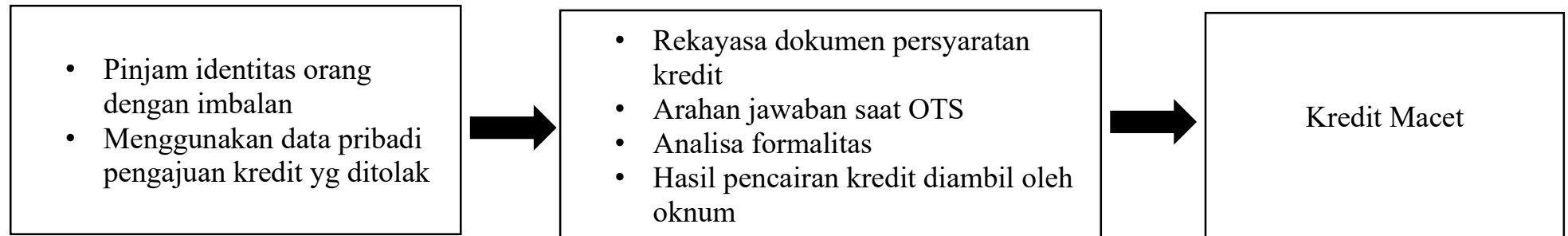


## Kredit Topengan



Oknum Pegawai  
Bagian Kredit



# Fictitious Loan

**Unscrupulous credit officers**

- Borrowing someone's identity in return
- Using personal data on rejected credit applications

- Engineering credit requirements documents
- Directions answer when OTS
- Formality analysis
- The proceeds of credit disbursement are taken by unscrupulous persons

- **Bad Credit**

