



Analysis on Problematic Financing

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Abstract: This study explores the funding issue of PT. N usa BPR Cianjur in anticipation of a financial disaster. This study adopts a descriptive qualitative research style and relies on interviews and other primary and secondary data sources. The results of the analysis show that problematic financing at PT. N usa BPR Cianjur includes incorrect or money-shortening financing. Every financial organisation that offers funding aspires to keep problems at bay, but they frequently arise. In order to avoid losses when dealing with problematic financing, a financing settlement strategy must be established. Financing issues can be resolved by rearranging, rescheduling, and upgrading.

Keywords : finance, financial disaster, economic

INTRODUCTION

We can currently notice the multifaceted contribution of the banking sector to the economy. This is because each bank's economic system manages the source of liquidity for each type of business and occupies a strategic position. Along with the intensifying rivalry among banks for the right to channel financing. In order for any banking institution to compete and use product finance to attract business, there is a need for banks to be more innovative once more. Product finance was created in response to these demands.

Financial institutions (Kasmir, 2019) whose main line of work is to raise money from the community, distribute it among the community, and then channel it back into the community. In its broadest sense, financing refers to both financing and expenditure, namely financing of funds used to support an investment that was planned, well that was held alone or by an individual other.

According to Futurrahman Djamil (2014), when the term "financing" is employed, it refers to financing provided to consumers by financial institutions, such as Islamic banks.

When extending credit, the bank must have faith in the potential borrower and be confident that the borrower would retain his money in the bank. The supplied money will be put to use for the desired purpose and, in the end, repaid to the bank in accordance with the contract. In expressing This credit has a significant impact on the level bank's health and a rather high risk element. As a result, PT. NUSA BPRCianjur performs a loan study prior to providing loans to potential debtors and pays attention to many areas of the gift loan processing.

According to (Lailiyah, 2014), internal banks, internal customers, external banks, as well as clients, are all contributing factors to problematic financing in Islamic banking. could employ to lessen the finance issue Sharia-compliant banks must believe that the borrowers they accept are capable and motivated to repay the money they have previously given them. The goal of financing analysis is to get accurate information from consumers so that the bank You will approve the provided loan if you get details from the customer. Bank has a great demand for analysis financing since it can determine the eligibility of potential consumers. Additionally to boosting public confidence in banks, ability to increase money distribution. This bank is also not exempt from difficult funding. The following table shows how PT. NUSA BPRCianjur's financial situation has deteriorated:

Finance Including the Troubled Category (in Millions of Rupees)

Year	Not enough Fluent	Doubtful	Congested	Amount Financing
2020	16.700,000	6.853,000	13,250,000	36.803,000
2021	15.885,000	13,845,000	24.442,000	52.372,000
2022	11.092,000	8,135,000	18,225,000	37.452,000

PT. NUSA BPRdi Cianjur 2022 is the source.

The table illustrates how information about troublesome finance at NUSA BPR in Cianjur over the past three years has changed. In terms of collectibility, the last three years have witnessed various ups and downs in the amount of financing problems on NUSA BPR in Cianjur, with the largest being in the year 2021 with a total of Rp. 52,372,000 and the lowest being in the year 2020 with a total of Rp. 36,803,000.

METHODOLOGY

An approach known as descriptive qualitative is used in this study. method for descriptive analysis Qualitative research is the examination of data through description, organisation, and descriptive treatment of the finance issue in order to draw conclusions and then communicate the benefits to the readers. Additionally, conduct in-depth interviews on any observations that are ambiguous. The method for solving problems that was looked at represents the state of the research item at this time, as seen by the facts or as they are. The information that was used came from both primary and secondary sources, was obtained directly through interviews and documentation, and had a direct bearing on the study's issue. At PT. NUSA BPR Cianjur, the data is then examined and evaluated to demonstrate the significance of problematic finance difficulties. to employ case study relation between objective research and studies.

DISCUSSION AND RESULTS

Results Troubled financing As Anticipation Crisis Banking Financing Problem on PT. NUSA BPR Cianjur, something financing is given out by the bank to clients whose categories are subpar, dubious, as well as crowded. A situation where the customer is unable to fulfil some or all of his obligations on one party as agreed, and this problematic financing causes losses to the bank, specifically losses due to not receiving the budget repeat that has already been streamed or the income for results that cannot be accepted. As a result, the bank is said to have lost the opportunity to make a profit, which causes the total income to decrease.

Must be aware of the banking situation in PT. NUSA BPR Cianjur. the outcomes Therefore, there was a banking crisis at PT. NUSA BPR Cianjur. According to the Head Leader, PT. NUSA BPRCianjur rarely experiences banking crises since there aren't

enough banks in excellent shape to handle NPF (Non performing financing). even so on Bank That there is a crisis brought on by insufficient funding, loss, and uncertainty, which indicates that the crisis is still just transitory. Due to poor financing, there is a crisis at PT. NUSA BPRCianjur, meaning that more than 10% of the customers make significant withdrawals of money.

However, low quality, uncertainty, and crowded funding were to blame for the banking catastrophe. According to Ishmael (2010), the following steps should be taken to solve the financial crisis and help banks with financing issues:

Reconditioning (condition return) and Resheduling (reschedule return) are two examples.

(Setting Return) Restructuring

The bank's financing was shaky, which led to a crisis within the institution. This bank must avert a crisis by paying attention to or taking action against the debtor in order to avoid loading funding that is backed up to capacity.

Concerned with completion financing Regarding PT. NUSA BPRCianjur

Bad financing is a problem in both the banking and non-banking sectors of the economy that arises from the division of lent financing. Ultimately, the bank itself must be able to handle or overcome bad financing in order to use congested funding in a way that is both effective and manageable.

The bank implements numerous steps with regard to the continuous poor financing in an effort to lessen the issues. Before a problem with financing arises, the bank will advise clients who experience it over the phone. When party consumers repeatedly fail to make payments, the bank will locate party customers who have obtained financing. There are several ways to address a financing problem, including the following, according to study done at PT. NUSA BPRCianjur (imail, 2010):

- a. Rescheduling is a means to fix a financing problem by rescheduling which held on debtor Which Have will Good For pay the load.
- b. Reconditioning (condition return) is the avoidance of a financing issue by fixing all or a portion of the bank and customer agreement with the hope that the customer will be able to carry the burden.

c. Restructuring (rearrangement) is a way to fix a funding issue by attempting to alter the way that financing is structured.

PT. NUSA BPRCianjur should exercise prudence while using analysis 5C to finance shares, specifically because:

Personality (Character)

Character is the essence of who someone is, in this example, the potential debtor. Benefit from research on this personality to comprehend the degree of honesty and integrity as well as good ambition, namely the desire to fulfil the debtor's obligations, and by observing the character and history of the potential borrower or customers who were given credit. Customer service criteria are typically part of what the bank will look for during interviews. Through this personality, it is also possible to determine the reputation of a potential borrower, including whether they have a history of negative credit or criminal activity.

Capacity (Product Capacity)

Is a determination of the potential debtor's capacity to repay his debts from commercial activities that he currently owns or plans to conduct with bank credit. capacity, also known as capability, refers to the potential borrower's ability to pay back his credit. Criteria This was shown in terms of how clients were included into the firm and how much money was made each month. If a party bank determines that a consumer has sufficient ability to pay back credit, then the credit application will likely be denied.

Money (money)

Capital is the amount of money or capital a possible debtor possesses alone. The bank can have sources of funding if it is aware of the capital and assets that the company owns. In addition, the party bank can watch the customer's finances and report them so that an appropriate reference can be made later on or no shared credit is given.

Guaranteed Collateral

When given credit on a bank, the prospective borrower will share a guarantee. The bank claims that this guarantee will act as a guarantor or protector for the bank alone in the event that consumers are unable to repay the loans they have taken out. Because of this, the ideal amount of collateral—physical or otherwise—should be more than the total amount of shared credit.

Economic Situation (Economic Situation)

Regarding the business strategies used by the client, it is a scenario that is both universal and particular in terms of the economy. If the economy isn't doing well or there's no guarantee it will affect a certain segment of business customers, a bank will typically consider repeat momentary share credit.

Procedure for Problematic Financing Settlement (NPF) Executed by PT. NUSA BPRCianjur These five collectability financing regulations are based on Regulation Authority Service Finance No. 40/POJK.03/2019 about Assessment of Commercial Bank Asset Quality. On financing, there is a designation for funding, i.e. financing, which has the following capacities:

1. Current, meaning that the debtor always makes principal and interest payments on time. There is no increase in past-due accounts or insufficient credit in compliance with requirements.
2. On a related note, Debtor on payment tree and blossom if there is a delay between 1 and 90 days. Whereas, a finance issue or non-performing loan, or funding in the following capacity:
3. Lack of Fluency Debtor on payment tree and flower between 91 and 120 days if there is a delay
4. Unlikely if there is a delay in the debtor's payments between days 121 and 180.
5. If a debtor's payment is delayed for more than 180 days, the situation is congested.

If the overcrowding leads to customer neglect, denial, or fraud, the bank may demand that the consumer take prompt action, including providing items that were previously utilised by the bank. The procedure resolution finance issues that PT. NUSA BPRCianjur implemented are as follows:

- a) Conduct recurring billing for clients whose arrears do not exceed three installments.
- b) For customers whose financing was insufficiently fluid, uncertain, and backed up, finance restructuring was carried out with their consent. If the restructuring cannot be completed or the client no longer has the ability, the bank will provide the Can Do auction guarantee. For lighter up installment through installment Which more tiny in accordance ability customers.

CONCLUSION

Because of both internal and external factors, PT. NUSA BPR Cianjur has a continuing finance issue.

When evaluating the conditions of potential customers and their businesses, bank internal factors, specifically bank account officers (officers), are less thorough. external variables, such as installment finance where the customer or debtor is not compensated.

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