

Laporan SLIK OJK

ARTHA FIMA JAYA PT | NIK -
Diekspor pada 01/06/2026 16:43

Metadata Laporan

| | | | |
|---------------|------------------------------|----------------|--------------------------|
| Nama File | NPWP_0813994183646000.txt | Nomor Laporan | 717/IDEB/0104620125/2026 |
| Tanggal Hasil | 06/04/2026 11:10 | Tanggal Upload | 2026-04-06 06:49:54 |
| Status Bagian | Lengkap (1/1 bagian terbaca) | | |

Identitas Debitur

| | | | |
|-----------|--|--------------------|------------------|
| Nama | ARTHA FIMA JAYA PT | Tempat / Tgl Lahir | - |
| Alamat | JL BASUKI RAHMAD RT 2 RW 1 MARGOMULYO NGAWI | Kota | Kab. Ngawi |
| Pekerjaan | - | Tgl Permohonan | 06/04/2026 11:10 |

| | | |
|---|---|-------------------------------|
| Plafon Total Rp 2.248.050.000 | Baki Debet Total Rp 1.854.300.000 | Kualitas Terburuk 1 |
|---|---|-------------------------------|

Analisa Kelayakan Pengajuan Pembiayaan Baru

| LAYAK Skor: 90/100 | Faktor Penilaian: [OK] Riwayat kolektibilitas lancar (Kol 1 / belum ada fasilitas) [OK] Semua fasilitas aktif berkualitas lancar [OK] Jumlah fasilitas aktif: 3 (wajar) [!] Utilisasi fasilitas aktif tinggi (82%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|------------|----------|-------|-------|-------|------------|----------|---|---|---|---|---------------------------|-------|-------|----------------|---|---|-------------|---|---|-----------------------|---|---|-------------------|---|---|---------------|---|---|--|
| <table><thead><tr><th>3</th><th>0</th><th>0</th><th>Kol 1</th></tr><tr><th>Aktif</th><th>Lunas</th><th>Bermasalah</th><th>Terburuk</th></tr></thead><tbody><tr><td>3</td><td>0</td><td>0</td><td>1</td></tr></tbody></table> <table><thead><tr><th>Distribusi Kolektibilitas</th><th>Total</th><th>Aktif</th></tr></thead><tbody><tr><td>Kol 1 - Lancar</td><td>3</td><td>3</td></tr><tr><td>Kol 2 - DPK</td><td>0</td><td>0</td></tr><tr><td>Kol 3 - Kurang Lancar</td><td>0</td><td>0</td></tr><tr><td>Kol 4 - Diragukan</td><td>0</td><td>0</td></tr><tr><td>Kol 5 - Macet</td><td>0</td><td>0</td></tr></tbody></table> <p>Profil kredit relatif baik berdasarkan data SLIK yang tersedia.</p> | 3 | 0 | 0 | Kol 1 | Aktif | Lunas | Bermasalah | Terburuk | 3 | 0 | 0 | 1 | Distribusi Kolektibilitas | Total | Aktif | Kol 1 - Lancar | 3 | 3 | Kol 2 - DPK | 0 | 0 | Kol 3 - Kurang Lancar | 0 | 0 | Kol 4 - Diragukan | 0 | 0 | Kol 5 - Macet | 0 | 0 | Rekomendasi: → Kurangi outstanding/baki debet agar rasio utilisasi lebih sehat sebelum pengajuan. Utilisasi kredit aktif: Rp 1.854.300.000 dari Rp 2.248.050.000 (82%) <i>Analisa ini bersifat indikatif berdasarkan data SLIK dan tidak merupakan keputusan resmi lembaga keuangan.</i> |
| 3 | 0 | 0 | Kol 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aktif | Lunas | Bermasalah | Terburuk | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 0 | 0 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Distribusi Kolektibilitas | Total | Aktif | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 1 - Lancar | 3 | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 2 - DPK | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 3 - Kurang Lancar | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 4 - Diragukan | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 5 - Macet | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Fasilitas Pembiayaan (3 data)

| No | Kreditur | Jenis Penggunaan | Akad Awal | Jatuh Tempo | Plafon Awal | Plafon (Rp) | Baki Debet (Rp) | Margin/Suku Bunga | Keterangan Restruk | Kol | Status |
|----|----------|------------------|-----------|-------------|-------------|-------------|-----------------|-------------------|--------------------|-----|--------|
|----|----------|------------------|-----------|-------------|-------------|-------------|-----------------|-------------------|--------------------|-----|--------|

| | | | | | | | | | | | |
|---|--|-------------|------------|---------|---------------|---------------|---------------|-----|---|---|--------------------|
| 1 | PT Bank Perekonomian Rakyat Syariah Dana Amanah Surakarta | Modal Kerja | 30/04/2027 | 02/2026 | 1.600.000.000 | 1.916.800.000 | 1.580.800.000 | 32 | - | 1 | Fasilitas Aktif |
| 2 | PT Bank Perekonomian Rakyat Syariah Dana Amanah Surakarta | Modal Kerja | 30/04/2027 | 02/2026 | 125.000.000 | 149.750.000 | 123.500.000 | 32 | - | 1 | Fasilitas Aktif |
| 3 | PT Bank Perekonomian Rakyat Syariah Dana Amanah Surakarta | Modal Kerja | 26/04/2027 | 02/2026 | 150.000.000 | 181.500.000 | 150.000.000 | 632 | - | 1 | Fasilitas Aktif |