



Home Ownership Loan Application Procedure (Kpr) Griya For Millenials (Gaul) At PTBank Pembangunan Jawa Barat dan Banten Tbk Kramatwatu

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Abstract

Purpose - This writing is to find out how the procedure for applying for mortgages and find out what factors influence customer interest in choosing a mortgage.

Design/methodology/approach - The method used in this research is descriptive qualitative research method. The techniques used in data collection where the data sources obtained are primary and secondary data.

Finding - PT. The Regional Development Banks of West Java and Banten, Tbk have procedures that must be followed in applying for mortgages. In addition, PT. The Regional Development Banks of West Java and Banten, Tbk also apply the precautionary principle, this aims to minimize the risk of problem loans that can occur at any time. In the credit application procedure, there needs to be good cooperation between the bank and the debtor so that the credit application process goes well. From the results of the discussion, the procedure for applying for a mortgage at PT. West Java and Banten Regional Development Bank, Tbk The Kramatwatu Sub-Branch Office Serang - Banten is in accordance with established procedures and the bank has solutions to increase customer interest in choosing mortgage products so that the loan application process can run properly and according to procedures.

Keyword - Procedures, Home Ownership, and Banks.

Paper Type – Research Paper



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introduction

Introduction

Population growth in Banten province which continues to increase is one of the reasons for the increasing need for housing and service areas. The Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs noted that the population of Banten was 11.79 million in June 2021.

Of these, there are 7.42 million people (61.93%) of Banten's population belonging to the productive age group. Productive age is the age of someone who can still work and generate income. The productive age range is those aged between 15-64 years.

The increasing growth and development of the population raises several problems, the construction of housing by both the government and the private sector has an impact on increasing the intensity of development land, even conservation land is also used as an expansion of urban plantations.

community development in building houses directly especially in big cities, this is due to the price of land and buildings which increase every year which is not proportional to the salary income earned by the community. Residential ownership status is one of the indicators used to see the level of welfare and also an increase in people's living standards.

Selection of a housing location that is not precise and in accordance with the condition of the land, among others, will lead to deviations in the location of housing construction. According to Hermawan (2010: 2) symptoms and deviations in the location of body development have shown a decrease in environmental values, both physical and socio-economic.

Procurement of housing or housing in accordance with Law Number 1 of 2011 concerning housing and housing which explains that all families in Indonesia have the right to live in an appropriate place to live. But in reality many poor people or Low Income Communities (MBR) cannot afford legal land plots, apart from the high price, the stock is also not available for types that are in accordance with the ability of the MBR.

Based on data from the Central Statistics Agency (BPS) for 2021, the number of people who still live in uninhabitable homes (RTLH) is quite high, because the unstable economic situation makes it difficult for middle and lower middle class people or those with low service to meet their primary needs. As shown in Table 1.1

Regency/city	Amount RLTH
Regency Pandeglang	62,639
Regency Lebak	63,853
Regency Tangerang	8,959
Regency Serang	15,624
City Tangerang	575

Regency/city	Amount RLTH
City Cilegon	1
City Serang	732
City Tangerang South	38
Province Banten	152,421

Source: Central Bureau of Statistics (BPS) 2021

An uninhabitable house (RTLH) is defined as a house that does not meet the safety, building and building area adequacy requirements as well as the health of the occupants. The number of RTLH in Banten Province reached 152,421 units. Pandeglang Regency and Regency Lebak become 2 region with amount RTLH the most respectively 62,639 units and 63,853 units. While Cilegon City is the area with the least number of RTLH, namely 1 unit. following table amount RTLH in Province Banten per date 16 February 2021.

The presence of subsidized houses Housing Financing Liquidity Facility (FLPP) is a one million house program from the government specifically for Low-Income Communities (MBR) with the hope that all people will have their own home even with minimal salary or income. However, not everyone can to easily have this house there are several conditions that must be met.

In contrast to subsidized houses, commercial or non-subsidized houses are houses intended for people who are already able in the sense that they are considered capable of paying off the purchase of a house according to their income and of course the specifications of the house are different from subsidized houses . One of the programs to meet the primary needs of the community is the Housing Loan (KPR) program. is wrong a credit service that banks provide to customers or debtors who make special credit applications to meet the needs of house arrest or house repair (Ira, 2014).

In this case, mortgage financing is provided by conventional banks, one of which is the Regional Development Bank of West Java and Banten, Tbk. Kramatwatu Sub-Branch Office, for this reason the author is interested in conducting research on one of the products available at the bank, namely Griya Housing Loans (KPR) for Millennials (GAUL).

Literature Review

Kredit is a loan that is provided by a financial institution to an individual or business. Kredit can be used to finance a variety of purposes, such as buying a home, starting a business, or paying for education.

A number of studies have examined the determinants of kredit demand. These studies have found that kredit demand is positively correlated with income, assets, and credit scores. Kredit demand is also negatively correlated with interest rates and the risk of default.

The effects of kredit on economic growth have also been the subject of much research. Some studies have found that kredit can boost economic growth by increasing investment and consumption. Other studies have found that kredit can have a negative impact on economic growth by increasing the risk of financial instability.

The risk of kredit default is a major concern for lenders. A number of factors can increase the risk of default, such as the borrower's income, assets, and credit history. The risk of default can also be affected by economic conditions, such as interest rates and unemployment.

The regulation of kredit markets is another important area of research. Governments regulate kredit markets to protect consumers and to ensure the stability of the financial system. Some of the key areas of regulation include the lending standards that lenders must meet, the disclosure requirements that lenders must follow, and the limits that are placed on kredit interest rates.

RESEARCH METHODOLOGY

This study uses a qualitative method. qualitative descriptive method was chosen to explain the phenomena that occur. the data source in this study is primary data taken directly from Bank Jabar and Banten. Data collection techniques used are observation, documentation and interviews.

Finding

At first Bank BJB was named West Java Regional Development Bank. The background to the establishment of the West Java Regional Development Bank was the Government Regulation of the Republic of Indonesia number 33 of 1960 concerning the purchase of Dutch-owned companies in Indonesia that were nationalized. One of the Dutch-owned companies domiciled in Bandung that was nationalized was NV Denis (De Erste Nederlandsche Indische Shareholding), which previously was engaged in mortgage banking. As a follow-up to Government Regulation number 33 of 1960, the Provincial Government of West Java with Notarial Deed Noezar number 152 dated March 21, 1961 and number 184 dated May 13, 1961 and confirmed by Decree of the Governor of West Java Province number 7/GKDH/BPD/61 dated 20 In May 1961, he founded PD Bank Karya Pembangunan with the initial capital coming from the Regional Treasury of Rp. 2,500,000.00. In order to perfect the legal status of Bank Karya Pembangunan Daerah Jawa Barat, West Java Provincial Regulation 8 number 11/PD-DPRD/72 dated 27 June 1972 was issued regarding the legal position of Bank Karya Pembangunan Daerah Jawa Barat as a regional company doing business in the banking sector. Furthermore, through the Regional Regulation of West Java Province number 1/DP-040/PD/1978 dated 27 June 1978, the name PD. West Java Regional Development Work Bank changed to West Java Regional Development Bank.

In 1992 the activity of the West Java Regional Development Bank was increased to become a Commercial Foreign Exchange Bank based on the Decree of the Directors of Bank Indonesia Number 25/84/KEP/DIR dated 2 November 1992 and based on Regional Regulation Number 11 of 1995 having the designation "Bank Jabar" with a new logo. In order to follow economic and banking developments, based on Regional Regulation Number 22 of 1998 and Deed of Establishment Number 4 of 8 April 1999 and the Deed of Amendment Number 8 of 15 April 1999 which was approved by the Minister of Justice of the Republic of Indonesia on 16 April 1999, the legal form of Bank Jabar was changed from Regional Company (PD) to Limited Liability Company (PT). However, based on public demand for Sharia-based banking services, in accordance with Bank Indonesia's permit no. 2/18/DpG/DPIP dated 12 April 2000, since 15 April 2000 Bank Jabar has become the first Regional Development Bank in Indonesia to run a dual banking system, namely providing banking services with a conventional system and with a sharia system.

Based on the results of the Extraordinary General Meeting of Shareholders (RUPS-LB) of PT Bank Pembangunan Daerah Jawa Barat on 3 July 2007 in Bogor, in accordance with the Decree of the Governor of Bank Indonesia No. 9/63/KEP.GBI/2007 dated 26 November 2007 concerning Change of Business License on behalf of PT Bank Pembangunan Daerah Jawa Barat to Business License on behalf of PT Bank Pembangunan Daerah Jawa Barat and Banten as well as Board of Directors Decree Number

1065/SK/DIR-PPN/ 2007 dated 29 November 2007 the company's name changed to PT Bank Pembangunan Daerah Jawa Barat and Banten with the title Bank Jabar Banten. But in 2010, based on the results of the Extraordinary General Meeting of Shareholders (RUPS-LB) of PT. West Java & Banten Regional Development Bank Number 26 dated 21 April 2010, in accordance with Bank Indonesia Letter No.12/78/APBU/Bd dated 30 June 2010 concerning Logo Change Plans and Directors Decree Number 1337/SK/DIR-PPN/2010 July 5 2010, the company has officially changed to Bank BJB.

As for the procedure for applying for the Griya Housing Loan (KPR) for millennials (GAUL) at the Regional Development Banks of West Java and Banten, Tbk. Kramatwatu Sub-Branch Office that is :

1. Marketing credit
Marketing division staff look for economic potential in the working areas of branch offices and sub-branch offices, after conducting a survey of locations that have economic potential, if after obtaining prospective debtors, they are given socialization and information about KPR Griya Untuk Millennials (GAUL). The mortgage application form is then submitted to the prospective debtor to be completed with the filling form along with other supporting documents.
2. Application credit
Prospective debtors submit mortgage applications by filling out the credit application form and completing the required documents. Furthermore, the application file is processed by the credit analysis party.
3. Analysis credit
File application Which submit by candidate debtor process covers three stages namely:
 - Collection data with Plan type data Which required from the debtor
 - Data verification through on the spot (OTS), BI checking and checking with suppliers .
 - Conduct financial analysis, including cash flow assessment of all expenses from the debtor's operating income. After the credit application file has been analyzed, the bank can provide a fairly clear picture of the prospective debtor who is entitled to receive a mortgage.
4. Decision credit
If the prospective debtor has fulfilled the documents or documents in the KPR requirements and meets the general selection of prospective debtors, the bank through the Credit Committee can decide to approve the credit application submitted by the prospective debtor. However, the documents or documents of prospective debtors that are recommended by KPR Analysis staff may be rejected by the Credit Committee because they do not meet the requirements or lack the completeness of the documents as a requirement in applying for a Home Ownership Loan. Rejected credit application files can be recommended again for approval with exception by the Credit Committee at the Branch Office or Sub-Branch Office after consulting and obtaining credit approval from the Branch Manager .
- A. Matter – matter Which must noticed in make credit decision
 1. Debt Serve Comparison (DSR)
Is the percentage value of the ratio of the value of the debtor's debt obligations to other third parties including credit installments applied for the total income value that can be obtained and accessed by the Bank or is a calculation between the ratio of credit payments to debtors. Things to note about the DSR are:
 - The maximum DSR value must be in accordance with applicable terms.
 - Acceptance income (prospective) debtor
 - Total liabilities of (prospective) debtors to third parties (including other liabilities at other banks)
 2. Lend To assess (LTV)

Loan to value (LTV) is the ratio between the value of credit that can be given by the Bank to the value of the Collateral at the time of initial lending. Things to note about LTV are:

- Maximum LTV value
- Results of collateral value reviews
- Conditions and terms of guarantee must refer to the applicable provisions

3. sid TWO Inspect

If the prospective debtor has credit facilities at other banks, the collectibility of the prospective debtor and husband/wife (if joint income) must be classified as collectibility 1 and/or 2.

- Obligation to pay off the credit of Prospective Debtors, and their husbands/wives (if joint income) at another bank.

4. If the credit is rejected, the resistance process is as follows:

- resistance letter is made in duplicate , namely the original for the Prospective Debtor and a copy for the Bank's file.
- Letter sheet resistance must initialed by the officer letter resistance before submitted to the signing officer letter quarrel .
- that big sheet letter resistance has signed by the governing Bank official .
- send letter resistance to Prospective Debtors .
- Administering Rejection Letters along with all documents credit in order

5. Information Other

Other information related to loans to be provided, such as prudential principles, bank credit policies, notes/memos/letters of marketing programs and others. Letter Announcement Agreement Giving Credit (SP3K) Is letter goods agreement offering credit to prospective debtors based on the results of the analysis set forth in writing on base submission application credit candidate debtor that loads conditions And provision to fulfill by candidate debtor. Making SP3K must be based on a credit decision made by official holder authority decide bjb mortgage. Fill SP3K must to cover provision And condition credit/ credit disbursement Which apply.

a) maker SP3K

1. In accordance with format standard Which apply.
2. Formerly SP3K contents are in accordance with the credit approval decision that has been made on the decision sheet.

b) SP3K made prayer double original And photocopy with distribution :

1. 1 arrange original For candidate debtor.
2. 1 arrange original For part thawing credit (Admin Credit)/ Banks.
3. 1 arrange photocopy For developer as copy For residential house purchased from the developer.

c) Every sheet SP3K must initialed by officer SP3K before being handed over to the SP3K signatory official.

d) entity that all SP3K sheets have been initialed and the last sheet has been signed by an authorized Bank official .

e) Sending SP3K to Prospective Debtors and the credit disbursement/credit admin department (especially for sending to the credit disbursement department must be accompanied by all other credit documents).

f) Period apply SP3K is 6 months.

6. Agreement Credit

- a. The credit agreement is made by including the terms listed in the SP3K.

- b. Credit agreements are made underhand for credit limits below Rp. 500 Million and made by Notary for the limit credit equal to or above Rp. 500 Million.
 - c. Especially for credit contracts based on binding agreements Sale Purchase Purchase Credit Agreement (PPJB PK) notary for all credit limits.
- 7. Condition collateral And Insurance
 - A. Collateral that buys it financed through the bjb KPR facility must meet the following requirements:
 - a. main residence where at the time of the credit agreement it was not possible to shoot the Sale and Purchase Deed (AJB) and the Deed of Granting Mortgage Rights (APHT) in a perfect juridical manner, it must violate the Sale and Purchase Agreement (PPJB).
 - b. The validity period of the certificate of Building Use Rights (HGB) must cover the period of the bjb KPR, in the event that the validity period of the certificate is shorter than the period of the bjb KPR, the certificate must widest or increase status into a Certificate of Ownership (SHM) before the credit is disbursed.
 - B. Insurance

In Law No. 2 of 1992 concerning insurance business, insurance is an agreement between one party will get imbalance payment in accordance risks with other parties, so that the first party gets protection from possible loss, damage, or loss from an event that creates a hazard For. In the Insurance Home Ownership Credit (KPR) that must be done, namely:

 - a) Insurance Soul Credit

According to Radiks Purba credit life insurance (Credit Life Insurance) is a kind of insurance that is closed on behalf of the recipient of the credit (the debtor or the borrower) as the insured. Those who cover insurance are lenders (creditors or those who lend money) as policyholders and beneficiaries of insurance benefits (Purba, 1995).
 - b) Insurance Loss

According to Hermawan (2004: 27), general insurance is insurance that is only allowed to carry out a form of business in terms of general insurance including reinsurance, namely to deal with risks of property that has lost benefits and legal responsibility, as well as other social insurance programs.
- 8. Thawing Credit

After file thawing credit complete credit thawed with the following steps:

 - a. Candidate Debtor has regulator SP3K as well as complete the requirements as stated in the SP3K.
 - b. All required costs have been deposited into the debtor's savings account.
 - c. The debtor has fulfilled all the requirements for disbursing bjb KPR stated in the PK.
 - d. Has sign PK.
 - e. The Bank has received a cover note from the insurance company for life and loss insurance coverage according to the type of coverage.
 - f. Has opened account loan on Name debtor through the core banking system.
 - g. The bank disburses bjb mortgages to debtors through the debtor's savings account.
 - h. After the credit is disbursed to the debtor's account, as stated in the power of attorney for transfer from the debtor's account to account seller so furthermore transfer or transfer from the debtor's account to the seller's account is carried out.
 - i. The auto debit setting has a debtor savings account for installment payments.

- j. Performed maintenance of parameters - parameters loan account so that it is in accordance with the provisions in the PK, including: interest, fees, time period, installment date, collateral data, binding.

PT. West Java and Banten Regional Development Bank, Tbk Kramatwatu Serang-Banten Sub-Branch Office as a banking institution in an effort to provide services to customers' interests so that they are interested in using products and services at banks, namely by:

1. Low interest rates are one of the strategic banks to be able to attract customers' interest in using KPR Griya for Millennials (FRENCH PEOPLE) at the bank conventional. which bank capable offer tribe flower more low will more interested by customers. Customer will be more interested in using mortgage products at banks with low interest rates in the hope of making it easier for customers to repay mortgage loans.
2. Promotion is one of the important things in an effort to attract customers. By promoting the products offered by the bank to customers, the knowledge/information that will be obtained by customers regarding the bank's mortgage products will become wider. Thus customers will know more information so they can decide on a product that suits their needs. With the right promotion, it will be able to attract customers to use the products offered by the bank.
3. The quality of credit services at banks, customers will be more pleased with banks that are sensitive to the needs of their customers. The bank's sensitivity to customers is shown by good service quality to customers. The better the quality of service provided by the bank will increase the interest of customers to use mortgage products at the bank.

CONCLUSION

Based on the results of research conducted at PT. West Java and Banten Regional Development Bank, Tbk Kramatwatu Sub-Branch Office Serang-Banten the author draws the following conclusions:

1. The procedure for applying for Griya Housing Loans (KPR) for Millennials (GAUL) at PT. West Java Regional Development Bank and Banten, Tbk The Kramatwatu Serang – Banten Sub-Branch Office is in accordance with procedures, namely offers, credit applications, credit analysis, decision credit, credit agreement, terms of guarantees and insurance, and disbursement of credit.
2. PT. West Java and Banten Regional Development Bank, Tbk Kramatwatu Sub-Branch Office Serang – Banten as a banking institution in effort give service to interest customers in choosing Griya for Millennial Housing Loans (KPR), namely with banks offer ethnic group that flower lower so that customers are more interested in using mortgage products and make it easier client in installment Financing House.

Furthermore with give promotion related product – product offered by the bank to customers, the information related to these products becomes widespread with the right promotion, it will be able to attract customers to use the products offered by the bank. In addition to the last two ways, namely by providing good service to customers, the better service provided by the bank to customers will increase customer interest in using products at the bank.

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