

BRIGUNA Credit Distribution at PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office

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Abstract:- PT Bank Rakyat Indonesia (Persero) Tbk has an important role in the economic development of the community by providing funds through credit facilities. One of the loans provided by BRI is BRIGUNA was dedicated to employees and retirees with the source of payment coming from fixed income in form of salary or pension. This scrunitize has purpose to discover the BRIGUNA loan distribution procedure at BRI. This observe uses interviews from related parties such as Credit Administration and Account Officers, literature study, and direct field observations. From these observations made it can be seen that the procedure for granting credit is Credit Requests, Credit Analysis and Decisions, Credit Realization and Documentation, as well as Monitoring and Coaching where the company should have a Cooperation Agreement (PKS) with the bank. From these scrunity it can be said that the distribution of BRIGUNA loans has been done properly in accordance with applicable regulations and BRIGUNA is one of the solutions for debtors to reign funds to fill their needs.

Keywords:- Credit, Procedure, BRIGUNA.

I. INTRODUCTIONS

A. Background of the Problems

Currently banking industry is growing rapidly both in terms of business and technology. Almost all economic activities are inseparable from the banking intermediation function. Banks collect funds from people who have excess funds (surplus spending units) and deliver them to those who lack funds (deficit spending units). The banking business are includes of these three activities such as raising funds, delivering funds and providing other bank services. The bank collects the funds in form of demand deposits, savings and deposits. Beside that collecting funds from the community, bank activities also deliver funds to the public in form of credit or financing. In addition, the bank also provides the other bank services such as helps to support the smooth of collect activity and distribution of funds from the public which includes transfers, clearing, collections, and so on.

Lending is the most important banking activity that could earned the profits. In order to encourage national economic growth, the credit is not only means of increasing the business capital for debtors but also could be use to increase employment opportunities and entrepreneurship. One of the main factors in community welfare is the fulfillment of community needs. Current Community needs

are national problem, especially those consumptive needs where those are consumed directly by the community. To fill these consumptive needs, the bank launched consumer loans. One of the banks that already launched consumer loans for the people was Bank Rakyat Indonesia through BRIGUNA credit.

The BRIGUNA credit launched by Bank Rakyat Indonesia is one of the solutions to provide life support and facilities in facing the economic growth and fulfill all the living needs on employees or retirees. BRIGUNA Credit is a loan program without collateral. Loans without collateral by means are loans which provided without pledge for certain items. BRIGUNA credit does not require any guarantee in form of house certificates or motor vehicle BPKB. Meanwhile BRIGUNA credit had consists of two types such as credit for employees and credit for retirees. Credit BRIGUNA has implemented by credit installment on theirs payment system by deducting the debtor's salary automatically every month. BRIGUNA credit could be used for various purposes such as the purchase of movable or immovable property, home improvement, medical treatment, school / college needs, marriage, and others.

The potential lending to employees and retirees which served by BRIGUNA products is growing rapidly both from the total outstanding and the number of debtors. As we know, BRIGUNA credit is currently one of the products and services that provide the main contribution to the income of Bank Rakyat Indonesia. This proved by the increase of BRIGUNA lending channeled by PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office in 2017 to Rp45,697,572,012.00 with total of 459 debtors and in 2018 amounting to Rp67,153,304,225.00 with total of 580 debtors.

As competition conditions has continue to increase, the amount of business potential and the volume of BRIGUNA's credit distribution business, PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office must really distribute credit as well as possible according to established procedures. Based on the background problems above, the author would like to open discuss regarding with those credit problems with the title "The Distribution of BRIGUNA Credit on PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch Office".

B. Research Purposes

The purpose of this paper is as follows:

- Describe the general picture of BRIGUNA credit at PT Bank Rakyat Indonesia (Persero) Tbk.
- Describe the general provisions of BRIGUNA credit at PT Bank Rakyat Indonesia (Persero) Tbk.
- Describe all the procedures regarding distributions of BRIGUNA loans at PT Bank Rakyat Indonesia (Persero) Tbk.
- Describe those obstacles that often encountered and efforts to overcome the distribution of BRIGUNA loans at PT Bank Rakyat Indonesia (Persero) Tbk.

II. THEORITICAL REVIEW

A. Bank

According to Banking Law Number 10 of 1998 a bank is a business entity that collects funds from the public in form of deposits and distributes them to the public in form of credit and or other forms with purposed to improve the lives of many people. Ismail (2011: 3) fortold that basically banks has roles in two sides such as collecting funds from people who are in excess of funds and delivered it to people who need and currently meet their requirements. Banks are financial institutions whose main activities are raising funds from the public and give it back to the community, as well as providing other bank services (Kasmir, 2013: 11). From these definitions it can be concluded that the bank is financial institution or business entity which engaged in financial sector and consist with 3 (three) main activities, that is raising funds, conveying funds and providing other bank services to gain profit as well as social motives in order to improve the standard of living by so many people.

The function of banks in general is collecting funds from the wider community (funding) and spread them in form of loans or debts (lending) for various purposes. Specifically, banks can function as agents of trust, agents of development, and agents of services (Budisantoso and Triandaru, 2011: 9)

B. Credit

According to Banking Law Number 10 of 1998 credit is the provision of money or bills which can be equaled, based on contract or an agreement to lend and borrow between banks and other parties that requires the lenders to do repay their own debts after a certain period of time with interest. The term credit comes from Latin which is credo means I believe, I trust, I believe or I put trust (Rivai and Veithzal, 2013: 3). Jusuf (2014) defines credit as the ability to carry out purchase or make a loan with a promise those payment will be carried out within the agreed period. From the above understanding it can be concluded that credit is the distribution of funds from the party by providing the loan to the party receiving the loan where the lending party has obliged to repay the loan in accordance with the agreement of both parties.

According to Kasmir (2013: 116-119) the purpose of granting credits is to seek profits, help business customers and help the government. While the function of credit is to increase the efficiency of money, increase the circulation and flow of money, increase the efficiency of goods, increase the circulation of goods, as a means of economic stability, increase entrepreneurial enthusiasm, increase income distribution, and improve international relations.

Rivai and Veithzal (2013) revealed that credit is given on the basis of trust. This means that the achievements given are truly believed to be returned by the credit recipient in accordance with the terms and conditions agreed upon together. They further revealed that before providing credit facilities to customers, customers should meet the requirements known as the 6C's principle plus the constraints.

III. METHODOLOGY

The used of methods that author choose in collecting data regarding BRIGUNA lending at PT Bank Rakyat Indonesia (Persero) Tbk is as follows:

- Observation is a technique of observe data that earned directly by observing and recording systematically about the general picture of credit at BRI Kramat Jati Branch Office.
- Interviews are data collection techniques which conducted by providing question and answer directly to the source and including with Account Officer, the credit analysis section, and the credit breaker section at BRI Kramat Jati Branch Office.
- Literature study is a data collection technique through literature review and compare to reality on the field. The data was earned by reading and studying books that are relevant to the subject matter.

IV. RESULTS AND DISCUSSION

A. BRIGUNA Credit Overview

BRIGUNA credit is a credit facility that provided to permanent employees both public and private and retirees with a source of payment (repayment) originating from their fixed income source in the form of salary or pension. The BRIGUNA credit distribution can be used for various purposes such as the purchase of movable or immovable property, home improvement, medical treatment, school / college needs, marriage, and others. BRIGUNA credit applications can be submitted to BRI Branch Offices, BRI Sub-Branch Offices, and BRI Units throughout Indonesia.

Bank Rakyat Indonesia aggressively expanded consumer retail loans starting in 2016 with various development and marketing strategies to increase outstanding loans. BRI's flagship product in the retail loan segment is BRIGUNA loans. These following is amount of BRIGUNA credit extended to BRI Kramat Jati Branch Offices:

Type of Credit BRIGUNA	2017		2018	
	<i>Outstanding (IDR)</i>	Debtors	<i>Outstanding (IDR)</i>	Debtors
Employee	44.775.053.332,00	444	66.159.364.567,00	563
Retired	922.518.680,00	15	993.939.658,00	17
TOTAL	45.697.572.012,00	459	67.153.304.225,00	580

Table 1:- The Distribution of BRIGUNA KC Kramat Jati Loans for 2017-2018

Source: BRI Kramat Jati Branch Office

From Those Table 1 it can be seen that overall the potential lending to employees and retirees who are served by BRIGUNA products is growing rapidly, both from the total outstanding and the number of debtors. This proven on 2017 BRI Kramat Jati Branch Office succeed to managed BRIGUNA loans to employees amounted Rp44,775,053,332.00 and during 2018 it was increased into Rp66,159,364,567.00. Whereas on 2017 the BRIGUNA loan portfolio for pensioners amounted to Rp922,518,680.00 and on 2018 it was increased into Rp993,939,658.00. In terms of the number of debtors, BRIGUNA lending has also increased. During 2017 the BRIGUNA credit for employees had 444 debtors and 2018 it increased to 563 debtors. Whereas on 2017 the BRIGUNA credit for retirees has 15 debtors and in 2018 has increased to 17 debtors.

In the last two years, BRIGUNA credit distribution has increased due to several factors, such as internal and external factors. Internal factors due to the promotion interest (promotional rate) the interest rates offered are lower than usual at certain times. External factors arise because these customers need loans. Beside that, BRI also expanded access to BRIGUNA's credit services at branch offices, sub-branch offices, and BRI units throughout Indonesia.

B. General Conditions for BRIGUNA Credit

BRIGUNA credit target markets are as in belows:

- Indonesian Citizen (WNI).
- An employees who have been appointed as permanent employees consist of Central and Regional Civil Servants (PNS), members of the TNI, members of the National Police, employees of BUMN, BUMD employees.
- Private company employees, i.e. permanent employees from business entities or legal entities not owned by the state, which built based on applicable laws and regulations.
- Pensioners or widows / sisters from employees as referred to item 2 above.
- Pensioners or widows / widowers of employees as referred to item 3 above and who have a pension fund, receive a permanent pension from an insurance company or a pension fund company established in accordance with the provisions of the Ministry of Finance.
- Spouses of BRI employees who are employees or retirees as referred to items 2 to 5 above.

Criteria for prospective BRIGUNA credit debtors are as follows:

➤ *Employee*

Have a Decree (SK) first appointment as a civil servant / TNI / POLRI / BUMN / BUMD / Private, as well as the original Decree (SK) of the last promotion or adjusted to the provisions that apply to each company / agency. If the permanent employee decree given is in form of collective decree, then there should be a photocopy of the collective decree which ratified by the leadership or head of the company / agency, or an authorized official.

➤ *Retired or widowed*

- Have original pension documents which include original SK Pension, pension payment list (Dapem), Pension Parent Registration Card (KARIP), and pension book.
- For pensioners who receive pension from insurance companies or pension fund companies, the original pension documents accordinh to the provisions of the insurance company / pension fund company concerned.
- The debtor is still registered as a retiree and still receives a pension from that agency.

Principally, the provision of BRIGUNA can only be done if there is a Cooperation Agreement (PKS) between BRI and the company / agency where the prospective debtor / debtor works. The work unit that could conduct the PKS is the BRI Branch Office (Kanca) and the authorized signatory of the PKS is the Branch Leader. PKS made between Kanca BRI and company / institution applies to all Work Units under Kanca BRI that mentioned. Therefore, if a company / agency has entered into an MCC with Kanca, the Work Unit below that will serve BRIGUNA to the company / agency will not need to make an MCC again. The determination of work units could be serve company / agency and coordinated by its Branch Manager. For retired lenders, PKS is not needed, but the Branch Office should create pension payment through BRI. If pension payments are not made through BRI then there must be the ability of the Pension Funds designated by the State Treasury / Post Office / Pension Paying Offices to make deductions in an orderly manner every month and direct deposits to BRI for payment of BRIGUNA installments at the first chance. The signing of an OPM by the leader or head of the company / agency or authorized officer of the company / agency where the prospective debtor / debtor works must be done in front of BRI officials staff. Before the making process of an MCC, AO / Mantri is required to conduct on the spot to the company / agency that concerned to assess the feasibility of getting a BRIGUNA credit facility.

Before requesting loan application, BRIGUNA credit lenders should recognize the special conditions which set by BRI, such as:

➤ *Form of Credit*

There has form of annuity payments with installments of principal and interest every month. The calculation of the annuity interest applies to new debtors and the debtors who will apply for credit overtures.

➤ *Credit Period*

The maximum credit period is 180 (one hundred eighty) months or 15 (fifteen) years.

➤ *Life insurance*

To anticipate the risk of bad credit because the debtor dies, each BRIGUNA debtor must be insured with BRI partner insurance company chosen by the debtor with Credit Life Insurance facility.

➤ *Interest rate*

The BRIGUNA interest rate provisions refers to the interest rates set by ALCO in separate letter. The interest rates of BRIGUNA will change according to the latest ALCO provisions. The BRIGUNA's interest rates for retirees are slightly different and higher than the interest rates for employees. This because of giving credit to retirees is more risky.

➤ *Fine*

Fines are liabilities of a debtor if they do not pay credit installments after the due. The Penalty calculations are:

Penalty = Arrears (principal + interest) x 50% x applicable interest rate.

➤ *Provisions and Administrative Costs*

Provision and administrative fees must be paid fully by the debtor at the time of credit disbursement. Payment of these costs can be done by cash or overbooking of the debtor's funds concerned or deducted from the loan to be disbursed. The amount of the provision fee of at least 1% of the credit ceiling and for minimum administrative costs of Rp 100,000 (one hundred thousand rupiah).

➤ *Collateral*

Basic guarantee is the salary / pension of the debtor concerned (Original SK of the First Appointment and SK of the last Promotion, as well as the Pension Decree and CARE). Specifically for civil servant debtors whose salaries are not paid through BRI and employees of private companies with a ceiling of more than Rp250,000,000.00 (two hundred and fifty million rupiah) and a period of more than 5 (five) years, to consider other risk mitigation such as collateral additional. Additional collateral types and their implementation (including their binding) are fully handed over to the decision-making officer based on the applicable provisions.

➤ *Credit Template*

The maximum credit limit for BRIGUNA is IDR 500,000,000.00 (five hundred million rupiah). If it exceeds this limit, then there should have permission from the Regional Leader (Pinwil) with precautionary principle.

C. *BRIGUNA Credit Distribution Procedure*

In the process of lending, banks have procedures that should be conduct in stages according to applicable policies. The bank does not provide free credit facilities to people in need. Therefore, for customers who need funds can apply for credit at the destination bank. Things that must be considered while applying for BRIGUNA credit are as follows:

- Initial submission of BRIGUNA facilities by companies / agencies, is done collectively at least 5 (five) prospective debtors.
- Kanca / KCP / BRI Units are prohibited from providing BRIGUNA facilities to agencies / debtors who earned BRIGUNA facilities from other BRI Work Units.
- Debtor candidates who are employees fill out the BRIGUNA application form by attaching:
 - Photocopy of identification (husband / wife).
 - Photocopy of family card.
 - Photocopy of NPWP (Taxpayer Identification Number).
 - The original SK is the first appointment as a permanent employee and the latest decree, or adjusted to the provisions in each company / agency.
 - If the permanent employee decree was given in form of a collective decree, then there must be a photocopy of collective decree approved by the company leadership. Furthermore, if an individual decree is issued, then the decree must be submitted to BRI in form of photocopy of the collective decree that has been ratified.
 - A list of the latest salary details approved by the authorized official.
 - Debtor statement letter on the seal.
 - Letter of recommendation from the superior of the debtor supervisor.
 - The power of attorney for deductions from wages and / or other rights is sufficiently stamped to the salary / salary deduction appointed to the debtor company / agency.
 - Account debit authorization, for debtors whose wages / salaries are paid through BRI or not through BRI.
 - Photocopy of BRI savings book. For prospective lenders who do not have savings in BRI are required to open savings first.
 - Statement of Treasurer Capability.
 - The power of attorney to deducts loan money in terms of costs (provision, administration and / or insurance premium) and would deducted from the loan to be realized.

- Debtor candidates who are pensioners fill out the BRIGUNA application form by attaching:
 - Pension documents consisting of original SK Pension, pension payment list (Dapem), photocopy of KARIP, and pension book.
 - Photocopy of identification (husband / wife).
 - Photocopy of NPWP (Taxpayer Identification Number).
 - Photocopy of family card.
 - Debtor statement letter on the seal.
 - A letter of attorney to cut pension / SKPUP with sufficient stamp duty, in case if the pension is paid not through BRI.
 - Account debit authorization.
 - Photocopy of BRI savings book. For prospective lenders who do not have savings in BRI are required to open savings first.
 - The power of attorney to deducts the loan money if the provision, administrative costs and / or insurance premiums are deducted from the realized loan.

In the process of lending, banks should analyze and assess the creditworthiness to be given on the basis of consideration from the applicant's file (debtor). This could affect the decision that will be taken by the breaker later, whether the credit submitted will be accepted or rejected. The things that need to be considered in conducting an analysis and credit decision are as follows:

- After all requirements of the BRIGUNA application are fulfilled and submitted by the prospective debtor, the Proponent Official then checks all the completeness and ensures that all documents are valid and still prevail.
- The Proponent Officer assigns Credit Administration (ADK) officers to check the loan history and the level of debtor collectability through BI Checking or Financial Information Service System (SLIK), a system that contains debtor information and credit facilities owned.
- Lini Credit Officers must believe and ensure that prospective debtors are truly employees of the agency or permanent employees of the company and ensure that there has a Cooperation Agreement (PKS) with the company / agency concerned.
- The Initiative Officer then calculates the BRIGUNA limit or ceiling that could be provided by formula and contained in BRIGUNA Decision and Analysis Form also provides decision recommendations with an accompanying Credit Risk Scoring (CRS) calculation. Credit Risk Scoring is a standard tool in measuring individual risk, made by assessing historical data including criteria that are expected to have a significant effect on a customer's failure to repay credit.
- All BRIGUNA petition files are submitted to the decision-making officials to be decided according to the Credit Authority Delegation (PDWK) limit.

When the credit is to be realized, the Credit Administration (ADK) officer must conduct an investigation. At this stage the ADK officer will:

- Verification, this done to ensure the correctness, completeness, and validity of documents in accordance with the requirements and costs have been paid by the debtor, either in cash or overbooking.
- The first LAS (Loan Approval System) which checking the suitability of files that have been inputted by the account officer.
- If the file is correct, registration will be carried out into the SKPP (Statement of Loan Request) to be submitted to the ADK Supervisor and Terminator.
- The loan file that has been registered then checked again by the ADK Supervisor, if the relevant data is appropriate then initialed (approved).
- After the loan file is checked by the ADK Supervisor then submitted to the Terminating Officer. At the branch office the Credit Loan Breaking Officer is the Head of the Branch Office (Pinca). This decision will determine whether the loan is accepted or rejected.
- The loan file that has been terminated and received will be returned to the ADK officer for the second LAS process. This is done to ensure that the file has been terminated and a loan account number is created. Beside that, other documents are also prepared for credit approval signatures, also known as credit agreements.
- After completing the second LAS, the loan file was submitted to the contract room. The contract is a process of agreement and signing of all credit documents. Each file will be read in detail by contract officer or ADK officer who aims to make the customer realize and understand clearly and agree to the realization of credit loan, all credit costs until the installment payment.
- If the contract has been done, the loan file will be returned to the ADK Supervisor to be rechecked. If every page has been initialed and signed by all, the ADK Supervisor will activate the customer's loan account number. If the loan account number has been activated by the ADK Supervisor then the teller will be disbursed. In addition to disbursing loan money, Teller also books or validates the receipt of the realization then provides proof of loan disbursement to the customer.

Branch leaders (Pinca) are responsible to monitorized and coaching all companies / agencies that conduct PKS. The scope of monitoring and coaching conducted by Pinca such as conducts visits / meetings with the company / agency concerned at least once in 6 (six) months. Other street vendors (MP / Pincapem / AO / Kaunit) conduct periodic monitoring and technical guidance with those following coverage:

- Perform monitoring / coaching off site (administrative) and / or on site (field visit) to recognize the early symptoms of BRIGUNA problems.
- Proactively guide and direct connection with deductions salary / pension deductions to prevent fraud risk caused by misuse of it.

D. The obstacle that always happen and an efforts to overcome those things

These following are some of the obstacles that occurred during BRIGUNA lending, such as:

- Banks were hampered to process those credit because when applying for credit the debtor does not fully complete the requirements. Usually its because the debtor forgets to fill the required or missing files.
- Banks cannot cut repayments or installments of debtors' loans through autodebet, which is commonly referred to as Automatic Funds Transfer (AFT). This can occur because the system error or the debtor's balance is not enough, causing the autodebet system that has been installed by the bank to be automatically unable to run.
- Banks cancelled credit realization because the debtor cancels the loan application. Usually caused by the debtor does not agree with the fees of charged.
- There has delays in payment of credit installments caused by the treasurer of the agency that concerned.

Here are some things that banks do in an effort to overcome those obstacles above:

- The bank will asked to the debtor to immediately refill complete the requirements documents and provide time so the loan could be processed immediately.
- The bank will examine by printing the debtor's loan statement and checking again then at AFT it will be repeated or overbooking, which is the transfer of funds from the savings account to the loan account manually.
- The bank will describe further detail all the costs that be borne by the debtor and the usefulness of the provision fees and administrative costs.
- The bank will contact the treasurer of the agency that related for billing by telephone. However, there are many cases where treasurers cannot be contacted when the bank collects by telephone. If there is such a case, the bank will send a warning letter for employees to the company where the debtor works and for pensioners the warning letter will be sent to their house . However, if the debtor still can not paid the installments, the bank will make a simple lawsuit in court.

V. CONCLUSION

Based on these discussion in previous chapter, the writer could be draw several conclusions as on belows:

- As general description of BRIGUNA credit explains that BRIGUNA credit is a credit facility provided to employees and retirees with a source of payment (repayment) derived from a fixed income source (fixed income) in form of salary or pension money. The BRIGUNA credit distribution could be used for various purposes such as home improvement, medical treatment, school / college needs, marriage, and others. Overall during 2017 to 2018, BRIGUNA's credit distribution has experienced growth, both from the total outstanding and the number of debtors. This caused by several factors such as internal and external factors. Internal factors due to the promotion interest (promotional rate). External factors arise because these customers need loans.

- As general provisions for BRIGUNA credit explain that the criteria for applying BRIGUNA credit should be an active civil servants / TNI / POLRI / BUMN / BUMD, employees of private companies, spouses of BRI employees and retirees or widows / widowers of the mentioned employees who already have cooperation with BRI. Special provisions for BRIGUNA credit include the form of credit, the term of credit, life insurance, interest rates, Finest / penalties, provision and administrative costs, collateral, and credit ceiling.
- The procedure for canalization of BRIGUNA loans at PT Bank Rakyat Indonesia (Persero) Tbk starts from the loan application which then would be analyzed to be given a credit decision and will be rejected or accepted by the decision-making official. After the credit application file is received, credit realization and documentation will be carried out. The final stage is monitoring and coaching to minimize the risks that can occur in the future.
- Obstacles that often faced by Bank BRI in providing BRIGUNA credit services such as being hampered in processing credit application, failing to cut debtor loan installments through autodebet, delays in repaying credit installments, and canceling credit realization. And To overcome these obstacles, the bank will re-submit the requirements that must be completed alongside with an extension of time, perform a re-AFT or manual overbooking, explain all the costs details for all charged to be made for the debtor, contact the relevant agency or treasurer to conduct billing by telephone or send a warning letter to the debtor itself, and make a simple lawsuit in court.

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