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Working Capital Credit System and Settlement of Non-Performing Loans at PT. Bank Pembangunan Daerah Bali Tabanan Branch Office

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Abstract : In the implementation of working capital loans, banks need to have the right systems and procedures, in order to minimize the occurrence of non-performing loans. The high value of non-performing loans can have a negative impact on the bank. The objective of this study was to determine the capital lending system and the settlement of non-performing loans at PT Bank Pembangunan Daerah Bali Tabanan Branch Office. The type of research used in this study is descriptive qualitative research. The data obtained through interviews, observation, and documentation. According to the analysis of the data obtained, it shows that the system of providing working capital credit has not been carried out optimally in accordance with predetermined regulations. The cause of the occurrence of non-performing loans at PT Bank Pembangunan Daerah Bali Tabanan Branch Office is from internal and external factors. Internal factors: the lack of selective banks in the analysis of lending and the weakness of the credit supervision system. External factors: bad debtor character and a decline in economic conditions. Settlement of non-performing loans is carried out by making changes to credit administration, being notified directly, being given a warning letter, and using legal channels.

Keywords: credit system and procedures, non-performing loans, settlement of non-performing loans

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Introduction

Economic activities of a country in general or as a whole cannot be separated from the banking world. Bank is a business entity as a collector and distributor of funds back to other communities in the form of credit or other forms, which aims to raise the standard of living of many people. One of the main functions of the bank is to provide credit services to the public with the aim of assisting the implementation of national development in relation to increasing the rate of economic equity and national stability towards increasing public welfare such as lending (Andrianto et al., 2019). Credit is generally defined as trust in the debtor's ability to pay a certain amount of money in the future, based on an agreement between the bank and the debtor within the agreed period (Ismail, 2013). Credit is defined as an availability of money or bills that can be equivalent to it, which refers to a credit agreement or agreement that requires the borrower to pay off the loan as stipulated in the initial period. (Law of the Republic of Indonesia Number 10 of 1998, nd). Credit is one of the main alternatives for the business world as the company's external costs if the company's internal funds are not sufficient. Credit that is usually disbursed is working capital credit which indicates a certain nominal invested in current assets and will later be needed in carrying out activities in its business.

This credit provision certainly contains risks, in the event that the debtor is unable to fulfill his obligations in paying the principal and interest installments in accordance with the agreement in the credit agreement (Putra et al., 2016). If the credit that has been disbursed by the bank is not returned to the bank on time, then the quality of the credit can be classified as *Non Performing Loans* (NPL). High NPL certainly affects the health of banks (Bintari et al., 2017). PT Bank Pembangunan Daerah Bali Tabanan Branch Office is one of the many financial institutions that provide credit services in Bali, working capital credit is one of the loans disbursed. Working capital credit as a cost for individual working capital needs through the provision of credit (Budisantoso & Nuritmo, 2014). Working capital loans are intended for individuals who will start a new business or for those who will expand their business, this credit provision is based on the business feasibility of the prospective debtor's company (Prabawanti et al., 2014).

In granting credit, of course, it takes the right system and consideration, then through the procedures that have been determined so that later in the granting of credit the target of guaranteeing credit returns, so that problems will not occur in the future. The system is a procedural network that is formed based on an integrated pattern to carry out activities in a company or organization (Mulyadi, 2018), while the procedure is a clerical activity,

which includes some or all of the individuals in a company, which are made in the business to ensure the handling of transactions carried out by the company, occur consistently. In granting credit, of course, there are also principles in providing credit, namely the assessment of criteria for prospective debtors. According to Kasmir (2014) credit analysis can be done by analyzing 5C (*character, capital, capacity, condition of economy, collateral*), and 7P (*personality, party, purpose, prospect, payment, profitability, protection*).¹⁵

**Table 1. Total Realization of working capital credit for the period of 2019/2021
At PT Bank Development Region Bali Tabanan Branch Office**

Year	Total working capital credit distributed	Amount problem debtor	Amount credit problem
2019	Rp 937,439,338,573	13	Rp 3,832,126,310
2020	Rp 942,054,430,295	10	Rp 4,339.916,052
2021	Rp 959,869,342,615	18	Rp 5,614,869,300
Amount	Rp 2,839,363,111,483	41	Rp 13,786,911,662

Based on the table above, it shows that non-performing loans at PT Bank Pembangunan Daerah Bali Tabanan Branch Office have increased. Non-performing loans are loans that have obstacles in them which can be caused by various parties such as the banking sector when analyzing credit, as well as from the debtor in fulfilling their obligations not to make payments as described in the credit agreement (Kasmir, 2010) . If non-performing loans cannot be handled properly, then the bank will experience material losses, losses due to non-performing loans include disruption of cash flow, reduced allocation of lost business opportunity resources (Nawang Sari & Putra, 2016). The purpose of this study was to determine the implementation of the working capital credit system and the settlement of non-performing loans at PT Bank Pembangunan Daerah Bali Tabanan Branch Office.

Method

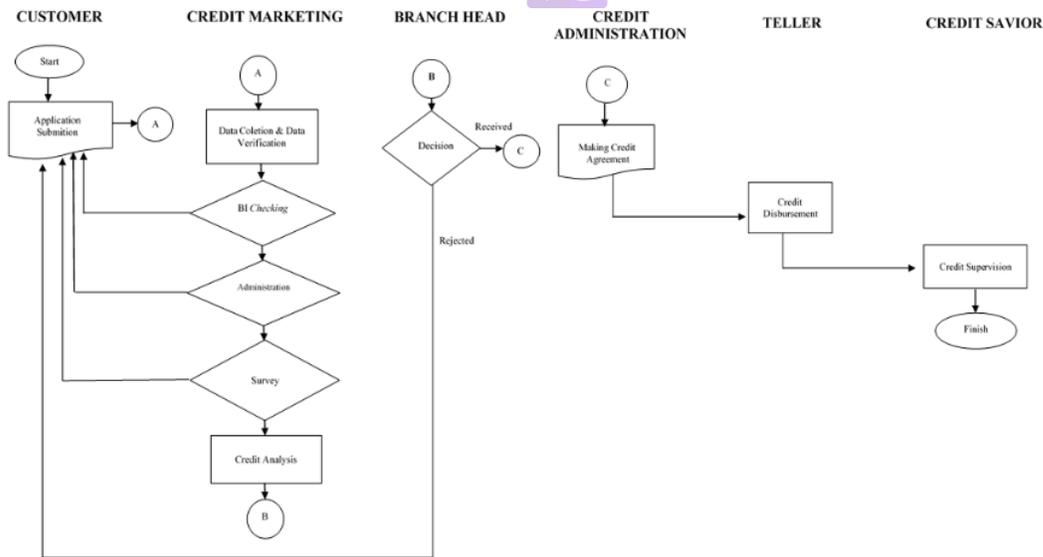
The type of research used in this study is qualitative research using a descriptive analysis approach. The purpose of qualitative descriptive research is to make a description or description systematically, which is based on facts and the relationship between the phenomena to be studied. This study applies a qualitative descriptive type of research because the problem to be studied has nothing to do with numbers, but rather does a description of the giving system working capital loans and settlement of non-performing loans. This study was conducted at PT BPD Bali Tabanan Branch Office from February to April 2022. There are two sources of data used, namely primary data sources and secondary data. The data analysis technique used is by observation, interview and documentation, after getting the data or information needed, the validity of the data will be tested using a triangulation test of sources and techniques. The last stage is data analysis done by reducing the data first, then presenting the data used by using a flow chart, and finally drawing conclusions.

Results and Discussion

• Working Capital Loan System

The credit granting system starts from the customer submitting an application credit. Then the credit analyst collects data on prospective debtors conducts credit analysis which will later determine the credit requested to be accepted or rejected. When the credit application is accepted, the credit realization is carried out by signing a credit agreement. It can be seen in the flow chart as follows.

Figure 1
Working Capital Loan System Flowchart



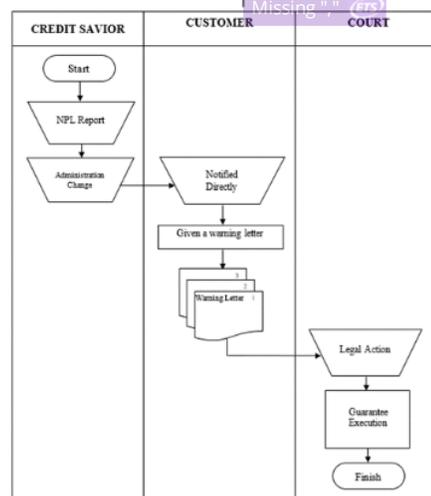
Source : Secondary Data (Processed Data)

From result research and observation directly, at PT Bank Pembangunan Daerah Bali Tabanan Branch Office already apply evaluation in accordance with regulation that, with To do analysis credit with 5C (character, capacity, collateral, capital, condition). Process analysis the must conducted with Correct and careful so that could minimize existence credit problematic. With carry out the analysis process, the bank will knowing state actually from candidate debtor, is it requirements that have been handed over previously already in accordance with actual situation. However evaluation credit at PT Bank Pembangunan Daerah Bali in verify data i.e. moment carry out field surveys conducted on candidate debtor new, while on debtors who want add the credit, or want to submit credit return after credit previously already paid off, bank BPD Bali is not do the survey again with consideration the debtor concerned in credit already walk no experience problem.

• **Non-Performing Loans Settlement System**

In resolving non-performing loans, PT Bank Pembangunan Daerah Bali Branch Office Tabanan has procedures for handling non-performing loans which can be seen in Figure 2.

Figure 2
Non-Performing Loans Settlement System



Source : Secondary Data (Processed Data)

The settlement of non-performing loans is carried out in several stages, the first stage is by changing the credit administration, which includes rescheduling, reconditioning and restructuring of debtors with good business prospects. Then the bank will contact the debtor directly either by telephone or come directly to the debtor to notify that the credit has been delayed in payment. After being notified directly, then the debtor still ignores the notification, then the bank will issue a warning letter to the debtor. If after warning letter III cannot resolve the problem loans, then the PT Bank Pembangunan Daerah Bali will apply for the bad credit to the court. If the debtor does not pay off the credit when it is due, then the bank has warned the debtor to immediately pay off the credit, the debtor does not also pay the credit, then the bank will try to execute the debtor's guarantee.

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Conclusion

Based on the results of the discussion above, the procedure applied by PT Bank Pembangunan Daerah Bali Tabanan Branch Office in granting credit has been carried out in accordance with the systems and procedures established by the bank. However, there is one procedure that needs to be carried out in more depth, namely at the data verification stage when conducting a field survey of debtors and credit analysis, especially the assessment of the 5C criteria, namely *character* and *condition*. While the solution procedure credit problem with PT Bank Pembangunan Daerah Bali Tabanan Branch Office, by being notified directly by using various means of communication, being given a warning letter (SP) 1, SP 2, SP 3, bringing the case of non-performing loans to the District Court for further execution of the guarantee.

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