

## Analisis pemberian fasilitas kredit kepada PT. ABC

Linda Carolina Wijaya, author

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### Abstrak

Menghadapi persaingan perbankan dalam meningkatkan Loan to Deposit Ratio (LDR), perbankan berusaha meningkatkan aktifitas pelepasan kredit, namun dalam kondisi biaya bunga yang tinggi saat ini menyebabkan penggunaan fasilitas kredit dan permohonan kredit baru cenderung menurun. Di sisi lain bank juga mengalami masalah dengan peningkatan Non Performing Loan (kredit bermasalah). Dalam kondisi demikian, Bank harus melakukan proses kredit dengan mekanisme yang dapat memberikan gambaran menyeluruh mengenai calon debitur agar dapat memberikan kualitas kredit yang baik dan lebih terukur dari sisi resiko.

Untuk itu terhadap permohonan kredit calon debitur PT ABC di Bank X yang mengajukan fasilitas kredit modal kerja untuk membiayai usaha calon debitur di bidang IT Provider, fasilitas kredit investasi dan fasilitas bank garansi, bank X harus memutuskan apakah permohonan kredit PT ABC layak untuk diberikan atau tidak, karenanya diperlukan suatu analisis yang akan digunakan sebagai dasar untuk mengambil keputusan.

Proses analisis kredit diawali dengan proses pengumpulan data-data yang akan digunakan untuk proses analisis kredit dilanjutkan dengan kunjungan ke tempat usaha calon debitur untuk mendapatkan informasi dan penjelasan mengenai data-data yang diberikan dan aktifitas usaha calon debitur.

Dari keseluruhan data dan informasi yang diperoleh, dilakukan proses analisis berbagai aspek yang menyangkut analisis bidang industri Telekomunikasi, analisis kondisi usaha PT ABC yang meliputi analisis 5C (Character, Capacity, Capital, Condition of Economy dan Collateral) termasuk analisis terhadap kondisi-kondisi khusus yang meliputi analisis keuangan PT ABC untuk periode tahun 2004, tahun 2005 dan bulan April 2006, analisis aspek pemasaran produk dan jasa, aspek operasionalteknis, aspek manajemen dan aspek hukum.

Untuk menghitung kebutuhan fasilitas kredit maka dilakukan perhitungan kebutuhan kredit modal kerja berdasarkan proyek yang sedang dikerjakan dan akan dikerjakan, perhitungan Net Present Value dan Internal Rate of Return dari investasi yang akan dilakukan serta menghitung kebutuhan fasilitas Bank Garansi.

Dan hasil analisis yang dilakukan, saat ini kondisi industri dari usaha yang dijalankan oleh calon debitur masih memiliki prospek untuk berkembang, performance 5C PT ABC baik dan dan berbagai aspek aktifitas usaha PT ABC menunjukkan perkembangan kinerja yang baik.

Berdasarkan pertimbangan dari seluruh hasil analisis dan hasil perhitungan kebutuhan fasilitas kredit calon

debitur maka alas permohonan kredit calon debitur layak disetujui sesuai dengan permohonan dari calon debitur.

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Facing the tight competition in the banking industry, each bank has to increase its Loan to Deposit Ratio by aggressively increasing its lending activities. Unfortunately, the high interest rate condition in the market has caused the high percentage of unused loan as well as the decreasing number of new loan proposals.

At the same time, the banking industry is also facing the difficulties in the increasing of the Non Performing Loan (NPL). So that in this kind of condition, every bank has to be able to process the loan proposals cautiously in order to better control the risk factor, but on the other hand can also give a satisfying decision to the borrowers. For instance, PT ABC as an IT provider company requests for an investment loan, working capital loan and bank guarantee facility from bank X, then the bank has to make decision whether PT ABC' proposal is appropriate to be approved or not. And if the proposal is approved, how much amount of facilities can be given and with what kind of terms and conditions.

Loan process is starting with the data collection which will give more information on the company, and then visiting the business offices and or factories. The data given by the company has to be verified and clearly explained.

The credit analysis will be based on the 5C framework, which are: Character, Capacity, Capital, Conditions of Economy and Collateral. The analysis of the company covers all areas such as finance, marketing, operation, legal entities and management activities. For financial data, the bank will need the past and present financial statement. The history of the company is also needed to see how the company's growth during this 2 or 3 years. Then, the bank will analyze in depth the financing needs for the present and future by doing the projection of financial situation.

An analysis shall also be done on the industry of the company's business. The analysis will determine if the industry is still growing (to what extend) or declining. Other external analysis are BI Checking and Trade Checking.

Calculated the current and future project undergone in the company is conducted in order to analysis PT ABC's working capital needs. Net Present Value and the Internal Rate of Return are calculated on the requested investment loan. If the requested credit facility line match Bank X' calculations of PT ABC's needs, then new credit facility line will be granted

In this particular example of better processing mechanism for approving) disapproving credit facility requests from PT ABC, it has been shown that PT ABC operates in industry that has room to grow, that PT ABC has excellent performance from multiple angles, and that PT ABC has attractive track record. Thus Bank X may give PT ABC the credit facilities it requested.