

## **Analysis of Procedures for Giving Home Ownership Credit (KPR) in Bank Tabungan Negara (Persero) Depok Branch**

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### **Abstract**

This study is to analyze and understand how the procedure for providing Home Ownership Credit is carried out by the Bank Tabungan Negara, Depok Branch. The technique of collecting data is done by means of interviews, observations, documentation and from various other sources. This type of research is descriptive with a quantitative approach. The research was conducted at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch. The data obtained are primary data, namely data obtained or collected directly based on the results of observations and interviews at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch regarding the procedure for providing home ownership credit. Secondary data, namely data that has been available and processed to be used as a reference for research carried out such as the company's organizational structure. The data is obtained from books, information on the official website and brochures of the Bank Tabungan Negara. The steps of the analysis process in this study are, first, get the data needed from PT. Bank Tabungan Negara (Persero), Tbk. Depok branch. Second: Discuss and analyze these data, view and analyze the Procedure for Providing Housing Loans (KPR) at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch. Third, the author draws conclusions on the discussion that has been done in the previous stage. Make conclusions, and provide suggestions if something is found that needs improvement. Based on the data analysis, it is concluded that the procedure for granting home ownership credit at PT. Bank Tabungan Negara (Persero), Tbk. The Depok branch is in accordance with the theory put forward by Kasmir (2012: 100). In calculating mortgage interest at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch.

*Keywords: Home Ownership Credit, Bank, Procedure.*

### **1. Introduction**

The business world is included in the banking industry and is currently faced with very tough competition. Banking, as a financial institution, is the gateway for all groups in economic activity. One of the important activities in banking is the distribution of credit, both individual credit and credit institutions or companies. Home Ownership Loans are one type of credit offered by the Bank Tabungan Negara to the public to advance people's welfare and become a source of bank income called spread-based and credit provisions. Based on Article 1 Paragraph (1) Law Number 4 of 1992 concerning Housing and Settlements, it is determined that what is meant by a house is a building that functions as a residence or residence for family development.

In Lending, Banks are faced with the risk of bad credit, which in turn will affect the profit and health of the company. In order to minimize this risk, in the process of extending credit, the Bank must carry out correct crediting procedures in accordance with the applicable regulations and the Bank must continue to be guided by and implement prudential principles by first conducting 5C and 7P credit analysis.

## **2. Literature Review**

### **Credit**

Credit comes from the Latin "credere" which means to believe or trust. According to Law Number 10 of 1998 credit is the provision of money or an equivalent bill, based on a loan agreement or agreement between the bank and another party which requires the borrower to pay off its debt after a certain period of time with interest. Credit Objectives and Objectives

According to DR. (Chand.) Taswan, S.E., M.Si. (2010: 310), while the purpose of providing minimum credit will provide benefits to:

1. For banks, which can be used as a bank instrument in maintaining liquidity, reliability, and profitability, then it can be a driving force for an increase in sales of other bank products and credit is expected to be the main source of bank income (spread based).
2. For debtors, it can be used to streamline business
3. For the community (state), to drive the people's economy,

Types of credit according to Kasmir (2012: 90), in general, the types of credit can be seen from various aspects, including:

1. In terms of utility: Investment Credit and Working Capital Credit,
2. In terms of credit objectives; Productive credit, consumer credit, trade credit,
3. In terms of term: short-term credit, medium-term credit, long-term credit,
4. In terms of guarantee; Credit guaranteed, Credit without collateral,
5. Judging from the business sector "Agricultural credit, livestock credit, industrial credit, mining credit, education credit, professional credit, housing credit, and other sectors.

### **Principles of Crediting**

Usually, the assessment criteria that must be carried out by banks are to minimize the risk of bad credit by applying the principle of prudence, namely; with analysis of 5C (Character, Capacity, Capital, Collateral, Capacity, Condition) and 7P (Personality, Party, Purpose, Prospect, Payment, Profitability, Protection).

### **Home Ownership Credit (KPR)**

According to Hardjono (2008: 25) "KPR or Home Ownership Credit is one type of credit service provided by banks to customers who want a special loan to meet their needs in house construction or house renovation." Main Components of KPR: KP Creditors, KPR Debtors, KPR Objects, and tenure.

Types of Home Ownership Loans In Indonesia, there are currently 2 types of KPR known, namely:

1. Subsidized KPR, which is a credit allocated to the middle to lower class communities in order to meet the needs of housing or repair of houses that they already have.
2. Non-Subsidized KPR, which is a KPR intended for the entire community. The provisions for KPR are determined by the bank, so that the determination of the amount of credit and the interest rate is carried out according to the policy of the bank concerned.

### **Credit Lending Procedures**

According to Kasmir (2012: 100) the procedures for granting credit to customers are as follows: Filing files, checking files, Interview 1, on the spot, interview II, Credit Decision, Credit Signing, Credit Realization, Distribution or Disbursement of funds.

## **3. Methodology**

### **Type of Research**

This type of research is a qualitative research using a descriptive approach. This research describes the situation that will be studied in depth, especially in the system and procedures for providing homeowner credit (KPR) to the Depok branch of the Bank Tabungan Negara (BTN).

### **Place and Time of Research**

This research was conducted at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch which is located at Jln. Margonda Raya No. 186 Depok, West Java. August 2018 to October 2018

### **Types of Research Data**

The data used in this study include the following:

#### **1. Primary Data**

Primary data sources in this research are history of the bank, objectives of the bank, vision and mission of the bank, and products of the bank.

#### **2. Secondary Data**

Secondary data obtained by researchers in this study are data derived from company documents and evidence related to Home Ownership Credit (KPR) at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch.

### **Method of Collecting Data**

To obtain the data needed in compiling this final project, data collection methods are used: Field Research; Interview, Observation, Question (Questioner) and Library Research (Library Research).

### **Data Analysis Techniques**

To analyze the data that has been obtained, the author uses qualitative data analysis methods. In simple terms, the qualitative research method is an analysis that can be measured directly, and is expressed through descriptions, explanations and theoretical discussions based on the actual situation of the company and then conclusions are drawn. This qualitative data analysis was conducted to identify existing data so that it was expected to produce a clear picture in the explanation of this final project, both in terms of problems and in the final results.

While the data analysis method used in this research is to use qualitative descriptive analysis method. Descriptive method is a method of examining the status of a group of people, an object, conditions, systems of thought or events in the present. This type of research seeks to explain certain social phenomena. Research can be divided into several types, based on distinguishing criteria, including its final function and approach.

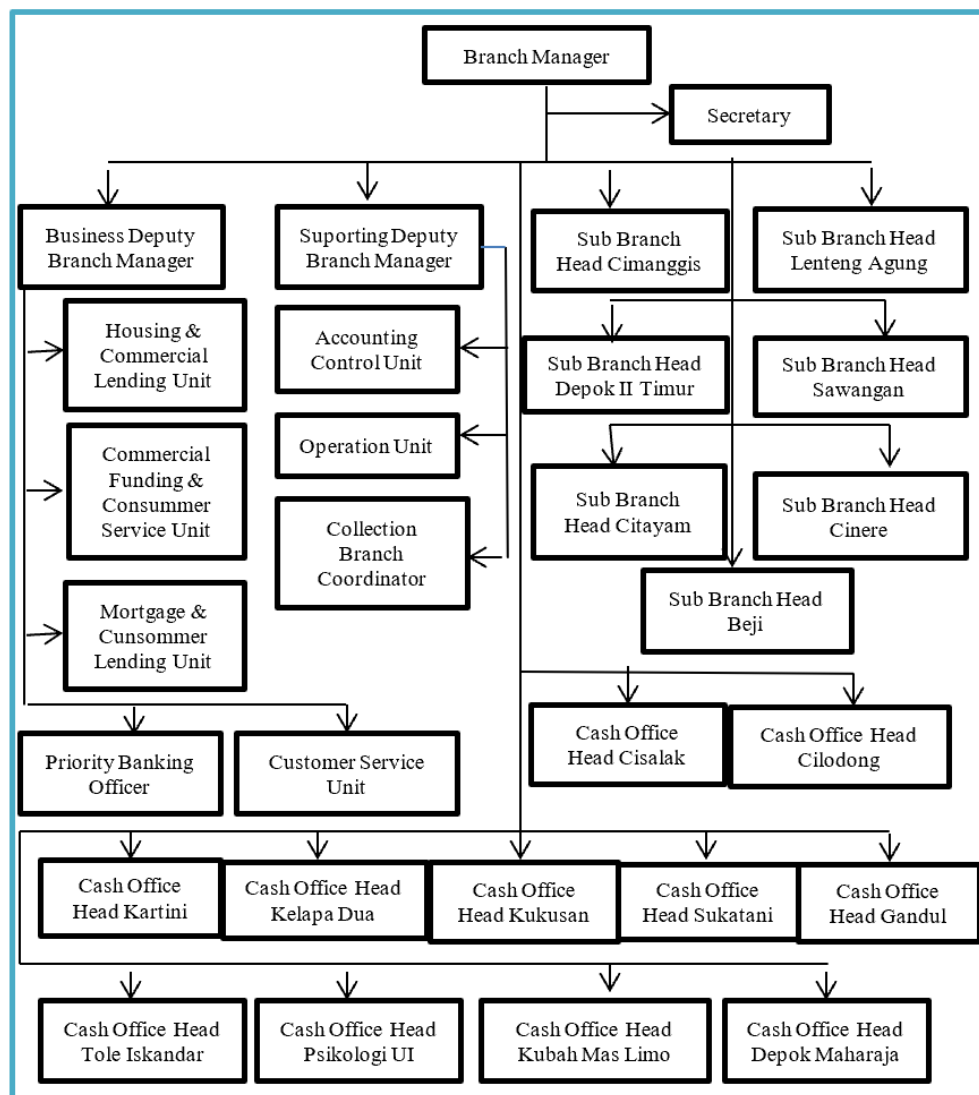
Qualitative descriptive analysis method, namely data analysis which is tested in the form of information and theoretical discussion which aims to analyze things that can be analyzed not by numbers but with theories that are proven by the fact that occurs, in this case what will be analyzed is

regarding the Procedure for Providing Home Ownership Credit (KPR) at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch.

The steps of the analysis process in this study are

1. First, get the data needed from PT. Bank Tabungan Negara (Persero), Tbk. Depok branch.
2. Second: Discuss and analyze these data, view and analyze the Procedure for Providing Housing Loans (KPR) at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch.
3. Third, the author draws conclusions on the discussions that have been carried out in the previous stage.
4. Make conclusions, and provide suggestions if something is found that needs improvement.

#### 4. Result and Discussion



**Figure 1. Organizational Structure of PT. Bank Tabungan Negara (Persero), Tbk. Depok branch**

### **Line of Business of PT. Bank Tabungan Negara (Persero)**

In the form of public savings or third party funds, the State (Persero), Tbk. which consists of: Batara Savings, BTN Prima Savings, BTN Junior Savings, BTN Juara Savings, BTN e'BATARAPOS Savings, BTN Hajj - Regular Savings, BTN Hajj - Plus Savings, BTN Batara Pension Savings, Student Savings Savings (SimPel), Savings BTN Housing, Giro; IDR or USD. IDR and foreign currency time deposits. In the form of lending to the public, namely as follows: Consumer Credit, which consists of Subsidized KPR and Non-Subsidized KPR, and other consumer loans. Commercial Credit. Other forms of banking services are as follows: Bank Guarantee, Payroll, Collection / Clean Collection, ATM Card, Money Transfer, Outgoing Transfer, Money Changer, Payment Point, Real Time Gross Settlement (RTGS), Documentary Letter of Credit Domestic (SKBDN), Online SPP.

### **Discussion**

#### **The Customer Comes to the Bank**

To inquire about the credit products offered by Bank BTN. The first time the customer is encouraged to ask this question from customer service by security. Furthermore, the customer service department will ask customers to meet the loan service department at Bank BTN Depok Branch to find out more details about credit products. By the loan service department, customers will be informed about various credit products such as Contractor Working Capital Loans, Micro and Small Business Loans and so on according to customer needs.

#### **KPR Product Selection and Explanation of Requirements**

After customers know the various types of Bank BTN credit products and choose Consumer credit products, namely Home Ownership Loans (KPR). There are several things that were asked by the loan service department to customers, namely: The type of KPR you want, does the customer want KPR BTN Subsid or KPR BTN Platinum. As for several explanations regarding the types of KPR above, namely: KPR BTN Subsidi is a mortgage loan program in collaboration with the Ministry of Public Works and Public Housing with low interest rates and low and fixed installments throughout the credit period. The advantages are a fixed 5% interest rate throughout the term of the credit, down payments starting from 1% and a maximum term of 20 years while still observing the customer's productive age in order to avoid the risk of non-performing loans in the future. KPR BTN Platinum is a home ownership loan from Bank BTN for the needs of buying a house from a developer or non-developer, both for buying a new or second home, buying an indentured house or taking over credit from another bank. The advantages are competitive interest rates, a maximum flexible term of 25 years while still observing the productive age of the customer in order to avoid the risk of problem loans in the future.

The location and type of house desired by the customer so that the credit department can review the location of the house. Apart from the above, there are several requirements that are explained by the loan service section after the customer has selected the type of mortgage he needs, namely: Subsidized BTN KPR. The customer requirements are as follows: Indonesian citizen and domiciled in Indonesia. Are 21 years of age or already married. Individual customers and spouses (husband / wife) do not own a house and have never received government subsidies for house ownership. The main

salary / income is in accordance with government regulations. Have a minimum work or business period of 1 year. Have an individual NPWP and Annual Income Tax Return according to the applicable laws. Sign a statement letter on a stamp duty. There are documents that must be completed by the customer as follows: The credit application form provided by the loan service is completed with recent photographs of the individual customer or partner. Photocopy of individual and spouse customer KTP, photocopy of Family Card, photocopy of Marriage Certificate / Divorce Certificate. Latest salary slip / income certificate, photocopy of SK for permanent employee appointment / employment certificate. SIUP, TDP & domicile certificate and financial report for the last 3 months. Photocopy of NPWP. Photocopy of checking / savings account for the last 3 months. Statement letter that does not have a house. A statement letter that has never received a housing subsidy from the government. KPR BTN Platinum. The customer requirements are as follows: Indonesian citizen and domiciled in Indonesia. Are 21 years of age or already married. Have a permanent job and income as a permanent employee / entrepreneur / professional with a minimum work / business period of 1 year. Have a personal NPWP. The documents that must be completed by the customer are as follows: The credit application form provided by the loan service is completed with recent photographs of the individual customer or partner. Photocopy of individual and partner customer ID cards, photocopy of Family Card, copy of Marriage Certificate / Divorce Certificate. Original latest salary slip or income certificate. Photocopy of SK for permanent employee appointment. Copy of savings / current account at Bank BTN / other banks at least the last 3 months. Photocopy of SPT PPh Art.21 for credits > IDR 100,000,000.00. A copy of NPWP for credit applications > IDR 100,000,000. Photocopy of SHM / SHGB / and IMB.

### **The Customer Returns with the Required Documents**

After the customer completes the documents and requirements requested by the loan service department of Bank BTN, Depok Branch, the customer returns to submit the complete documents.

### **Check Files**

In this stage, the loan service will check the completeness of the files provided by the customer so that if there is a lack of customer documents, the loan service can contact the customer again to complete it. So that the loan service can further process the credit application.

### **BI Checking**

Bank BTN, Depok branch, through the loan service section, checks the loan applicant for credit at other banks and the applicant's ability to pay installments. Loan checks can be seen through BI Checking to see the customer's loan history to date at other banks, leasing, and so on. There are two decisions that are informed to the customer, namely: If an applicant customer is blacklisted by Bank Indonesia, the loan service department will make a decision to reject the credit application (NO) and make a rejection letter to the customer and send it to the home address listed on the credit application form. If the applicant is not blacklisted at Bank Indonesia and meets the requirements, then the credit application is granted and the loan service department will contact the customer to conduct an interview.

### **Interview**

The loan service department will conduct interviews with the applicant's customers which can be done in person or by telephone. This stage aims to enable the bank to find out more specifically about the applicant's customer. In this stage, the loan service section asks questions about the job or business that is owned to find out more about the applicant's customer. At this stage it will also explain the interest rates set by Bank BTN so that the applicant and the loan service can negotiate the interest rate to be taken and the period desired by the applicant after the credit application is received. The mortgage interest rate (KPR) set by PT. Bank Tabungan Negara (Persero),

### **Data Entry**

After the interview is completed by the loan service department of Bank BTN, Depok Branch to the customer and finding an agreement between the two parties regarding the desired interest rate, the loan service section enters data according to the results of the interview that was conducted previously for filing for the loan service department before entering the system operator data. The data entry in question is the personal data of the individual applicant or partner, the type and selling price of the house, the desired interest rate that has been obtained by the loan service department through interviews.

### **Upload Documents**

After the data has been entered and has been archived by the loan service department, the document will be uploaded to the credit analyst system of Bank BTN, Depok Branch. The credit analyst who receives the data will analyze the applicant's eligibility for credit from the interview file. There are several data that will be analyzed, namely: Comparison between the income or salary of an individual applicant or partner customer with the expenses or dependents that must be paid every month. The comparison is used as a measure of the applicant's customer's ability to make later installment payments. The location of the house that the applicant customer wants. Usually the credit analyst section of Bank BTN Depok Branch conducts a survey to the location. If the house that the applicant customer wants is housing owned by a developer who has collaborated with Bank BTN Depok Branch, then the survey will be easier to do by the credit analyst department via telephone to the developer. If it is not a housing owned by a developer in collaboration with Bank BTN Depok Branch, the credit analyst section will directly observe the location of the house.

The results of the analysis carried out by the credit analyst section will decide two things, namely: recommend applying for an applicant customer credit to the credit breaker if the results of the customer data analysis are said to be good or feasible by the credit analyst section of Bank BTN, Depok Branch. Not recommending and will inform the loan service department if the applicant's customer data is not good or not feasible to apply for credit. The loan service department will contact the customer after receiving confirmation of the refusal of a credit application from the credit analysis section which is said to be inappropriate.

### **Credit Termination**

The recommendation of the applicant interview result file submitted by the analyst will enter the credit decision system where the credit decision party will decide whether to give the credit or not after analyzing the applicant's file. In this case, the Bank BTN Depok branch of the credit breaker only

decided and approved the results of the analysis from the credit analysis section by signing the credit approval file that was prepared by the credit analysis section.

### **Credit Received**

After the credit breaker approves and signs the customer credit application document, the credit decision maker will provide the document to the credit analysis party that has previously been duplicated by the credit decision maker of Bank BTN, Depok Branch to serve as an archive. After the document returns to the credit analysis section, the analysis party will duplicate the document as an archive.

## **5. Conclusion**

The procedure for granting home ownership loans carried out by PT. Bank Tabungan Negara (Persero), Tbk. The Depok branch is in accordance with the procedure for providing credit in the theory put forward by Kasmir (2012: 100). In the Procedure for Providing Home Ownership Credit (KPR) at PT. Bank Tabungan Negara (Persero), Tbk. Depok branch, the bank should be more careful in analyzing the criteria and ability of customers to pay installments and interest at the time set by the bank to the customer so as to reduce the risk of substandard credit and even bad credit.

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