



Intisari

Dalam upaya meningkatkan volume bisnis Kredit Pemilikan Rumah, PT. Bank XYZ Tbk menjalin kerjasama (aliansi strategis) dengan developer sebagai pemasok rumah/rumah susun. Dalam kerjasama tersebut, KPR dapat dicairkan dalam kondisi agunan belum dapat diikat secara yuridis sempurna dan/atau bangunan belum selesai (dalam kondisi tidak ada kerjasama, pencairan KPR dilakukan antara lain setelah pengikatan agunan dan bangunan telah selesai). Benefit dari kerjasama ini bagi bank antara lain meningkatkan portofolio KPR, bunga, fee base income, dan bisnis dilakukan menjadi lebih awal karena tidak perlu menunggu bangunan selesai dan/atau sertipikat telah pecah, berbagi biaya promosi dengan developer, namun di sisi lain bank menanggung risiko antara lain apabila KPR menjadi bermasalah dan agunan tidak dapat dieksekusi ataupun nilai jual agunan tidak optimal. Benefit kerjasama bagi developer antara lain yaitu membantu *cash flow*, berbagi biaya promosi/marketing dengan bank sedangkan benefit bagi *customer/debitur* antara lain kemudahan dalam membeli rumah dengan pembiayaan KPR secara "One Stop Service", adanya verifikasi dokumen legalitas perumahan oleh bank dan bank turut serta memonitor penyelesaian bangunan dan sertipikat tanah.

Dalam penelitian ini, analisis dilakukan untuk mengetahui bagaimana Bank XYZ tersebut mengelola risiko kerjasama yang terdiri dari proses identifikasi risiko, pengukuran risiko, pengendalian/mitigasi risiko, dan pemantauan risiko.

Hasil analisis menunjukkan bahwa proses identifikasi risiko dikelompokkan atas dasar sumber penyebab timbulnya risiko di luar bank yaitu risiko akibat kelalaian (*default*) developer dan debitur. Kelalaian developer antara lain tidak melakukan pemecahan dan balik nama sertifikat ke atas nama debitur, tidak menyerahkan sertifikat ke bank, tidak menyelesaikan bangunan dan tidak dapat menghadirkan kembali debitur untuk menandatangani APHT. Sedangkan kelalaian debitur adalah menunggak kewajiban pembayaran angsuran kepada bank sehingga KPR menjadi bermasalah sementara agunan belum diikat dan/atau belum selesai dibangun.

Pengukuran risiko terhadap developer ditujukan untuk mengukur kemampuan dan kemauan developer dalam memenuhi kewajibannya kepada bank melalui pendekatan evaluasi kondisi fisik proyek, verifikasi dokumen, aspek legal, aspek manajemen, aspek pemasaran, aspek keuangan, penyelesaian dan penyerahan dokumen agunan dan mekanisme pencairan dana KPR, sedangkan pengukuran risiko kredit per debitur dilakukan dengan model skoring.

Pengendalian (mitigasi) risiko yang timbul dari pihak developer adalah dengan menetapkan limit kerjasama, covernote PPAT/Notaris untuk pengurusan dan penyerahan sertipikat tanah, skema dan komposisi pencairan dana KPR, klausula penghentian kerjasama, pengambilalihan penyelesaian sertifikat & bangunan dan pengenaan denda keterlambatan, sedangkan mitigasi risiko dari debitur adalah disyaratkannya surat pernyataan debitur akan menandatangani Akta Jual Beli dan APHT/SKMHT serta penjaminan pelunasan debitur bermasalah oleh developer disamping mitigasi standard risiko lainnya seperti penutupan asuransi (kerugian dan jiwa), sistem recovery kredit, scoring model, dan lain-lain.



Pemantauan risiko dilakukan oleh seluruh unit kerja terkait (unit bisnis, unit risiko, legal, audit dan compliance) terhadap pelaksanaan implementasi perjanjian kerjasama. Pemantauan terhadap kewajiban debitur secara langsung dilakukan oleh unit bisnis atas penerbitan surat penawaran kredit kepada calon debitur, pemantauan kolektibilitas KPR, penyampaian surat teguran kepada debitur yang menunggak dengan tembusan kepada developer dan evaluasi portofolio KPR.

Sampai dengan akhir tahun 2006, kerjasama dengan developer telah memberikan kontribusi volume bisnis yang signifikan yaitu sebesar 17,26% (Rp.623 milyar) terhadap total portofolio KPR sebesar Rp. 3,61 triliun, begitu juga dengan kualitas portofolio KPR hasil kerjasama yang lebih baik daripada kualitas portofolio KPR non-kerjasama maupun portofolio total KPR dengan tingkat Non Performing Loan (NPL) masing-masing sebesar 2,26%, 4,96% dan 4,50% (tingkat NPL yang ditargetkan manajemen sebesar 5%). Disamping itu, rata-rata pertumbuhan portofolio KPR hasil kerjasama tahun 2005 dan 2006 lebih tinggi daripada pertumbuhan portofolio KPR Non Kerjasama maupun portofolio total KPR masing-masing sebesar 80,68%, 55,82%, dan 59,36%. Di sisi lain terdapat tunggakan kewajiban developer (*default*) sebanyak 1.394 sertifikat tanah (19,99% dari total 6.973 sertifikat) belum diserahkan kepada Bank dan terdapat 661 unit agunan rumah (26,92% dari total 6.973 bangunan) belum selesai dibangun. Dilihat dari nilai pencairannya, tunggakan sertifikat dan bangunan tersebut masing-masing berasal dari 18,54% dan 23,97% total nilai pencairan KPR hasil kerjasama dengan developer sebesar Rp. 699,49 milyar.

Kata-kata kunci: Kerjasama (Aliansi Strategis), Bank, Developer, Risiko, Lalai (*Default*), Penjaminan, *Non Performing Loan*.



ABSTRACT

In order to increase the volume of mortgage business (house ownership loan), Bank XYZ is cooperating (in a strategic alliance) with developer as house/apartment supplier. In the cooperation, the loan can be disbursed under the condition where the collateral is not jurisdictionally bound and/or the building is not finished yet (without cooperation, the loan can only be disburse when the collateral bound and the building finished). The benefits of this cooperation for the Bank are to increase loan portfolio, interest, fee based income, and business can be done earlier because it does not have to wait the building finished and/or the certificate done, the bank will also share the promotion expenses with the developer, etc. But on the other hand, the Bank holds the risks if the loan is in trouble and the collateral cannot be executed or the collateral selling value is not optimal. The benefits for the developer are to help the cash flows, share marketing expenses with the bank, etc. while the benefits for the customer are the advantage of having one stop service in buying house through the loan program, housing legal document verification by the bank, and the bank's help to monitored the finishing process of the house and the land's certificate.

In this research, the analysis was done to find out how Bank XYZ managed the risks in the cooperation, which contains risk identification process, risk measurement, risk mitigation, and risk monitoring.

Analysis result shown that risk identification process is categorized by the external sources of the risk, such as the risk caused by developer and debtor's negligence (default). Developer's negligence include the condition where the developer does not split the certificate and turned it to the customer's name, does not give the certificate to the bank, does not finished the buildings, and cannot bring the customer back to sign legal bound documents. Meanwhile, the debtor's negligence is arrears the loan payment, which cause problem to the loan, while the collateral has not bound and/or the building has not finished.

Risk measurement for the developer was aimed to measure the developer's capability and willingness in fulfilling its obligation to the bank, which approached through project's physical condition evaluation, document verification, legal aspect, management aspect, marketing aspect, financial aspect, completion and transference of the collateral document and, loan disbursement mechanism, while debtor's credit risk measurement was done with scoring model.

Risk mitigation that surfaced from the developer are solved by determine cooperation limit, cover note the notary to handle and hand out the land certificate, schemed and composed the fund of loan disbursement, cooperation discontinue clause, building and certificate take over, and overdue fine. Meanwhile, risk mitigation from the debtor is having a specific term that obligated the customer a statement paper that promise to sign the purchase and sale agreement and legal bound documents, also including developer's guarantee to settled the troubled customer, among other standard risk mitigation such as insurance closure (lost and life), credit recovery system, scoring model, etc.

Risk monitoring is held by all units involved (business unit, risk unit, legal, audit, and compliance) against the cooperation agreement implementation process. Monitoring towards debtor obligation is held directly by business unit with releasing loan offering letter to the prospective customer/debtor, loan collectability



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monitoring, warning letter for arrears debtor with a notice to the developer, and loan portfolio evaluation.

Until the end of 2006, the cooperation with developer has contributed significant business volume as much as 17, 26% (Rp. 623 billion) from total Rp. 3. 61 trillion loan portfolio, so does loan portfolio quality, the one with cooperation is better than the non-cooperation, and even the total loan portfolio with Non Performing Loan (NPL) rate 2.26%, 4.96%, and 4.50% (the management targeted 5% NPL rate). Furthermore, cooperation based loan portfolio average growth in 2005 and 2006 are higher than the non-cooperation and total loan portfolio growth, which is 80.68%, 55.82%, and 59.36%. On the other side, there is developer obligation default, 1.394 land certificates (19.99% from total 6,973 certificates) have not been handed to the Bank, and 661 units of collateral (26,92% from total 6,973 house buildings) have not finished. Based on the disbursement value, the certificate and buildings default are each come from 18.54% and 23.97% from total cooperation based loan disbursement value that worth Rp. 699,49 billion.

Key Words: Cooperation (Strategic Alliance), Bank, Developer, Risk, Negligent (Default), Guarantee, Non Performing Loan.