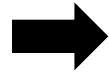


KMK Proyek dengan Underlying Proyek Fiktif

1

Penawaran pengajuan KMK dengan nilai sesuai otorisasi kantor cabang



Pengusaha membuat dokumen SPK seolah olah ada pekerjaan dari Pemda untuk puluhan perusahaan guna pengajuan KMK Proyek



- Analisa dan persetujuan kredit formalitas;
- tidak dilakukan konfirmasi kepada pemberi kerja dan OTS;
- agunan tambahan berupa SHM tidak diikat dengan sempurna



Kredit tidak dilunasi sehingga Macet

KMK Proyek dengan Underlying Proyek Fiktif

2

Debitur

Kantor Cabang Bank

- Kerjasama dengan oknum pegawai Instansi Pemerintah seolah olah ada Proyek
- Permohonan KMK dengan penyampaian copy SPK dengan dilampiri SIUP yang telah kedaluarsa

Bersama oknum pegawai melarang analis untuk:

- bertemu pejabat penandatanganan SPK dan
- OTS di lokasi proyek dengan alasan proyek sensitif dan sedang pembebasan lahan

Proses analisa tetap dilakukan meskipun dokumen persyaratan tidak lengkap seperti PK dan SPK asli, laporan keuangan, RAB dan SIUP valid

- Tidak ada konfirmasi kepada pejabat pemberi kerja
- OTS tidak dapat memastikan kebenaran proyek dan progresnya.
- Hasil OTS dilaporkan ke Kepala Cabang dengan arahan kredit tetap diberikan sepanjang ada jaminan asuransi.

Project working capital loans with Fictitious Underlying Projects (1/2)

Offer to apply for a working capital loan with a value according to the authorization of the branch office



Entrepreneurs make Work Order documents as if there is work from the Regional Government for dozens of companies to apply for Project Working Capital Loans



- Analysis and credit approval formalities;
- no confirmation is made to the employer and OTS;
- Additional collateral in the form of SHM is not perfectly bound



Credit is not repaid so that it becomes bad credit



Project working capital loans with Fictitious Underlying Projects (2/2)

Debtor

- Cooperation with unscrupulous government agency employees as if there was a project
- Application for capital credit by submitting a copy of a work order accompanied by an expired trading business license (SIUP)

Together with unscrupulous employees, they prohibited analysts from meeting officials who signed the Work Order (SPK) and OTS at the project site on the grounds that the project was sensitive and land acquisition was in progress.

Bank Branch Office

The analysis process is still being carried out even though the required documents are not complete, such as the Work Agreement (PK), and original Work Order (SPK), financial reports, Budget Plan (RAB), and valid trading business license (SIUP)

- There was no confirmation from the employer.
- OTS cannot ensure the correctness of the project progress.
- OTS results are reported to the Head of the Branch with credit directions still being given as long as there is an insurance guarantee.