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Compliance Audit of Credit Provision at BPR Sari Werdhi

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Abstract. Credit disbursement carried out by banks will pose a risk of non-performing loans so that it has an influence on the performance and quality of the company. To minimize the occurrence of non-performing loans, a policy is needed. The policy that can be applied is compliance with credit granting procedures. The procedure for granting credit consists of the stages of credit application, credit analysis, approval recommendations, credit disbursement and credit supervision. This study aims to determine compliance in lending so that the occurrence of non-performing loans at BPR Sari Werdhi. Data collection in this study used interview, observation and documentation techniques. The validity of the data used is triangulation of sources by checking and comparing the results of observations and interviews conducted to the head of credit and account officers with data obtained from the documentation. This research is a type of qualitative descriptive research. The results showed that the occurrence of non-performing loans was due to the lack of compliance in the implementation of lending at the credit analysis stage and the lack of credit supervision after the credit was given so that credit abuse occurred. To minimize the increase in non-performing loans, it is necessary to optimize the audit of credit compliance in accordance with the Standard Operational Procedures (SOP) at the bank.

Keywords: lending activity, procedure, compliance audit, bank

Introduction

Companies need funds to run and develop their companies. The fund provider can be a bank. Banks are financial intermediaries between parties with excess funds and lack of funds (Lestari Ols, Ayu Purnamawati, and Sirnawati 2015). In channeling funds, banks carry out the function as credit providers. Credit is the provision of funds based on a loan agreement by a bank with another party after a certain period of time as stipulated in the RI Banking Law no. 10 of 1998. With the distribution of funds, the risk faced is the occurrence of non-performing loans. Non-performing loans are inseparable from various internal and external factors (Afriani, Isharijadi, and Murwani 2015).

BPR Sari Werdhi is a bank that serves credit. The loans disbursed are consumer loans, investment loans and working capital loans. Loans disbursed over the last three years have decreased. However, in 2021 non-performing loans will actually increase, so this must be minimized so as not to cause losses for the bank. To minimize the occurrence of non-performing loans by establishing a policy, namely an audit of credit disbursement compliance. This compliance has the aim of determining whether the object to be audited is in accordance with company procedures (Satria 2019).

The procedure for granting credit is a process that occurs as long as the credit is given. Credit granting procedures consist of credit application, credit analysis, credit decision and then credit disbursement. Optimization of credit granting procedures by conducting analysis for making a credit decision. The results of the implementation of lending are then adjusted to the company's

Standard Operational Procedure so that a conclusion is obtained whether or not they comply with the established Standard Operational Procedures.

Method

This research is classified as qualitative research. Information and data used in this study were obtained through observation and interviews with the head of credit and account officers (AO). The data used is the documentation of the procedure for granting credit at BPR Sari Werdhi. The data collection technique in this research is documentation. This research uses a qualitative descriptive analysis technique. In conducting the data analysis process, the researcher refers to several stages including data reduction, data presentation and data conclusions.

Result and Discussion

- Description of Research Results
- Credit Collectability List

There has been a decline in lending in the last three years. The decline in credit distribution was also accompanied by a decrease in non-performing loans in 2019 to 2020. However, in 2021 non-performing loans actually increased by 28,107,800. The increase in non-performing loans must be minimized so that later it does not cause large losses for the bank. One form of minimizing the occurrence of non-performing loans is by examining or auditing compliance with credit granting procedures.

- Standard Operational Procedure (SOP) for Credit Provision at BPR Sari Werdhi

The granting of credit to BPR Sari Werdhi includes various stages that must be carried out by prospective debtors so that their credit application can be accepted. The procedure for granting credit is, the stages of submitting a credit application, credit analysis, credit approval recommendations, credit agreements, credit disbursement and credit supervision (Rahma and Widayati 2020). At the stage of submitting a credit application, prospective debtors are required to fill out a form based on the credit submitted. In addition, prospective debtors are required to submit a photocopy of their identity and the identity of the guarantor and attach evidence which will later be used as collateral. The next stage of credit analysis is carried out by the account officer by conducting a 5C analysis consisting of character, capacity, capital, collateral and condition of economy (Eprianti 2019). After analyzing the prospective debtor, a recommendation for credit approval is made by the credit head and a credit agreement is made by the credit administration, then it will be submitted to the board of directors for review and approval. If the credit has been approved then the credit can be disbursed. In the disbursement of credit, two files will be made with the credit file. One file will be kept by the bank as an archive and the other will be given to the debtor. After the credit is given, the bank is obliged to carry out credit supervision so that credit abuse does not occur.

- Discussion
- Stages of Submitting a Credit Application

From the results of interviews and observations that have been made, it was found that prospective debtors who applied for credit had filled out a credit application form according to the type of credit to be lent by submitting several attachments such as photocopies of ID cards / driving licenses from prospective debtors and their guarantors, attaching salary slips and attaching guarantees to be paid, used as BPKB letters, photocopy of STNK, deposit slips and savings accounts owned by prospective debtors. This shows that the stages of submitting a credit application are in accordance with the established SOP.

- Stages of Credit Analysis

The stages of analysis carried out include the 5C analysis. The first is character assessment by assessing the attitude and personality of prospective debtors (Ismawanto and Finanto 2019). This assessment has been carried out in accordance with the established SOP. This is evidenced by the existence of interviews and direct surveys to neighbors in the prospective debtor's environment regarding the attitude of the debtor. In addition, checking has been carried out on the loan history of prospective debtors through SLIK-OJK. The second assessment is capacity by looking at the debtor's ability to make credit payments every month (Basori and Wahyuningsih 2018). Debtors are required to attach salary slips and for debtors who do not receive a salary slip, a survey will be conducted on the income earned by the debtor every month, so that the capacity assessment is in accordance with the established SOP. Third is the capital assessment determined by the bank by comparing the capital owned by the debtor with the capital to be borrowed (Amelia and Marlius 2018), where this assessment has also been carried out in accordance with SOP as evidenced by checking the debtor's savings balance and direct surveys of assets owned by the debtor other than those that have been submitted as a guarantee. Fourth is the collateral assessment which is the collateral used by the debtor. This assessment is in accordance with the established SOP as evidenced by the provision of an original guarantee letter which is mandatory for all debtors (Anggriawan, Herawati, and Ayu 2017) and debtors are also required to create a savings account at BPR Sari Werdhi with the first balance of 10% of the loan amount. The last is an assessment of the condition of economy. The implementation of the Condition of economy principle assessment which is carried out by considering the debtor's business for debtors who apply for working capital and investment loans while for consumer loans will be considered based on the economic conditions of the debtor (Lailiyah 2014). This assessment has not been fully carried out, as evidenced by the arrears in payments by debtors who borrow for departure abroad, but due to the Covid-19 pandemic the debtors are not dispatched and credit that should be used for working capital is instead used for daily consumption because the debtor is unemployed.

- Stages of Credit Approval Recommendation

After conducting a credit analysis, a written recommendation for credit approval will be made, this is in accordance with the established SOP.

- Stages of Credit Agreement

After obtaining the approval recommendation, a credit agreement will be made by the credit administration regarding the loan amount, installments, guarantees, payment times that have been given and approved, so that the implementation of the credit agreement stages is also in accordance with the credit SOP grants.

- Stages of Loan Disbursement

In the credit disbursement process, two copies of receipts and other credit files are made. One file will be kept by the bank and the other file will be submitted to the debtor. The debtor will provide proof of receipt to the cashier to be disbursed, so that the credit disbursement is in accordance with the credit granting SOP that has been set.

- Stages of Credit Supervision

Credit supervision is carried out periodically after credit is granted. Credit supervision carried out at BPR Sari Werdhi was not in accordance with the established SOP. This is evidenced by the existence of long arrears, but the bank has just conducted a review so that it can be said that there is no intensive supervision that causes non-performing loans.

Conclusion

The implementation of lending has not fully complied with the SOPs that have been set, causing non-performing loans. This is evidenced by the lack of compliance with the stages of

credit analysis and credit supervision against the established Standard Operational Procedures (SOP), causing non-performing loans.

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