|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| CIF Bank | : ${cif} | User ID | | : ${user\_id} | |
| Tgl Permohonan | : ${tgl\_permohonan} | Nama | | : ${nama} | |
| Tgl Analisa | : ${tgl\_analisa} | |  | |  | |

1. **DATA PERMOHONAN**

|  |  |  |  |
| --- | --- | --- | --- |
| Plafond yang Dimohon | : ${limit\_kredit} | Margin | : ${bunga} |
| Jangka Waktu yg Dimohon | : ${jangka\_waktu} | Jenis Permohonan | : ${jenis\_permohonan} |
| Sifat Pembiayaan | : ${sifat} | Tujuan Penggunaan | : ${tujuan} |
| Keterangan Penggunaan | : ${ket\_tujuan} | | | |

1. **DATA DIRI NASABAH**

|  |  |  |  |
| --- | --- | --- | --- |
| Nama Debitur | : ${nama\_1} |  |  |
| Status Perkawinan | : ${status\_perkawinan} |  |  |
| Tempat, Tgl Lahir | : ${tempat\_lahir} | Gender | : ${gender} |
| No. KTP | : ${no\_ktp} | Masa Laku | : ${tgl\_berlaku\_ktp} |
| Alamat Sesuai KTP | : ${alamat} | | |
| No. Telp / HP | : ${no\_telp} | No. Telp Kantor | : ${no\_kantor} |
| Status Tempat Tinggal | : ${status\_tempat\_tinggal} | Lama Tinggal | : ${lama\_tinggal} |
| Tingkat Pendidikan | : ${tingkat\_pendidikan} | Jumlah Tanggungan | : ${jumlah\_tanggungan} |

1. DATA SUAMI / ISTRI

|  |  |  |  |
| --- | --- | --- | --- |
| Nama Istri / Suami | : ${nama\_pasangan} |  |  |
| Tempat, Tgl Lahir | : ${tempat\_lahir\_pasangan}, ${tgl\_lahir\_pasangan} |  |  |
| Alamat Sesuai KTP | : ${alamat\_pasangan} | | |
| Profesi Istri / Suami | : ${profesi\_pasangan} | No Telp / HP | : ${no\_telp\_pasangan} |

1. DATA EMERGENCY CONTACT (KELUARGA TIDAK SERUMAH)

|  |  |
| --- | --- |
| Nama Lengkap | : ${nama\_ec} |
| Hubungan Keluarga | : ${hub\_ec} |
| Alamat Rumah | : ${alamat\_ec} |
| No Telp / HP | : ${no\_telp\_ec} |

1. DATA BIDANG USAHA NASABAH

|  |  |  |  |
| --- | --- | --- | --- |
| Nama Badan Usaha | : ${nama\_badan\_usaha} |  |  |
| Sektor Usaha | : ${sub\_usaha} | Bidang Usaha | : ${bidang\_usaha} |
| Alamat Usaha | : ${alamat\_usaha} | | |
| Status Tempat Usaha | : ${status\_tempat\_usaha} | No. Telp Usaha | : ${no\_telp\_usaha} |
| Tgl Mulai Usaha | : ${tgl\_mulai\_usaha} | Jadi Nasabah Sejak | : ${jadi\_nasabah\_sejak} |
| Jumlah Karyawan | : ${jumlah\_kary} |  |  |

FASILITAS EXISTING

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Nama | Bank | Jenis | Plafond | Baki Debet | Tgl Jatuh Tempo | Kol | Tunggakan | Lama Tunggakan |
| ${no\_fas} | ${nama\_fas} | ${bank\_fas} | ${jenis\_fas} | ${limit\_fas} | ${debet\_fas} | ${tgl\_fas} | ${kol\_fas} | ${tgk\_fas} | ${lgk\_fas} |
|  |  |  | **Total :** | ${sum\_lk\_fas} | ${sum\_bd\_fas} |  |  |  |  |

**Laporan BMPD**

|  |  |  |
| --- | --- | --- |
| **Keterangan** | **Cabang** | **Pusat** |
| Modal inti | ${cab\_inti} | ${pus\_inti} |
| Modal Pelengkap | ${cab\_lengkap} | ${pus\_lengkap} |
| BMPD Perorangan | ${cab\_orang} | ${pus\_orang} |
| BMPD Kelompok | ${cab\_kelompok} | ${pus\_kelompok} |
| BMPD Terkait | ${cab\_terkait} | ${pus\_terkait} |
| Presentasi Plafond yang Diajukan | ${cab\_persen} | ${pus\_persen} |

1. **ASPEK CHARACTER**

|  |  |  |  |
| --- | --- | --- | --- |
| Tanggung Jawab | : ${char\_tanggung\_jawab} | Account Behaviour | : ${char\_behaviour} |
| Keterbukaan | : ${char\_keterbukaan} | Kemauan Kerja Keras | : ${char\_kemauan} |
| Kedisiplinan | : ${char\_kedisiplinan} | Kejujuran | : ${char\_jujur} |
| Menepati Janji | : ${char\_janji} | Reputasi dgn Bisnis | : ${char\_reputasi} |
| Integritas dan Reputasi | : ${char\_integritas} |  |  |

1. **ASPEK CAPACITY**

|  |  |  |  |
| --- | --- | --- | --- |
| Manajemen Keuangan | : ${cty\_manajemen} | DSCR | : ${cty\_dscr} |
| Kemampuan Pengelolaan | : ${cty\_pengelolaan} | Utilisasi Usaha | : ${cty\_utilisasi} |
|  |  | Lama Usaha | : ${cty\_lama} |

1. **ASPEK CONDITION**

|  |  |  |  |
| --- | --- | --- | --- |
| Pengadaan Barang Baku | : ${con\_barang\_baku} | Kebutuhan Masyarakat thd Produk | : ${con\_kebutuhan} |
| Kepuasan Pelanggan | : ${con\_kepuasaan} | Kecakapan dlm Berusaha | : ${con\_kecakapan} |
| Prospek Usaha | : ${con\_prospek} | Faktor Eksternal | : ${con\_eksternal} |

1. **ASPEK CAPITAL**

|  |  |  |  |
| --- | --- | --- | --- |
| Debt Asset Ratio | : ${cap\_dar} | Operational Income / Sales % | : ${cap\_income} |
| Debt Equity Ratio | : ${cap\_der} | Repayment Capacity (RPC) % | : ${cap\_rpc} |
| Long Debt Equity Ratio | : ${cap\_lder} | EBIT / Interest % | : ${cap\_ebit} |
| Nilai Asset | : ${cap\_aset} |  |  |

1. **ASPEK COLLATERAL**

|  |  |  |  |
| --- | --- | --- | --- |
| Nilai Agunan | : ${col\_agunan} | Kepemilikan | : ${col\_kepemilikan} |
| Penilaian Dokumen Agunan | : ${col\_dok} | Penguasan | : ${col\_pengusaha} |
| Pengikatan | : ${col\_pengikatan} | Legalitas Usaha | : ${col\_leg\_usaha} |
| Kemudahan Dijual | : ${col\_kemudahan} |  |  |

1. **ASPEK SYARIAH**

|  |  |  |  |
| --- | --- | --- | --- |
| Sertifikasi | : ${sya\_sertifikasi} | Persentase Hutang Berbasis Bunga | : ${sya\_hutang} |
| Jenis Barang Usaha | : ${sya\_barang} | Presentase Pendapatan Non Halal | : ${sya\_halal} |
| Akad usaha | : ${sya\_akad} |  |  |

1. **TABEL AGUNAN DAN ASURANSI**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Jenis** | **Bukti Milik** | **No. Agunan** | **Nama Pemilik** | **Nilai Pasar** | **Nilai Safety Margin** | **Jenis Pengikatan** | **Asuransi** |
| ${agn\_jenis} | ${agn\_bukti} | ${agn\_no} | ${agn\_pemilik} | ${agn\_nilai} | ${agn\_safe} | ${agn\_ikat} | ${agn\_asuransi} |
|  |  |  | Total Nilai | : | ${tot\_agn} |  |  |
|  |  |  | Plafond yg disetujui | | : ${limit\_kredit} |  |  |
|  |  | Rasio Safety Margin thd Plafond | | | ; ${saf\_mar} |  |  |

1. **HASIL SCORING DAN ANALISA RASIO KEUANGAN**
2. **Hasil Scoring**

|  |  |  |  |
| --- | --- | --- | --- |
| **Aspek** | **Score** | **Bobot** | **Hasil Pembobotan** |
| Aspek Character | ${score\_char} | 20 % | ${akhir\_char} |
| Aspek Capacity | ${score\_cap} | 20 % | ${akhir\_cap} |
| Aspek Condition | ${score\_con} | 15 % | ${akhir\_con} |
| Aspek Capital | ${score\_cpl} | 20 % | ${akhir\_cpl} |
| Aspek Collateral | ${score\_col} | 20 % | ${akhir\_col} |
| Aspek Syariah | ${score\_sya} | 5 % | ${akhir\_sya} |
|  |  | Total Nilai | : ${score\_akhir} |
|  |  | Rating Nasabah | : ${rating} |

**CATATAN BADAN USAHA**

${catat\_usaha}

**INFO KEUANGAN**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Usaha** | | **Biaya Umum** | | **Angsuran** | |
| Pendapatan / Omzet Usaha Perbulan | : ${keu\_pendapatan} | Biaya Listrik/Telp/PDAM | :${keu\_listirik} | Bank Umum | : ${keu\_ang\_umum} |
| **Biaya Usaha** | | Biaya Transportasi | :${keu\_transport} | BPR | : ${keu\_ang\_bpr} |
| Biaya Gaji Karyawan | :${keu\_karyawan} | Biaya Pelatihan | :${keu\_sekolah} | Leasing | : ${keu\_ang\_leas} |
| Biaya Penunjang Usaha | :${keu\_usaha} | Biaya Makan | :${keu\_makan} | Koperasi | :${keu\_ang\_kop} |
| Biaya Usaha Lain-lain | :${keu\_usaha\_lain} | Biaya Pemeliharaan | :${keu\_pelihara} | Lain-lain | : ${keu\_ang\_lain} |
| **Total Biaya** | **:${keu\_usaha\_total}** | Biaya Lain Lain | :${keu\_lainn} | Total | : ${keu\_ang\_total} |
| **Laba (Rugi) Usaha** | **:${keu\_laba}** | Total | :${keu\_umum\_total} |

|  |  |  |  |
| --- | --- | --- | --- |
| **Pendapatan dan Biaya Lain-Lain** | | | |
| Pendapatan Lain-Lain | :${keu\_pen\_lain} | Biaya Lain-Lain | :${keu\_biaya\_lain} |

|  |  |
| --- | --- |
| **Permohonan Nasabah** | |
| Plafond | : ${limit\_kredit} |
| Jangka Waktu | : ${jangka\_waktu} |
| Jenis Pembiayaan | : ${jenis\_permohonan} |

|  |  |
| --- | --- |
| **Data Keuangan Nasabah** | |
| Omset / Pendapatan Usaha | : ${lr\_omset} |
| HPP | : ${lr\_hpp} |
| Laba Kotor | : ${lr\_laba\_kotor} |
| Total Biaya Ops & Non Ops | : ${lr\_biaya\_total} |
| Laba Kotor Operasional | : ${lr\_laba\_ops} |
| Angs Bank Lain | : ${lr\_angs} |
| Laba Bersih Operasional | : ${lr\_laba\_bersih} |
| Pendapatan Lain | : ${lr\_pen\_lain} |
| Biaya Lain | : ${lr\_biaya\_lain} |
| EBIT | : ${lr\_ebit} |
| Biaya Margin | : ${lr\_margin} |
| Biaya Pajak | : ${lr\_pajak} |
| EAIT (Laba Bersih) | : ${lr\_eait} |

|  |  |
| --- | --- |
| **Repayment Capacity** | |
| Margin | : ${bunga} |
| Angsuran | : ${angsuran} |
| RPC | : ${rpc} |

**RUGI LABA**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Uraian** | **I** | **II** | **III** |
|  |  | ${lr\_periode} | ${lr1\_periode} | ${lr2\_periode} |
| 1. | Penjualan Bersih | ${lr\_omset} | ${lr1\_omset} | ${lr2\_omset} |
| 2. | Harga Pokok Penjualan | ${lr\_hpp} | ${lr1\_hpp} | ${lr2\_hpp} |
| 3. | **Laba Kotor (1-2)** | ${lr\_laba\_kotor} | ${lr1\_laba\_kotor} | ${lr2\_laba\_kotor} |
| 4. | **Biaya Ops. & Non Ops** | ${lr\_biaya\_total} | ${lr1\_biaya\_total} | ${lr2\_biaya\_total} |
| 5. | **Laba Kotor Operasional** | ${lr\_laba\_ops} | ${lr1\_laba\_ops} | ${lr2\_laba\_ops} |
| 6. | Angsuran Bank Lain | ${lr\_angs} | ${lr1\_angs} | ${lr2\_angs} |
| 7. | **Laba Bersih Operasional** | ${lr\_laba\_bersih} | ${lr1\_laba\_bersih} | ${lr2\_laba\_bersih} |
| 8. | Pendapatan Lainnya | ${lr\_pen\_lain} | ${lr1\_pen\_lain} | ${lr2\_pen\_lain} |
| 9. | Biaya lainnya | ${lr\_biaya\_lain} | ${lr1\_biaya\_lain} | ${lr2\_biaya\_lain} |
| 10. | **EBIT** | ${lr\_ebit} | ${lr1\_ebit} | ${lr2\_ebit} |
| 11. | Biaya Margin | ${lr\_margin} | ${lr1\_margin} | ${lr2\_margin} |
| 12. | Biaya Pajak | ${lr\_pajak} | ${lr1\_pajak} | ${lr2\_pajak} |
| 13. | **EAIT** | ${lr\_eait} | ${lr1\_eait} | ${lr2\_eait} |

**NERACA**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Uraian** | **I** | **II** | **III** |
| **TANGGAL** | | ${nrc\_periode} | ${nrc1\_periode} | ${nrc2\_periode} |
| **AKTIVA** | | ${nrc\_aktiva} | ${nrc1\_aktiva} | ${nrc2\_aktiva} |
| 1. | **Aktiva Lancar** | | | |
| Kas | ${nrc\_kas} | ${nrc1\_kas} | ${nrc2\_kas} |
| Piutang Dagang | ${nrc\_piutang} | ${nrc1\_piutang} | ${nrc2\_piutang} |
| Persediaan | ${nrc\_persediaan} | ${nrc1\_persediaan} | ${nrc2\_persediaan} |
| Sub Total | ${nrc\_sub\_aktl} | ${nrc1\_sub\_aktl} | ${nrc2\_sub\_aktl} |
| 2. | **Aktiva Tetap** | | | |
| Tanah | ${nrc\_tanah} | ${nrc1\_tanah} | ${nrc2\_tanah} |
| Gedung | ${nrc\_gedung} | ${nrc1\_gedung} | ${nrc2\_gedung} |
| Penyusutan | ${nrc\_peny\_gedung} | ${nrc1\_peny\_gedung} | ${nrc2\_peny\_gedung} |
| Peralatan | ${nrc\_peralatan} | ${nrc1\_peralatan} | ${nrc2\_peralatan} |
| Penyusutan | ${nrc\_peny\_peralatan} | ${nrc1\_peny\_peralatan} | ${nrc2\_peny\_peralatan} |
| Sub Total | ${nrc\_sub\_aktt} | ${nrc1\_sub\_aktt} | ${nrc2\_sub\_aktt} |
| **PASIVA** | | ${nrc\_pasiva} | ${nrc1\_pasiva} | ${nrc2\_pasiva} |
| 1. | **Kewajiban** | | | |
| Hutang Janga Pendek | ${nrc\_hut\_pendek} | ${nrc1\_hut\_pendek} | ${nrc2\_hut\_pendek} |
| Hutang Jangka Panjang | ${nrc\_hut\_panjang} | ${nrc1\_hut\_panjang} | ${nrc2\_hut\_panjang} |
| Sub Total | ${nrc\_sub\_kjb} | ${nrc1\_sub\_kjb} | ${nrc2\_sub\_kjb} |
| 1. | **Modal** | | | |
| Modal / Saham | ${nrc\_modal} | ${nrc1\_modal} | ${nrc2\_modal} |
| Laba Ditahan | ${nrc\_laba\_tahan} | ${nrc1\_laba\_tahan} | ${nrc2\_laba\_tahan} |
| Laba Berjalan | ${nrc\_laba\_jalan} | ${nrc1\_laba\_jalan} | ${nrc2\_laba\_jalan} |
| Sub Total | ${nrc\_sub\_modal} | ${nrc1\_sub\_modal} | ${nrc2\_sub\_modal} |

**JADWAL ANGSURAN**

|  |  |  |  |
| --- | --- | --- | --- |
| No. Nota Analisa | : ${id\_nasabah} | Plafond | : ${limit\_kredit} |
| Nama | : ${nama} | Jangka Waktu | : ${jangka\_waktu} |
|  |  | Margin | : ${bunga} |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No Angs.** | **Pokok Pinjaman** | **Angs Pokok** | **Angs Margin** | **Total Angs.** |
| ${angs\_no} | ${angs\_pinjaman} | ${angs\_pokok} | ${angs\_margin} | ${angs\_total} |
|  | Total | ${total\_pokok} | ${total\_margin} | ${total\_angs} |

|  |  |
| --- | --- |
| **Pejabat Bank**  **(……………………………………………)** | **Debitur**  **${nama}** |

**ANALISA RESIKO**

1. **RESIKO**

${resiko}

1. **MITIGASI RESIKO**

${mitigasi\_resiko}

**CATATAN USULAN**

${usulan}

**REKOMENDASI**

|  |  |  |  |
| --- | --- | --- | --- |
| Plafond | : ${rek\_plafond} |  |  |
| Sifat | : ${rek\_sifat} |  |  |
| Jenis Permohonan | : ${rek\_jenis} |  |  |
| Tujuan Penggunaan | : ${rek\_tujuan} |  |  |
| Margin Perbulan | : ${rek\_bunga} | Bahas Bank | : ${rek\_bank} |
| Jangka Waktu | : ${rek\_jangka} | Bahas Mudharib | : ${rek\_mudharib} |
| Angsuran Perbulan | : ${rek\_angsuran} |  |  |
| Jaminan | : | | | |
|  | ${agn\_teks} | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **SANDI BI** | | | |
| Sektor Ekonomi | : ${bi\_ekonomi} | Golongan Penjamin | : ${bi\_pen} |
| Penggunaan | : ${bi\_guna} | Tujuan Penggunaan | : ${bi\_tugu} |
| Golongan Debitur | : ${bi\_deb} | Golongan Piutang | : ${bi\_piu} |
| Sifat | : ${bi\_sifat} | Sifat Plafond | : ${bi\_siplon} |

|  |  |
| --- | --- |
| **SANDI SID** | |
| Sektor Ekonomi | : ${sid\_ekonomi} |
| Penggunaan | : ${sid\_guna} |
| Pembiayaan | : ${sid\_biaya} |

|  |  |
| --- | --- |
| **LEMBAR DISPOSISI KOMITE PEMBAYARAN** | |
|  | Paraf |
|  | Paraf |
|  | Paraf |

|  |  |  |  |
| --- | --- | --- | --- |
| **PERSEETUJUAN ANGGOTA KOMITE PEMBIAYAAN** | | | |
| Account Officer | Supervisor | Kancab | Associate Direktur |
| Nama : | Nama : | Nama : | Nama : |
| Direksi | Direktur Utama | Komisaris | Komisaris Utama |
| Nama : | Nama : | Nama : | Nama : |