

ANALYSIS OF COMPLETION OF BAD CREDIT THROUGH THE CONTRIBUTION OF FORECLOSED COLLATERALS (AYDA) AND ACTION OF WRITE OFF AT PT BPR BUDURAN DELTA PURNAMA SIDOARJO

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ANALYSIS OF COMPLETION OF BAD CREDIT THROUGH THE CONTRIBUTION OF FORECLOSED COLLATERALS (AYDA) AND ACTION OF WRITE OFF AT PT BPR BUDURAN DELTA PURNAMA SIDOARJO

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²⁰ ABSTRACT

This research aims (1) to analyze the completion of bad debt through the contribution of Foreclosed Collaterals (AYDA) and action of Write Off on BPR Buduran Delta Purnama Sidoarjo, (2) to identify the factors that cause the implementation of AYDA and action of Write Off on bad debts at BPR Buduran Purnama Delta Sidoarjo, this research uses approach of method mix or quantitative and qualitative approaches. The quantitative approach by using ratio data, namely, nominative credit / overdue loans / bad credit and credit collectibility for analyzing the completion of bad credits through the contribution of AYDA and action of Write off at BPR Buduran Purnama Delta Sidoarjo as the research purposes. The interpretive qualitative approach to identify the factors that cause the implementation of AYDA and the action of Write off and knowing action plan of completion of bad credit through the contribution of AYDA and action of Write Off on BPR Buduran Purnama Delta Sidoarjo. The key informants in this research are the Managing Director and Director of Compliance, Manager, Credit Admin, Supervisor, Account Officer, Remial, and Customer of BPR Buduran Purnama Delta Sidoarjo. Data collection techniques uses primary data, secondary, in depth interviews, Focus Group Discussion (FGD). The data analyzed by using the data collection, data reduction, display data and conclusion. The results obtained in this research are the completion of bad credit through the contribution of AYDA amounted to 58.23% of bad credits amounted to 921. 428.450. AYDA and action of Write Off on effect of reducing NPL amounted to 1.27% (5.65% to 4.38%) on BPR Buduran Purnama Delta Sidoarjo. Debtors identified broken promises, uncooperative, loss of job, loss of ability to pay, the Debtor dies, debtor declared bankrupt by the District Court is a cause of the implementation of AYDA and the action of Write Off and do report of action plan in the process of settlement of bad debts.

Keywords : *Foreclosed Collaterals (AYDA), Write Off, Bad Debt, Bank of Perkreditan Rakyat (BPR)*

1. Introduction

The role of banks is increasingly needed people of Sidoarjo in meeting the economic needs of society, especially in extending credit facilities. Loan disbursement is one of the main activities of the bank as an intermediary institution. Distribution activities or giving credits may lead to a risk of loss. The greater the number of loans disbursed, the greater the risk it entails. Table 1 below shows the general condition of BPR, either on the loan portfolio of BPR decreased from 0.03% to 79.7 trillion and followed increasing the ratio of Non Performing Loan (NPL) gross up 0.37% to 6.56%.

Tabel.1. General Condition of BPR

Rasio	2016		qtq
	Triwulan II	Triwulan III*	
Total Aset (dalam miliar rupiah)	105.867	108,077	▲ 2,09%
Kredit (dalam miliar rupiah)	79.764	79.738	▼ -0,03%
Dana Pihak Ketiga (dalam miliar rupiah)	70.238	72.549	▲ 3,29%
- Tabungan (dalam miliar rupiah)	20.723	21.666	▲ 4,55%
- Deposito (dalam miliar rupiah)	49.516	50.882	▲ 2,76%
NPL Gross (%)	6,19	6,56	▲ 0,37
NPL Net (%)	4,51	4,75	▲ 0,24
ROA (%)	2,62	2,60	▼ (0,02)
LDR (%)	79,80	77,88	▼ (1,92)
CR (%)	14,76	15,85	▲ 1,09
KAP (%)	4,19	4,39	▲ 0,20
ROE (%)	23,29	23,13	▼ (0,16)
BOPO (%)	82,25	82,11	▼ (0,14)
CAR (%)	22,15	22,41	▲ 0,26

Ket: ▲ menunjukkan peningkatan ▼ menunjukkan penurunan

Source: <http://www.ojk.go.id/id/data-dan-statistik/ojk/Documents/Pages/laporan-triwulan-tiga-ojk-2016/Laporan%20Triwulan%20III-2016.pdf>

Bank of Perkreditan Rakyat (BPR) has continued to maintain continuity of the business and trying to find the best alternative in the process of completion of bad credit. Avoiding the unbankable debtor characteristics is main key of prudential banking. Legal aspects of the binding guarantees tend to be weak and the debtor's business is relatively small and the individual so that in case of individual issues can affect the debtor's credit quality is concerned. This is what should always be wary of BPR. On the internal side of BPR, debtor monitoring system should be run well, is not likely to be late in knowing the problems that occur on the debtor.

If the customer / debtor is unable to make payments and result in bad credit, meaning that the debtor is no longer able to meet the obligations as stipulated in the loan agreement between the debtor and the bank (lender), BPR can perform the completion of bad credit by way of AYDA. If the process of AYDA does not go smoothly it can be done with the Write Off.

Based on the regulation of financial services authority number 16/pojk.03/2014 regarding the assessment of asset quality of general banks Islamic and Islamic business units stating that AYDA is:

“assets acquired by Bank, either through auctions or in addition to the auction based on voluntary transfer by the debtor or based on the power to sell outside of the auction of the collateral owner where the customer does not fulfill the obligations to the Bank”. While Write Off is one way to nourish the credit system role in a bank by transferring credits problematic (loss) which are difficult to handle on the bank's balance sheet becomes ekstrakomtable so as not to burden the bank's performance again, but does not remove the right of banks to collect repayment to Debtor. (<http://dodynurandriyan.blogspot.co.id>)

The previous research, said: Obstacles encountered by Bank in the taking over guarantees can come from external factors and internal factors. Constraints of the internal factors are generally caused due to substantial costs to be incurred in the process of taking the debtor's assets (AYDA) and external constraints occur because of uncooperative debtors. (Adnyani, et al: 2015). In line with the research of Juweni, 2012 on the Legal Aspect Credit Write-off (write off) as One Way of Settlement of Non Performing Loans (Study at PT. Bank Sumut Binjai Branch).

1.1 Formulation of the problem

The lack of research on AYDA and action of Write Off for the completion of bad credit at BPR Buduran Purnama Delta Sidoarjo, the researcher formulates the problems in this research are:

1. Are there influences and contribution of AYDA and action of Write Off with a decrease of bad credit at BPR Buduran Purnama Delta Sidoarjo?
2. What are the factors that cause the implementation of AYDA and the action of Write Off to reduce bad credit at BPR Buduran Purnama Delta Sidoarjo?

1.2 Benefits of research

2. As an input to the credit committee at BPR in deciding on granting credit to the Debtor and choosing the way of completion of bad credit through AYDA and action of Write Off.
3. As a reference for further research relating to the settlement of bad debts through AYDA and action of Write Off.

1.3 Research purposes

Based on the formulation of the problem created by the researcher, the researcher makes the goal of this research is:

- a. To analyze the decline in bad credit and the contribution of AYDA of the action of Write Off at BPR Buduran Purnama Delta Sidoarjo.
- b. To identify the cause of the implementation of AYDA the action of Write Off towards the decrease in bad credit at BPR Buduran Purnama Delta Sidoarjo.

2. Literature Review

2.1 AYDA

Regulation of the financial services authority number 16/pojk.03/2014 regarding the assessment of asset quality of general banks Islamic and Islamic business units stating that AYDA is: "assets acquired by Bank, either through auctions or in addition to the auction based on voluntary transfer by the debtor or based on the power to sell outside of the auction of the collateral owner where the customer does not fulfill the obligations to the Bank".

Taking over of the assets of the debtor (AYDA) in the form of land and buildings should be done if the credit is entered into the category of bad credit. In practice the implementation of such AYDA carried out in several stages and involves various parties, especially banks with the debtor and / or the owners of land and buildings as collateral with the Security Right. AYDA is generally asset collateral according to the Banking Law, these assets can be obtained and buy part or all of the collateral, either through auctions or outside the auction based on voluntary transfer by the debtor if the debtor does not fulfill the obligations to the bank. The AYDA shall be disbursed as soon as possible or within a period of one (1) year.

2.2 WRITE OFF

is an administrative action taken by the Bank on receivables Bank that are not / are not billable. The administrative action is the elimination of bookkeeping intrakomtabel then recorded ekstrakomtabel. Write-off of receivables does not lead to abolition / elimination of the Bank's right to collect against the debtor. (<https://legalbanking.wordpress.com>)

Criteria of Write off

A receivable Bank or the debtor's obligations may be proposed for write-off if the collectability has been at a standstill class and meets the following criteria:

- 1) Business Debtor jammed.
- 2) Debtor has died and there are no heirs of third party who can resolve the credit.
- 3) The debtor is not known address / escape and no family party responsible for completing credit.

- 4) The owner of the collateral / guarantor is unable / unwilling to move the proposed settlement.
- 5) Printed collateral destroyed / decrease the value or the value has changed.
- 6) The debtor is declared bankrupt by the District Court.
- 7) The balance of the debtor's obligations have been recorded by KP2LN as a receivable state while not charged.
- 8) Internal collection efforts have been done to the fullest.
- 9) Source of repayment of the debtor and the other party do not exist.
- 10) Bad credit that is the compensation claims has been paid / rejected by the guarantee institution.

2.3 Credit

Law of the Republic of Indonesia No.10 Year 1998 regarding Banking, namely in Article 1, point 11 credit terms stated that "Credit is the provision of money or bills can be equated with it, based on agreements borrowing and lending between banks and other parties who require borrower to repay the debt after a certain period of time with interest".

Meanwhile, according to Sudirman (2013: 45) credit can be seen from several aspects, namely:

1. The purpose of the credit is to get the bank's profit and improves the public economic activities. The public economic activities are generally preceded by activities of the company with its function to meet community needs for products and services.
2. Functions of the credit is to improve the usability of money in the form of use as working capital by the company, improve traffic circulation and giro payments such as the establishment of a bank, and as a tool for equitable distribution of incomes.
3. The types of loans can be distinguished by their nature, namely with an agreement and without an agreement, according to its intended use, namely working capital credit, investment credit and consumption credit, according to the time period that is short-term loans, medium term and long term, according to which the guarantee is secured loan and without collateral and according kolektibilitasnya, namely performing loans, loans under supervision, substandard loans, doubtful loans and bad credit.

2.4 Bad Credit

Bad Credit that is the credit that the principal loan repayment and interest payments are in arrears have exceeded 270 days. Bad credits have the following criteria:

- a. There is a principal installment arrears that have exceeded 270 days.

- b. The operating loss is charged with a new loan.
- c. No assurance can be availed at fair value, both legally and in terms of market conditions.

Non Performing Loan (NPL) is one of the key indicators assess the performance of the functions of the Bank. Bank Indonesia (BI) through Bank Indonesia Regulation (PBI) No. 17/11 / PBI/2015 regarding the amendment of Bank Indonesia Regulation Number 15/15/PBI/2013 on statutory reserves commercial banks in rupiah and foreign currencies for a conventional bank says that the NPL ratio of total credit is the ratio between the number of Total Credit with quality of Not Smooth (KL), Doubtful (D) and Jammed (M) to Total Credit.

$$\text{NPL ratio of total credit : } \frac{\text{KL} + \text{D} + \text{M}}{\text{Total Loans (Outstanding)}} \times 100\%$$

2.5 BPR

According to Bank Indonesia stated that BPR is a Bank conducting conventional business or based on sharia principles in the actions does not provide services in payment traffic. BPR business activities are primarily intended to serve small businesses and communities in rural areas. The legal form BPR can be a Limited Liability Company (PT), Regional Company (PD), or a cooperative.

Services provided BPR are: (<http://kliping.mediabpr.com>)

1. Raise public funds in time deposits, savings and other forms or equivalent.
2. Give credit in the form of working capital credit, investment credit, and consumer credit.
3. Providing financing to customers based on the principle of profit sharing in accordance with the provisions stipulated in Government Regulation.
4. Placing funds in Bank Indonesia Certificates (SBI), time deposits, certificates of deposit and / or savings deposits at other banks.

3. Research Methods

3.1 Stages of research

This research is conducted in two phases, the first phase will be carried out research activities namely literature review and interviews as well as taking primary data reports nominative credit / arrears / bad credit held by BPR Buduran Delta Purnama Sidoarjo, then analyzed by calculating the contribution of AYDA and action of Write Off against the bad credit and NPL, the second stage carried out with qualitative interpretive approach. To obtain research results in line with expectations of researcher, the

activity is carried out by additional data collection is required, the study of literature, and using focus group discussion (FGD). FGD participants are the main directors and compliance directors, managers, credit admin, supervisor, account officer, remedial, and customers of BPR Buduran Purnama Delta Sidoarjo.

3.2 Research sites

Research is conducted at BPR Buduran Purnama Delta Sidoarjo, Jl. Garuda 379 Sidoarjo. phone (031) 8964180. BPR Buduran Delta Purnama uses AYDA and action of Write Off to deal with bad credit that exist at BPR. Thus BPR Buduran Purnama Delta Sidoarjo is suitable for use as an object of research related to AYDA and action of Write Off.

3.3 Observed Variables

In this study may explain the observed variables, namely:

- 1) a. AYDA
 - AYDA is assets acquired by Bank through auctions or in addition to the auction based on voluntary transfer by the debtor or by the power to sell outside of the auction of the collateral owner where the customer does not fulfill the obligations to the Bank.
- b. Write Off
 - an administrative action taken by the Bank on receivables Bank are not / can not be billable. The administrative action is the elimination of bookkeeping intrakomtabel then recorded ekstrakomtabel. Write-off of receivables does not lead to abolition / elimination of the Bank's right to collect against the debtor
- 2) Credit Loss
 - Bad Credit that is the credit that the principal loan repayment and interest payments are in arrears have exceeded 270 days. Bad Credits have the following criteria:
 - a. There is a principal installment arrears that have exceeded 270 days.
 - b. The operating loss is charged with a new loan.
 - c. No assurance can be availed at fair value, both legally and in terms of market conditions.

3.4 Research model

Research model is used in this study is shown in Figure 2 below :

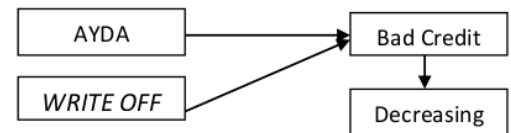


Figure 2. Research Model

3.5 Data collection technique

Data is collected by means of documentation, in-depth interviews, literature review and focus group discussion (FGD).

- a. Documentation
Documentation indicated by the ratio calculation on repossessed assets and Write Off in order to analyze the contribution of Implementation of AYDA and action of Write Off through as well action plan at BPR Buduran Purnama Delta Sidoarjo.
- b. In Depth Interview
In-depth interviews will be conducted as part of research with a qualitative approach. In depth interviews is conducted by interview structured and unstructured interviews to key informant previously defined (Moleong, 2007). In depth interviews is conducted to determine the factors that cause the implementation of AYDA and action of Write Off and action plan for the settlement of bad credit at BPR Buduran Purnama Delta Sidoarjo.
- c. Study Review
Study literature used to collect secondary data, by browsing the Internet, visit the library, books and other resources that can add references researchers. This literature study is important because it is still not many journals and books that discussed the foreclosed assets and actions Write Off.
- d. Focus Group Discussion (FGD)
Focus Group Discussion (FGD) is used to determine the factors that cause the implementation of repossessed assets and actions Write Off and action plan for the completion of bad credit at BPR Buduran Purnama Delta Sidoarjo. FGD done in a forum that invited the parties involved in BPR Director and Director of Compliance as a major policy breakers, Manager, Credit Admin Staff, Supervisor, Account Officer, Remedial, and Customer of BPR Buduran Purnama Delta Sidoarjo. The researcher provides questions and informants to speak freely and avoids domination the talking done by one of the informants who joined in this FGD method, then the researcher documents the activities and records activities.

3.6 Data analysis technique

a. Quantitative Approach

Data analysis techniques used in this study, using the ratio data nominative credit / arrears / bad credit at BPR Buduran Purnama Delta Sidoarjo.

b. Qualitative Approach

This research is qualitative interpretive where the research is a systematic inquiry, based on knowledge of the properties rather than events or circumstances with a view to establishing the factors of cost or finding new understandings in developing new methods. Analysis done from the beginning to the end of the research is a qualitative narratives obtained from FGD later in traskrip. From the available data, the researcher analyzes and interpretes in accordance with the interests of the researcher. Data obtained from the FGD results will be grouped into categories of theme and answer the problem formulation in this study. It is expected to provide the appropriate data regarding the settlement of bad credit through the contribution of AYDA and action of Write Off at BPR Buduran Purnama Delta Sidoarjo.

4. Results And Discussion

According to analysis done by the researcher it can show the results that have been obtained as follows:

- a. Completion of Bad Credit Through contribution of AYDA and action of Write Off at BPR Buduran Purnama Delta Sidoarjo.
The problems that occurred in this study are the customer / debtor is unable to make payments and result in bad credit, meaning that the debtor is no longer able to meet the obligations as stipulated in the loan agreement between the debtor and the bank (lender), BPR can perform the completion of bad credit through AYDA and action of Write Off at BPR Buduran Delta Sidoarjo Purnama can be shown in table 1 below:

Table. 2. Report of Nominative credit / arrears / bad credit of Customer of BPR Buduran Purnama Delta Sidoarjo

No	Collectability	Plafond	Total Credit / Outstanding
1	Smooth	49.044.500.000	38.257.984.837
2	Not smooth	1.271.500.000	458.752.200
3	Doubtful	1.482.800.000	910.492.250
4	Jammed	1.712.000.000	921.428.450
TOTAL			40.548.657.737

Source: nominative credit / arrears / bad credit 2016

According to the table 2 above, we can know the ratio of Non Performing Loan (NPL) is as follows:

$$\text{Non Performing Loan (NPL)} : \frac{\text{KL} + \text{D} + \text{M}}{\text{x 100\%}}$$

$$\begin{array}{r} \text{Total} \quad \text{Credit} \\ \text{(Outstanding)} \\ : \quad 458.752.200 \quad + \\ 910.492.250 + 921.428.450 \quad \text{x 100\%} \end{array}$$

40.548.657.737

$$: \quad 2.290.672.900$$

x 100%

40.548.657.737

$$: \quad 0,0564919538 \quad \text{x 100\%}$$

: 5.65 %

Based on the analysis above can be explained that the result of the settlement of non-performing loan as a whole before it is done AYDA and action of Write Off obtains the value of NPL by 5.65%, so BPR Buduran Delta Moon Sidoarjo can be said to be unhealthy category because it is still above 5% in which according to Bank Indonesia Regulation Number 6/10/PBI/ 2004 dated 12 April 2004 regarding the Rating System for Level of Health of Commercial banks, the higher the value of NPL (above 5%), the bank is not healthy.

Credit committee BPR Buduran Delta Moon performs AYDA policies and action of Write off intended to end the bad credit. The completion report of Foreclosed collaterals (AYDA) and action of Write Off at BPR Buduran Purnama Delta Sidoarjo can be shown in Table 3 and Table 4 below:

Table 3. Completion Report of Bad Credit through AYDA at BPR Purnama Buduran Delta Sidoarjo

No	Name	Account Number	Outstanding	Address
1	Muji Burarahman	01.72.003330.03	36.970.000	Jatisari RT.03/01 Mergosari Tarik Sidoarjo
2	H.Khoirur R	01.71.007682.01	75.000.000	Wates Village RT.01/01 Kedensari Tanggulangin Sidoarjo
3	Slamet	01.72.007589.03	49.000.000	Karangploso Village RT.05/04 Gelang Tulangan Sidoarjo
4	Hari Subagiyo	01.72.004066.02	23.670.000	Pajaran Selatan RT.20/05 Mliporowo Tarik Sidoarjo
5	Asobah Achmad,SH	01.72.007610.01	580.000.000	Betek Selatan Village RT.02/01 Betek Mojoagung Jombang
6	Semi Tumaliang,ST	01.72.007211.01	200.000.000	Gemurung Rt.01/05 Gedangan Sidoarjo
7	Kasih Suhardono,SH	01.72.004590.01	42.213.000	Tenggulunan RT.04/02 Candi Sidoarjo
8	Supaat	01.72.004458.01	38.000.000	Kedungbocok Kulon RT.08/04 Kedungbocok Tarik Sidoarjo
9	Afri Thaib	01.73.004555.02	77.330.000	Griya Permata Hijau Blok C-06 Wedoro Klurak Candi Sidoarjo
10	Ardiasah	01.72.007338.01	74.933.000	Perum Candiloka Blok F-1/12 Ngampelsari Candi Sidoarjo
11	Moh. Abdul Munir	01.72.006482.03	54.000.000	Mlagi Village RT.18/06 Ngaban Tanggulangin Sidoarjo

12	Luntoro	01.72.003242.02	33.000.000	Waruberon RT.04/01 Balongbendo Sidoarjo
13	Abdul Hadi	01.72.004590.01	2.333.000	Jl.Kenongo RT.06/02 Rangkahkidul Sidoarjo
14	Moch. Budi Hariyanto	01.71.004687.01	3.780.000	Sidomulyo RT.01/01 Buduran Sidoarjo
15	Mujiono	01.72.004884.02	4.350.000	Wonokasian RT.12/04 Wonoayu Sidoarjo
16	Budi Kasiono	01.71.005942.02	500.000	Pandean RT.09/01 Banjarkemantren Buduran Sidoarjo
TOTAL AYDA			515.859.000	

Source: Data AYDA BPR Buduran Purnama Delta Sidoarjo 2016

According to the table 3 shows the completion of bad credit through AYDA at BPR Purnama Buduran Delta Sidoarjo amounted to Outstanding 515.859.000

originally amounted to 921.428.450, so that the total collectibility of bad credit after AYDA amounted to 405.569.450.

Table 4. Completion Report of Bad Credit through action of Write Off at BPR Buduran Purnama Delta Sidoarjo

No	Name	Account Number	Outstanding	Plafond
1	M suroso EB	87621722	1.375.000	1.500.000
2	Achmad Khusni Yasak	87620344	1.000.000	1.000.000
3	Benny yulianto	87618142	3.161.000	3.500.000
4	Bambang agus triyono	87620351	2.500.000	6.000.000
5	Jeni Indrawati	87619278	1.350.000	4.000.000
6	Sunariyo	87621082	3.140.000	6.000.000
7	Rahayu Zulaicha	87620694	2.915.000	5.000.000
8	Bambang Sugiyantoro	87619878	5.270.000	5.500.000
TOTAL Write Off			20.711.000	

Source: Data Write Off BPR Buduran Purnama Delta Sidoarjo 2016

According to the table 3 shows the completion of bad credit through AYDA at BPR Purnama Buduran Delta Sidoarjo amounted to Outstanding 20.711.000 originally amounted to 921.428.450, so that the total collectibility of bad credit after it is done AYDA and action of Write Off amounted to 384.858.450

Table 5. Report nominative credit / arrears / bad credit of Customer of BPR Buduran Purnama Delta Sidoarjo, after it is done AYDA and action of Write Off

No	Collectability	Plafond	Total Credit / Outstanding
1	Smooth	49.044.500.000	38.257.984.837

2	Not smooth	1.271.500.000	458.752.200
3	Doubtful	1.482.800.000	910.492.250
4	Jammed	1.712.000.000	384.858.450
TOTAL			40.012.087.737

Source: Nominative credit / arrears / bad credit after AYDA and Write Off 2016

According to the table 5 above, we can know the ratio of Non Performing Loan (NPL) changes due to total credit with the collectibility of bad credit has undergone changes due to AYDA and action of Write Off, so the NPL BPR Buduran Purnama Delta Sidoarjo is as follows:

Non Performing Loan (NPL) : $\frac{KL + D + M}{x 100\%}$

(Outstanding) $\frac{\text{Total Credit}}{x 100\%}$

$$\frac{910.492.250 + 384.858.450}{40.012.087.737} \times 100\% = \frac{458.752.200}{1.754.102.900} \times 100\%$$

40.012.087.737

$\times 100\%$: 1.754.102.900

40.012.087.737

: 0,0438393245
x 100%
: **4.38 %**

The analysis results show the completion of bad credit through the contribution of AYDA amounted to Outstanding 515.859.000 and action of Write Off amounted to Outstanding 20.711.000 at BPR Buduran Purnama Delta Sidoarjo with total outstanding 536.570.000 which contributed for 58.23% of Outstanding of Bad Credit amounted to 921.428.450. The Foreclosed collaterals (AYDA) and action of Write Off participate contributing the settlement of non-performing loan (NPLs) amounted to 1.27% (from NPL 5.65% to 4.38 %).

Based on the analysis above, the researcher presents the results of the settlement of bad credit through the contribution of AYDA and action of Write Off followed by the Action Plan undertaken by BPR Buduran Delta Sidoarjo Purnama as follows:

No	Name	Account Number	Action Plan
1	Muji Burarahman	01.72.003330.03	Debtor removed to the factory of PT. Tjiwi Kimia, atm can not be used again, will be settled from the sale of land in the outer islands, it is decided by the credit settlement with AYDA
2	H.Khoirur R	01.71.007682.01	Debtor does not have good faith in installments, it is evident from the beginning there is no installments, credit settlement decided by AYDA
3	Slamet	01.72.007589.03	Debtor does not always fulfill the promise to complete the current loan installment maturing, hard to find, last met on Wednesday, 2/18/15, appointments will be finalized dated 02/21/2015, but at the promised date debtor broken a promise, it is decided credit settlement with AYDA
4	Hari Subagiyo	01.72.004066.02	Debtor in the layoff of PT. Tjiwi Kimia, the debtor is divorced by his wife, the debtor goes out of Java, parents are not aware of the existence, the last visit date 11/17/2014 and met with the parents, it is decided by the credit settlement with AYDA
5	Asobah Acmad,SH	01.72.007610.01	Debtor does not fulfil the promise. BPR does auction process, as well as asset sales process by seeking potential buyers. BPR also puts a notice

			on sale of assets, decided by credit settlement with AYDA
6	Semi Tumaliang, ST	01.72.007211.01	Debtor runs away, sells assets by seeking potential buyers by offering to the public, it is decided by the credit settlement with AYDA
7	Kasih Suhardono, SH	01.72.004590.01	Uncooperative debtor in settlement of obligations, always does not fulfil the promise when encountered, it is decided by the credit settlement with AYDA
8	Supaat	01.72.004458.01	Uncooperative debtors in settlement of obligations, always does not fulfil the promise when encountered, it is decided by the credit settlement with AYDA
9	Afri Thaib	01.73.004555.02	Cooperative Debtor, but the company drops and the debtor wife are seriously ill, it is decided by the credit settlement with AYDA
10	Ardiasah	01.72.007338.01	The Debtor Business is bangkrut and uncooperative, it is decided by the credit settlement with AYDA
11	Moh. Abdul Munir	01.72.006482.03	The last process has existed the settlement of the obligation dated 17/02/2015 there are approximately 8 million, but after that the debtor does not fulfil the promises, the business of Debtor is bangkrut and uncooperative, it is decided by the credit settlement with AYDA
12	Luntoro	01.72.003242.02	Debtor is unable to repay because of the loss of a job, it is decided with the credit settlement with AYDA
13	Abdul Hadi	01.72.004590.01	The debtor's business has not run, repayment awaiting funding from the project, but the debtor break a promise, it is decided by the credit settlement with AYDA
14	Moch. Budi Hariyanto	01.71.004687.01	Debtor only as the name of, the brother-in-law who borrows the credit and the conditions is seriously ill, there is no ability to pay, is decided by the credit settlement with AYDA
15	Mujiono	01.72.004884.02	Dated 20/03/2014 meeting the debtor, the promise to pay the money payday of his son, but broken promises, decided by the credit settlement with AYDA
16	Budi Kasiono	01.71.005942.02	Visits dated 29/09/2012 can not pay off but want to pay for 1x installment, but retrenched husband, debtor does not fulfil the promise and uncooperative, it is decided by the credit settlement with AYDA
17	M suroso EB	87621722	Realization date of March 14, 2011, only the installments is paid, done the process of AYDA is

			not successful and performed action of Write Off
18	Achmad Khusni Yasak	87620344	Realization date of January 15, 2010, the Debtor runs away, AYDA is not successful and done action of Write Off
19	Benny yulianto	87618142	Realization date of October 6, 2008, the Debtor performs once payment, AYDA is not successful and done action of Write Off
20	Bambang agus triyono	87620351	Realization date of January 18, 2010, the Debtor runs away, AYDA is not successful and done action of Write Off
21	Jeni Indrawati	87619278	Realization date of March 31, 2009, the Debtor runs away, AYDA is not successful and done action of Write Off
22	Sunariyo	87621082	Realization Date of September 8, 2010, the Debtor is bankrupt, AYDA is not successful and done action of Write Off
23	Rahayu Zulaicha	87620694	Realization date of April 22, 2010, the Debtor runs away, AYDA is not successful and done action of Write Off
24	Bambang Sugiyantoro	87619878	Realization date of August 21, 2009, the Debtor does not pay at all, the debtor dies and there is no heirs of the third party to complete the credits so that it is done action of Write Off

b. Factors leading to the Completion of Bad Credit through AYDA, among others:

- a. Taking over of the assets of the debtor (AYDA) in the form of land and buildings should be done if the credit is entered into the category of bad credit
- b. The debtor does not have the ability to pay
- c. The loss of Debtors' job
- d. Debtors are always broken and uncooperative in payments
- e. There is no good faith in payment
- f. Debtor is just as the name, and the credit users are unknown whereabouts.

c. Factors leading to the completion of bad credit through action of Write Off, among others:

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- a. The debtor's business is a standstill.
- b. The debtor has died and there is no heirs of the third party who can resolve the credit.
- c. Debtor is unknown the address / escape and no family party who is responsible for completing credit.
- d. The owner of the collateral is disappear / decrease the value or the value has changed
- e. The debtor is declared bankrupt by the District Court

- f. Liability balances of Debtor has been noted by KP2NL as the accounts of the State which while not charged.
- g. Internal collection efforts has been done to the fullest.
- h. Sources of return of the Debtor and the other party does not exist
- i. Bad Credit which the demands of compensation has been paid / rejected by the guarantee institution.

5. Conclusion And Suggestion

5.1 Conclusion

Based on the analysis above it can be concluded that the result of the completion of bad credit through the contribution of AYDA and action of Write Off at BPR Buduran Purnama Delta Sidoarjo amounted to Outstanding which is contributed for 58.23% of Outstanding of Bad Credit amounted to 921.428.450. AYDA and action of Write Off participate contributing settlement of non-performing loan (NPLs) amounted to 1.27%.

Factors that cause the settlement of bad credit through AYDA conducted by BPR Buduran Delta Purnama Sidoarjo as follows: Acquisition of assets of the debtor (AYDA) in the form of land and buildings

should be done if the credit is entered into the category of bad credit, the Debtor does not have the ability to pay, loss of Debtor's job, Debtor always does not fulfil the promise and uncooperative in payment, there is no good faith in payment, the debtor is just as the name and the credit users are unknown whereabouts.

Factors leading to the completion of bad credit through action of Write Off, among others: debtor's business is jammed, the Debtor has died and there is no heirs of the third party to resolve the credit, the Debtor is unknown address / escape and no family party who is responsible for completing his credit, the owner of collateral is disappear / decrease the value or the value has changed, the Debtor is declared bankrupt by the District Court, Liability balance of Debtors have been recorded by KP2NL as the accounts of the State which while not charged, efforts of billing intern has been done optimally, Sources of return of Debtor and the other party does not exist, bad credit of compensation claims has been paid / rejected by the guarantee institution.

5.2 Suggestion

Based on the conclusions above, the researcher can provide advice to BPR to better conduct prudential banking principles in providing credit so avoiding from the bad credit. As for other researcher suggested to add a variable in addition to AYDA and action of Write Off for the completion of bad credit.

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