largest income bank, credit has a high level of risk so that if in terms of management and supervision it is not adequate, it can threaten the continuity of the business run by the bank (Novitasari, 2016). In terms of lending, almost every bank has non-performing loans (NPL). Non-performing loans are conditions when the customer is unable to pay his debts to the bank in accordance with the agreement of the two parties concerned (Ismail, 2015). Bank Indonesia regulations stipulate that the NPL ratio must be below 5% to be categorized as healthy, so every bank must try to keep the NPL ratio below 5% by collecting loans that have been disbursed and handling loans categorized as non-performing. Based on this, each bank must of course manage its credit well, always pay attention to the development of its credit and provide guidance to loans classified as non-performing (Mulyadi, 2016). Operational audit is an examination of the operating activities of a company including operational policies that have been determined by management to determine the effectiveness and efficiency of the activities that have been carried out (Agoes, 2012). The operational audit aims to identify activities and programs that still need improvement, so that from the recommendations given, improvements can be made to the management of various programs and activities in the company (Bayangkara, 2011). The operational audit of the credit granting function is an examination carried out to assess the suitability between credit operational

procedures and their implementation (Tumurang, 2013). The implementation of the operational audit of the credit function aims to minimize the risks that exist in credit activities (Savitri, 2021).

BPR Dana is one of the BPR in Denpasar City. BPR Dana provides credit facilities for prospective debtors. Efforts to provide credit in order to minimize the risk of non-performing loans are carried out by applying a creditworthiness assessment with the 5C principle. Non-performing loans at BPR Dana in 2021 amounted to Rp16,148,409,000, although it decreased from the previous year, the ratio of non-performing loans (NPL) was still above the predetermined standard, resulting in a gap between the regulations that had been set and the conditions that occurred, in companies where high NPL conditions affect company profits. This study aims to analyze and reveal the occurrence of non-performing loans by comparing lending procedures with the practices that occur.

Method

This type of research is descriptive qualitative. This research was conducted on the function of providing BPR Dana credit with a research time of 6 months, namely February to July 2022. Data collection was carried out by documentation and interview methods. To test the credibility of the data is done by using triangulation techniques. Triangulation techniques in this study were carried out by checking the data again with different techniques, the techniques used were documentation related to SOPs and checking back through interviews. The data analysis technique used in this study is in accordance with that proposed by Miles and Huberman (Sugiyono, 2016) which states that the activities in data analysis consist of data reduction, data presentation, and drawing conclusions.

Results and Discussion

Table 1
Credit Collectibility Data for the Last 3 Years
(Rp.000)

Description	2019		2020		2021	
	Amount	Debtor	Amount	Debtor	Amount	Debtor
L	73.087.410	463	75.459.802	430	77.177.739	388
DPK	12.215.144	45	13.763.393	37	12.114.474	26
KL	3.882.818	8	1.870.032	4	4.452.079	6
D	4.960.250	6	7.750.290	9	3.052.970	3
M	11.036.284	16	8.357.903	11	8.643.360	11
Non Performing Loans	19.879.352	30	17.978.225	24	16.148.409	20

Source: Primary data processed, 2022

In the table above, it can be seen that non-performing loans have decreased, but the comparison between non-performing loans and total loans has resulted in a high NPL ratio exceeding the standard set.

Based on the results of interviews regarding the process of granting credit and compared to the applicable standar operational procedure (SOP), the process of granting credit is not fully in accordance with the established procedures. This finding supports the recommendations for improvement of the credit distribution function in BPR Dana which are described as follows:

1) Condition
   Bussines Relationship Officer (BRO) conducts a survey to the place of prospective debtors to request information needed for the creditworthiness assessment process in terms of the 5C principle.

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2) Criteria
After the credit application documents and requirements are received completely by the BRO, the Support section will conduct a visit or survey to the prospective debtor to request information that will be needed for further processing as outlined in the customer visit report.

3) Cause
BRO is targeted to find customers for credit, savings, and time deposits. BRO also collects data, processes data, analyzes data, and presents it to the credit committee. Then when the realization is also the responsibility of the BRO. This allows the results of the analysis carried out not yet fully in accordance with the criteria that have been set. Not all marketing/BRO divisions have sufficient ability to carry out a creditworthiness analysis.

4) Consequences
The results of the creditworthiness analysis carried out by the BRO section are not in accordance with the established SOPs where the 5C principle assessment has not been fully carried out, as in the example of the results of the assessment that did not explain the analysis of capital and economic conditions of prospective debtors. This results in less accurate analysis results and credit analysis errors which in turn have an impact on the occurrence of non-performing loans.

5) Recommendations
It is recommended that the visit to the place of the prospective debtor is carried out by the division that has been appointed to carry out this so that each credit analysis result (5C) is in accordance with the criteria that have been set and is more accurate in accordance with the actual situation

Conclusion

The process of granting credit to BPR Dana has not been fully implemented in accordance with the established Standard Operating Procedures. The results of the creditworthiness analysis (5C) carried out by the BRO section are not in accordance with the criteria in the SOP for granting credit, but the prospective debtor is said to be eligible for credit. Credit analysis errors can lead to non-performing loans in the future. The banking sector needs to carry out the creditworthiness assessment analysis process according to the SOP so that the credit granting process can be carried out properly.

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