**ANALISA KREDIT**

**LATAR BELAKANG CALON DEBITUR**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | CIF Bank | : | ${cif\_bank} |  | | | | |
|  | Tanggal Pemohon | : | ${tgl\_permohonan} |  | | | | |
|  | Tanggal Analisa | : | ${tgl\_analisa} |  | | | | |
| **I.** | **DATA PEMOHON** | | | | | | | |
|  | Plafond yang Dimohon | : | Rp. ${plafon} | Suku Bunga | : | ${suku\_bunga} | | |
|  | Jangka Waktu | : | ${jangka\_waktu} | Sifat Kredit | : | ${sifat\_kredit} | | |
|  | Jenis Permohonan | : | ${jenis\_permohonan} | Tujuan Penggunaan | : | ${tujuan\_permohonan} | | |
|  | Keterangan Penggunaan | : | ${ket\_penggunaan} |  |  |  | | |
| **II.** | **DATA DIRI NASABAH** | | | | | | | |
|  | Nama Debitur | : | ${nama\_debitur} | Pendidikan | : | ${pendidikan} |  |  |
|  | Status Pekawinan | : | ${status\_kawin} | Jenis Kelamin | : | ${jenis\_kelamin} |  |  |
|  | Tempat, Tgl Lahir | : | ${ttl\_nasabah} | Tanggungan | : | ${tanggungan} |  |  |
|  | No. KTP | : | ${ktp} | Masa Laku | : | ${masa\_laku} |  |  |
|  | No. Telp/HP | : | ${hp\_nasabah} | Lama Tinggal | : | ${lama\_tinggal} |  |  |
|  | Pekerjaan | : | ${pekerjaan\_nasabah} | No. Telp. Kantor | : | ${telp\_kantor} |  |  |
|  | Alamat Sesuai KTP | : | ${alamat\_ktp\_nasabah} | | | | | |
|  | Alamat Domisili | : | ${domisili\_nasabah} | | | | | |
|  | Status Tempat Tinggal | : | ${status\_tt} |  |  |  |  |  |
| **III.** | **DATA SUAMI / ISTRI** | | | | | | | |
|  | Nama Istri / Suami | : | ${nama\_pasangan} |  | | | | |
|  | Tempat, Tgl Lahir | : | ${ttl\_pasangan} | | | | | |
|  | Alamat Sesuai KTP | : | ${alamat\_ktp\_pasangan} | | | | | |
|  | Alamat Domisili | : | ${domisili\_pasangan} |  | | | | |
|  | Pofesi Istri / Suami | : | ${pekerjaan\_pasangan} |  | | | | |
|  | No HP Istri / Suami | : | ${hp\_pasangan} |  | | | | |
| **IV.** | **DATA EMERGENCY CONTACT (KELUARGA TIDAK SERUMAH)** | | | | | | | |
|  | Nama Lengkap | : | ${nama\_keluarga} |  | | | | |
|  | Hubungan Keluarga | : | ${hubungan\_keluarga} |  | | | | |
|  | Alamat Rumah | : | ${alamat\_keluarga} | | | | | |
| **V.** | **RIWAYAT PINJAMAN** | | | | | | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No.** | **Plafond (Rp.)** | **Status** | **Saldo (Rp.)** | **Sejarah** | **Data** |
| 1 | ${pf1} | ${st1} | ${sd1} | ${sj1} | ${dt1} |
| 2 | ${pf2} | ${st2} | ${sd2} | ${sj2} | ${dt2} |
| 3 | ${pf3} | ${st3} | ${sd3} | ${sj3} | ${dt3} |
| 4 | ${pf4} | ${st4} | ${sd4} | ${sj4} | ${dt4} |
| 5 | ${pf5} | ${st5} | ${sd5} | ${sj5} | ${dt5} |

Atas permohonan yang diajukan tersebut, setelah kami lakukan analisa Aspek 6C, hasilnya adalah sebagai berikut:

1. **CHARACTER**

**Informasi Pribadi**

${info\_pribadi}

**Informasi Perilaku**

${info\_perilaku}

**Informasi Keluarga**

${info\_keluarga}

**Informasi Karakter**

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Nama** | **Alamat** | **Tlp./HP** |
| 1 | ${nm1} | ${al1} | ${hp1} |
| 2 | ${nm2} | ${al2} | ${hp2} |
| 3 | ${nm3} | ${al3} | ${hp3} |

1. **CAPACITY**

|  |  |  |
| --- | --- | --- |
| Nama Bidang Usaha | : | ${nama\_usaha} |
| Sektor Usaha | : | ${sektor} |
| Bidang Usaha | : | ${bidang} |
| Alamat Usaha | : | ${alamat\_usaha } |
| Status Tempat Usaha | : | ${status\_usaha} |
| No. Tlp Usaha | : | ${tlp\_usaha} |
| Tanggal Mulai Usaha | : | ${tgl\_mulai} |
| Jadi Nasabah Sejak | : | ${tgl\_nasabah} |
| No. Akta | : | ${akta} |
| Tanggal Akta | : | ${tgl\_akta} |
| NPWP | : | ${npwp} |
| Tanggal NPWP | : | ${tgl\_npwp} |
| Usaha Saat ini | : | ${usaha\_skrg} |

Calon debitur memiliki total aktiva lancar sebesar Rp. ${total\_al}- . Dengan perincian sebagai berikut :

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Kas | : | Rp. ${kas},- |
| 2. | Tabungan | : | Rp. ${tabungan},- |
| 3. | Piutang | : | Rp. ${piutang},- |
| 4. | Peralatan | : | Rp. ,- |
| 5. | Persediaan Barang | : | Rp. ,- |
| 6. | Sewa dibayar dimuka | : | Rp. ,- |
| 7. | Lahan Garap | : | Rp. ,- |
| 8. | Gedung / Ruko | : | Rp. ,- |
| 9. | Kendaraan Operasional | : | Rp. ,- |
| 10. | Lain - lain | : | Rp. ,- |

Calon debitur memiliki pinjaman di Bank dengan perincian :

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Pinjaman 1 | : | Rp. |
| 2. | Pinjaman 2 | : | Rp. |
| 3. | Pinjaman 3  Total | : | Rp.  Rp. ${total\_hutang},- |

Perbandingan hutang dengan aktiva lancar ${hutang}%

|  |  |
| --- | --- |
| Alokasi Dana | : |
| Calon Debitur membutuhkan dana sejumlah Rp. 000.000.000,- . Dengan alokasi penggunaan dana sebagai berikut : | |

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | ${alokasi1} | : | Rp. ${dana1} |
| 2. | ${alokasi2} | : | Rp. ${dana2} |
| 3. | ${alokasi3} | : | Rp. ${dana3} |
| **Total Kebutuhan** | | | Rp. ${total} |

|  |  |
| --- | --- |
| Usaha Setelah Realisasi : | ${usaha\_realisasi} |

Calon debitur memiliki total aktiva lancar sebesar Rp. ${total\_al},- Dengan perincian sebagai berikut :

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Kas | : | Rp. |
| 2. | Tabungan | : | Rp. |
| 3. | Deposito | : | Rp. |
| 4. | Piutang | : | Rp. |
| 5. | Peralatan | : | Rp. |
| 6. | Persediaan Barang | : | Rp. |
| 7. | Sewa dibayar dimuka | : | Rp. |
| 8. | Lahan Garap | : | Rp. |
| 9. | Gedung / Ruko | : | Rp. |
| 10. | Kendaraan Operasional | : | Rp. |
| 11. | Lain - lain | : | Rp. |

Calon debitur memiliki pinjaman di Bank dengan perincian :

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Pinjaman 1 | : | Rp. |
| 2. | Pinjaman 2 | : | Rp. |
| 3. | Pinjaman 3 | : | Rp. |
| Total | | | Rp. |

Perbandingan hutang dengan aktiva lancar %

1. **CAPITAL (sebelum memperoleh kredit)**

**CIF :** ${cif\_bank}

**Nama :** ${nama\_debitur}

**NERACA**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **ASET** | | | | **KEWAJIBAN** | | | |
| **Aktiva Lancar** | | | | **Hutang** | | | |
| Kas | Rp. | ${kas} |  | Hutang Jangka Pendek | Rp. | ${hutang\_jpk} |  |
| Tabungan | Rp. | ${tabungan} |  | (1 – 3 Tahun) |  |  |  |
| Deposito | Rp. | ${deposito} |  | Hutang Jangka Panjang | Rp. | ${hutang\_jpg} |  |
| Piutang | Rp. | ${piutang} |  | (> 3 Tahun) |  |  |  |
| Peralatan | Rp. | ${peralatan} |  | Hutang Lain | Rp. | ${hutang\_lain} |  |
| Persediaan Brg Usaha 1 | Rp. | ${barang} |  | Hutang Dagang | Rp. | ${hutang\_dagang} |  |
| Persediaan Brg Usaha 2 | Rp. | ${barang2} |  | **Total Hutang** | **Rp.** | **${total\_hutang}** |  |
| Persediaan Brg Usaha 3 | Rp. | ${barang3} |  |  |  |  |  |
| Sewa Dibayar Dimuka | Rp. | ${sewa} |  | **Laba Rugi** | **Rp.** | **${laba\_rugi}** |  |
| Lahan Garap | Rp. | ${lahan} |  |  |  |  |  |
| Gedung / Ruko | Rp. | ${gedung} |  | **Modal Usaha** | **Rp.** | **${modal}** |  |
| Kendaraan Operasional | Rp. | ${operasional} |  |  |  |  |  |
| Lain -lain | Rp. | ${lain} |  |  |  |  |  |
| **Jumlah Aktiva Lancar** | | **Rp.** | **${total\_al}** |  |  |  |  |
| **Aktiva Tetap** |  |  |  |  |  |  |  |
| Tanah | Rp. | ${tanah} |  |  |  |  |  |
| Bangunan | Rp. | ${bangunan} |  |  |  |  |  |
| Kendaraan | Rp. | ${kendaraan} |  |  |  |  |  |
| Inventaris | Rp. | ${inventaris} |  |  |  |  |  |
| Lain - lain | Rp. | ${lain2} |  |  |  |  |  |
| **Jumlah Aktiva Tetap** |  | **Rp.** | **${total\_at}** | **Harta** |  | **Rp.** | **${harta}** |
|  |  | |  |  |  | |  |
| **TOTAL ASET** |  | **Rp.** | **${total\_aset}** | **TOTAL KEWAJIBAN** |  | **Rp.** | **${total\_kjb}** |

1. **CASH FLOW (sebelum memperoleh kredit)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **KETERANGAN** | **PEMASUKAN** | **PENGELUARAN** | **SALDO** |
| **I** | **USAHA** |  |  |  |
|  |  | ${dummy} |  |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  | **Surplus Usaha** |  |  | ${dummy} |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **II** | **PENDAPATAN LAIN / GAJI** |  |  |  |
|  |  | ${dummy} |  |  |
|  |  | ${dummy} |  |  |
|  | **Total Penghasilan** |  | ${dummy} |  |
| **III** | **BIAYA LAIN - LAIN** |  |  |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  | **Total Pengeluaran** |  |  | ${dummy} |
| **IV** | **ANGSURAN PINJAMAN** |  |  |  |
|  | Total Angsuran Pinjamaan saat ini |  | ${dummy} |  |
| **V** | **RUGI LABA** |  |  | ${dummy} |

1. **CAPITAL (asumsi setelah memperoleh kredit)**

**CIF :** ${cif\_bank}

**Nama :** ${nama\_debitur}

**NERACA**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **ASET** | | | | **KEWAJIBAN** | | | |
| **Aktiva Lancar** | | | | **Hutang** | | | |
| Kas | Rp. | ${kas\_} |  | Hutang Jangka Pendek | Rp. | ${hutang\_jpk\_} |  |
| Tabungan | Rp. | ${tabungan\_} |  | (1 – 3 Tahun) |  |  |  |
| Deposito | Rp. | ${deposito\_} |  | Hutang Jangka Panjang | Rp. | ${hutang\_jpg\_} |  |
| Piutang | Rp. | ${piutang\_} |  | (> 3 Tahun) |  |  |  |
| Peralatan | Rp. | ${peralatan\_} |  | Hutang Lain | Rp. | ${hutang\_lain\_} |  |
| Persediaan Brg Usaha 1 | Rp. | ${barang\_} |  | Hutang Dagang | Rp. | ${hutang\_dagang\_} |  |
| Persediaan Brg Usaha 2 | Rp. | ${barang2\_} |  | **Total Hutang** | **Rp.** | **${total\_hutang\_}** |  |
| Persediaan Brg Usaha 3 | Rp. | ${barang3\_} |  |  |  |  |  |
| Sewa Dibayar Dimuka | Rp. | ${sewa\_} |  | **Laba Rugi** | **Rp.** | **${laba\_rugi\_}** |  |
| Lahan Garap | Rp. | ${lahan\_} |  |  |  |  |  |
| Gedung / Ruko | Rp. | ${gedung\_} |  | **Modal Usaha** | **Rp.** | **${modal\_}** |  |
| Kendaraan Operasional | Rp. | ${operasional\_} |  |  |  |  |  |
| Lain -lain | Rp. | ${lain\_} |  |  |  |  |  |
| **Jumlah Aktiva Lancar** | | **Rp.** | **${total\_al\_}** |  |  |  |  |
| **Aktiva Tetap** |  |  |  |  |  |  |  |
| Tanah | Rp. | ${tanah\_} |  |  |  |  |  |
| Bangunan | Rp. | ${bangunan\_} |  |  |  |  |  |
| Kendaraan | Rp. | ${kendaraan\_} |  |  |  |  |  |
| Inventaris | Rp. | ${inventaris\_} |  |  |  |  |  |
| Lain - lain | Rp. | ${lain2\_} |  |  |  |  |  |
| **Jumlah Aktiva Tetap** |  | **Rp.** | **${total\_at\_}** | **Harta** |  | **Rp.** | **${harta\_}** |
|  |  | |  |  |  | |  |
| **TOTAL ASET** |  | **Rp.** | **${total\_aset\_}** | **TOTAL KEWAJIBAN** |  | **Rp.** | **${total\_kjb\_}** |

1. **CASH FLOW (asumsi setelah memperoleh kredit)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **KETERANGAN** | **PEMASUKAN** | **PENGELUARAN** | **SALDO** |
| **I** | **USAHA** |  |  |  |
|  |  | ${dummy} |  |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  | **Surplus Usaha** |  |  | ${dummy} |
| **II** | **PENDAPATAN LAIN / GAJI** |  |  |  |
|  |  | ${dummy} |  |  |
|  |  | ${dummy} |  |  |
|  | **Total Penghasilan** |  | ${dummy} |  |
| **III** | **BIAYA LAIN - LAIN** |  |  |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  |  |  | ${dummy} |  |
|  | **Total Pengeluaran** |  |  | ${dummy} |
| **IV** | **ANGSURAN PINJAMAN** |  |  |  |
|  | Total Angsuran Pinjamaan saat ini |  | ${dummy} |  |
| **V** | **RUGI LABA** |  |  | ${dummy} |

1. **CONDITION OF ECONOMI**
2. **Kekuatan**

${kekuatan}

1. **Kelemahan**

${kelemahan}

1. **Peluang**

${peluang}

1. **Ancaman**

${ancaman}

1. **COLLATERAL (JAMINAN)**

${test2}

* + - 1. **Sebidang tanah ${jenis} dengan kondisi :**

Nama Pemilik : ${nama}

Alamat Pemilik : ${alamat}

No. SHM : ${no\_shm}

Lokasi Jaminan : ${lokasi}

Tanggal Surat Ukur : ${tgl\_ukur}

No. di Surat Ukur : ${no\_ukur}

Luas Tanah : ${luas\_t}

Kepemilikan : ${milik}

Fisik Jaminan : ${fisik\_jaminan}

Taksiran Harga

-.Sebidang tanah ${jenis} :

Taksiran harga didasarkan SPPT :

+

|  |  |  |  |
| --- | --- | --- | --- |
| Luas Tanah ${luas\_t} M2 x Rp. ${harga\_t},- | = | Rp. | ${ht1},- |
| Luas Bangunan ${luas\_b} M2 x Rp. ${harga\_b},- | = | Rp. | ${hb1},- |
| Total | = | Rp. | ${t},- |

Taksiran harga didasarkan Harga Pasar :

+

|  |  |  |  |
| --- | --- | --- | --- |
| Luas Tanah ${luas\_t} M2 x Rp. ${harga\_t2},- | = | Rp. | ${ht2},- |
| Luas Bangunan ${luas\_b} M2 x Rp. ${harga\_b2},- | = | Rp. | ${hb2},- |
| Total | = | Rp. | ${t2},- |

Taksasi Bank Harga Tanah adalah

|  |  |  |  |
| --- | --- | --- | --- |
| Rp. ${t},- + Rp. ${t2},- x 60% | = | Rp. | ${tb},- |
| 2 |

Nilai HT : Rp. ${ht},-

Mengusulkan melebihi taksasi Bank sebesar ${taksasi}% dari harga pasar dengan perhitungan sbb :

-.Taksasi Bank Harga Tanah adalah

|  |  |  |  |
| --- | --- | --- | --- |
| Rp. ${t},- + Rp. ${t2},- x ${taksasi}% | = | Rp. | ${ut},- |
| 2 |

Dengan pertimbangan :

${pertimbangan}

${/test2}

${test}

**Kendaraan bermotor roda 4 (Empat)**

Nomor Polisi : ${nopol}

Nama di STNK : ${nama\_stnk}

Alamat : ${alamat}

Merk / Type : ${type}

Jenis / Model : ${jenis}

Tahun : ${tahun}

Warna : ${warna}

Isi Silinder : ${silinder}

No. Rangka : ${no\_rangka}

No. Mesin : ${no\_mesin}

No. BPKB : ${no\_bpkb}

Kepemilikan : ${milik}

Taksiran Harga

Jaminan ${jenis}

Taksasi ${jenis}

-. Taksiran Harga didasarkan harga pasaran Rp. ${taksiran},-

-. Taksiran Harga Bank Rp. ${taksiran},- x 70% = Rp. ${hb},-

NL. Rp. ${nl},-

Kondisi Jaminan :

${kondisi}

${/test}

1. **USULAN KREDIT**

Berdasarkan Hasil Analisa diatas dapat kami simpulkan :

* + - 1. Character : ${character}
      2. Capacity : ${capacity}
      3. Capital : ${capital}
      4. Cash Flow :

Hutang Rp. ${th} Atau ${hutang} % dari Aset Produktif Rp. ${al}

**${st}**

* <= 50% : Layak \* > 50% : Tidak layak

Total Angsuran Pinjaman Rp. Atau % dari Laba Operasional/Pendapatan Rp. ${lr}

* <= 60% : Layak \* > 60% : Tidak layak

**${kel\_angsuran}**

* + - 1. Condition of Economy : ${coe}
      2. Collateral : ${collateral}

Sehingga kami mengusulkan sebagai berikut :

|  |  |  |  |
| --- | --- | --- | --- |
| Plafond | : | Rp. | ${plafond} |

Sifat Kredit : ${sifat}

Jenis Kredit : ${jenis}

Tujuan Kredit : ${tujuan}

Sektor Kredit : ${sektor}

Jangka Waktu : ${waktu}

Bunga : ${bunga} % Flat rate pertahun

|  |  |  |  |
| --- | --- | --- | --- |
| Angsuran | : | Rp. | ${angsuran} |
| Denda Keterlambatan 0.2% per Hari | : | Rp. | ${denda} |

Tanggal Realisasi : ${realisasi}

|  |  |  |  |
| --- | --- | --- | --- |
| Hak Tanggungan | : | Rp. | ${hak\_tanggungan} |
| Nilai Likuidasi | : | Rp. | ${likuidasi} |
| Nilai Lainnya | : | Rp. | ${lainnya} |

Jaminan : ${jaminan}

Notaris : ${notaris}

**Biaya – Biaya**

+

|  |  |  |  |
| --- | --- | --- | --- |
| Provisi | : | Rp. | ${provisi} |
| Administrasi | : | Rp. | ${administrasi} |
| Asuransi | : | Rp. | ${asuransi} |
| Materai | : | Rp. | ${materai} |
| APHT | : | Rp. | ${apht} |
| SKMHT | : | Rp. | ${skmht} |
| Titipan Biaya Peningkatan dari SKMHT ke APHT | : | Rp. | ${titipan} |
| Fiduciare Didaftarkan | : | Rp. | ${fiduciare} |
| Legalisasi / Perjanjian Kredit Notaril | : | Rp. | ${legalisasi} |
| Lainnya | : | Rp. | ${lain} |
| Roya | : | Rp. | ${roya} |
| **Total Biaya** | : | **Rp.** | **${total\_notaris}** |
| \* **Keterangan Rincian Biaya APHT :** Proses | : | Rp. | ${proses} |
| Cek Sertifikat | : | Rp. | ${sertifikat} |
| Akta | : | Rp. | ${akta\_notaris} |
| Pendaftaran | : | Rp. | ${pendaftaran} |
| Plotting | : | Rp. | ${plotting} |

|  |  |  |
| --- | --- | --- |
| **No.** | **Nama** | **Sebagai** |
| ${kondisi} | ${kondisi} | ${kondisi} |
| ${kondisi} | ${kondisi} | ${kondisi} |

**Realisasi oleh**

**Lembar Disposisi**

|  |
| --- |
| **……………………………………………………………………………………………………………………………..**  **……………………………………………………………………………………………………………………………..**  Diusulkan oleh  **(${user})** |
| **……………………………………………………………………………………………………………………………**  **……………………………………………………………………………………………………………………………**  Administrasi Kredit  **(……………………...)** |
| **……………………………………………………………………………………………………………………………**  **……………………………………………………………………………………………………………………………**  Kabag Kredit & Marketing  **(…………………...)** |
| **……………………………………………………………………………………………………………………………**  **……………………………………………………………………………………………………………………………**  Kepala Cabang Utama  **(….………………)** |
| **……………………………………………………………………………………………………………………………**  **……………………………………………………………………………………………………………………………**  Direktur Operasinal  **(…………………)** |
| **……………………………………………………………………………………………………………………………**  **……………………………………………………………………………………………………………………………**  Direktur Utama  **(…………………)** |