Implementation of Kanorayang Customary Sanctions Imposed on Village Credit Institution Treasurers Kedewatan Traditional Village Ubud District, Gianyar

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ABSTRACT

Given the increasingly urgent need for capital for rural communities, the local government, especially the Bali Provincial Government, has begun to develop financial institutions in rural communities known as Village Credit Institutions (LPD). The formulation of the problem in this study is: How is the Process of Implementing Kanorayang Sanctions by the Kedewatan Traditional Village, Ubud District, Gianyar Regency related to the Misappropriation of Customer Funds of the Kedewatan Traditional Village, Ubud District, Gianyar Regency and What steps were taken by the Head of Kedewatan Traditional Village, Ubud District, Gianyar Regency after the Kanorayang Sanction Decision. The type of research used by the author is empirical legal research. The conclusion of this study is as folLaws: The process of implementing Kanorayang sanctions by the Kedewatan Traditional Village, Ubud District, Gianyar Regency related to the Misappropriation of Customer Funds from the Village Credit Institution (LPD) of the Kedewatan Traditional Village, Ubud District, Gianyar Regency, which began with the financial report of the Village Credit Institution (LPD) reporting that the funds of the Village Credit Institution (LPD) of the Kedewatan Traditional Village, Ubud District, Gianyar Regency that were deposited in the Gianyar BPD were around 10 billion, after being investigated, it turned out that I Nyoman Ribek Adiputra admitted to using the LPD funds personally. The steps taken by the Bendesa of the Kedewatan Traditional Village, Ubud District, Gianyar Regency, included conducting an internal audit by the LPD, found irregularities and providing solutions to the LPD treasurer but were not implemented and finally at the time of the marriage of his son, I Nyoman Ribek Adiputra, was not given customary facilities and the status of his house was confiscated.

Keywords: Misappropriation of Customer Funds, Village Credit Institutions, Kanorayang Customary Sanctions

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1. INTRODUCTION

The existence of LPD is currently very positive for the development of the

village economy. LPD is a financial institution owned by Desa Pakraman which has developed, providing social, economic and cultural benefits to its

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members, so that in the future it needs to be continuously fostered, its performance improved, and its existence preserved. The establishment of the Village Credit Institution (LPD) cannot be denied as a necessity, considering that access to obtain credit through bank financial institutions is very limited. In order to support the smooth development and economy in rural areas and improve the life of the Pakraman village with all its aspects, the presence of the Village Credit Institution (LPD) can strengthen the finances of Desa Pakraman, because the Village Credit Institution (LPD) is engaged in the field of savings and loans like banking. (Jaya, MC (2015).

As regulated in the provisions of Article 7 paragraph (1) of regional regulation Number 8 of 2002 concerning Village Credit Institutions (LPD) as financial institutions of the Traditional Village, they have a field of business, namely receiving/collecting funds from village residents in the form of the community, then the Village Credit Institution (LPD) distributes these funds back to the community in the form of credit.

Basically, credit is given by creditors to anyone who has the ability to repay on the condition that a debt agreement is made between the creditor and the debtor (Gunawan Widjaja and Ahmad Yani, 2000:1).

According to Hilman Hadikusuma, "In Customary Law, what is meant by interest is loan interest, so Customary Law does not recognize negligence interest as regulated in Article 1250 of the Civil Code" (Hilman Hadikusuma, 2000:70).

In the Village Credit Institution, to guarantee the repayment of credit, credit above Rp. 450,000.00 must use collateral and credit assessment at the Village Credit Institution is not so strict because if the credit taker does not fulfill the obligation, customary sanctions can be imposed. (Darsana IB, 1993)

For example, the case that occurred in the LPD of Kedewatan Traditional Village, Ubud District, Gianyar Regency, where there was a case of misappropriation of customer funds in the LPD of Kedewatan Traditional Village, Ubud District, Gianyar Regency, where the LPD treasurer on behalf of I Nyoman Ribek Adiputra misappropriated the use of LPD funds (personally) and the Paruman of the Traditional Village imposed customary sanctions in the form of kanorayang on the LPD treasurer on behalf of I Nyoman Ribek Adiputra and his family who did not receive services from the Traditional Prajuru and were not alLawed to use customary facilities.

Credit takers must already be familiar with the Awig-Awig and Perarem of the Traditional Village which regulate credit at the Village Credit Institution, therefore "Awig-Awig as a legal basis at the Traditional Village level must be socialized not only at the Prajuru Desa level but must also reach the krama level (Sam, 1999:7).

Settlement of bad debts at the Village Credit Institution is not the same as settlement through the customary village council with the implementation of sanctions from the Awig-Awig of the Kedewatan Traditional Village, Ubud District, Gianyar Regency, both written and unwritten.

2. RESEARCH METHODS

The type of research used in this study is empirical research. The nature of the research consists of exploratory research. descriptive research explanatory research. This study uses descriptive research, namely in this study the researcher found a problem that in the LPD Desa Adat Kedewatan, Ubud District, there was an alleged misappropriation of LPD funds by Treasurer I Nyoman Ribek Adiputra and the Management Employees of the LPD Desa Adat

Kedewatan, Ubud District. The data used in this study are primary data and secondary data. Primary data is data obtained directly from the first source in the field, namely from respondents and informants. Secondary data is data sourced from library research, namely data obtained not directly from the first source, but from data that has been documented in the form of legal materials (Soerjono Soekanto, 2007).

Legal materials consist of primary legal materials, secondary legal materials, and tertiary legal materials. The legal materials used in this study include: 1) Primary legal materials, namely binding legal materials, in this study consist of legislation, namely: Bali Provincial Regulation Number 3 of 2017 concerning Village Credit Institutions, Bali Provincial Governor Regulation Number 44 of 2017 concerning Implementing Regulations of Bali Provincial Regulation Number 3 of concerning Village 2017 Credit Institutions, and Bali Provincial Regulation Number 4 of 2019 concerning Traditional Villages in Bali. Secondary legal materials are in the form of all publications on law that are not official documents. Publications on law include textbooks. legal dictionaries. legal journals, and commentaries on legal decisions. Data collection techniques used in this study are: interviews and observations

3. RESULT AND DISCUSSION

1. The Process of Applying Kanorayang Sanctions by the Kedewatan Traditional Village, Ubud District, Related to Misappropriation of Customer Funds from the Kedewatan Village Credit Institution, Ubud District, Gianyar Regency

The decisions taken in the paruman tend to be lighter than the norms contained in the Awig-Awig of the Traditional

Village or the Perarem of the Traditional Village. The process of implementing the kanorayang sanction by the Kedewatan Ubud Traditional Village, begins with a chronology told or recorded by the Head of Saba of the Kedewatan Ubud Traditional Village, I Wayan Tagel Arjana, namely as folLaws:

From the existing data, the Village Credit Institution (LPD) of Kedewatan Ubud Traditional Village was established in 1994 in accordance with the letter of appointment of the Regent of Gianyar Number: 10 of 1994 dated January 17, 1994 with the folLawing management composition:

- a. Chairman: I Wayan Mendrawan
- b. Secretary: Drs. I Made Daging Palguna
- c. Cashier/Treasurer: I Nyoman Ribek Adiputra

In 2018, the Kedewatan Traditional Village Management was inaugurated with the Traditional Village Head I Nyoman Sudiana. Since the newly inaugurated Prajuru/Customary Village Head, they have often received complaints & complaints from residents or customers of the Kedewatan Village Credit Institution (LPD) regarding the difficulty of withdrawing or taking savings money from the Kedewatan Village Credit Institution (LPD).

Based on the complaint/complaint, then Bendesa Adat Kedewatan I Nyoman Sudiana as the examiner (examiner or supervisor of the Kedewatan Village Credit Institution (LPD) asked about the truth of the customer information and also the financial condition of the Kedewatan Village Credit Institution (LPD) to the Head of the Kedewatan Village Credit Institution (LPD) Jro Mangku I Wayan Mendrawan, the answer of the Head of the Kedewatan LPD was that the financial condition of the Kedewatan Village Credit Institution (LPD) was in good and healthy condition.

In the 2019 financial report, the Kedewatan Village Credit Institution (LPD) Management reported that there were funds from the Kedewatan Village Credit Institution (LPD) that were deposited in the Gianyar BPD of around 10 billion, then the Kedewatan customary village head or Bendesa Adat checked the Gianyar BPD Bank but it was discovered that the Kedewatan Village Credit Institution (LPD) account at the Gianyar BPD had a balance of only around Rp. 21,000,000,-

In January 2020, the Kedewatan Customary Council requested that the (Village Credit LPLPD Institution Empowerment Institution) of Gianyar Regency conduct an audit of the financial condition of the Village Credit Institution (LPD) of Kedewatan Customary Village and found alleged irregularities in the use of funds from the Kedewatan Village Credit Institution (LPD) according to the balance sheet as of January 29, 2020 amounting to IDR 11,584,614,410 (Eleven billion five hundred eighty-four million six hundred and fourteen thousand four hundred and ten rupiah).

On that occasion, I Nyoman Ribek admitted to having used the funds of the Kedewatan Village Credit Institution (LPD) personally and on January 30, 2020, the LPD Treasurer on behalf of I Nyoman Ribek Adi Putra promised to return the funds used with a deadline from January 2020 to March 30, 2020 and a statement letter was made signed by the Chairperson and Treasurer of the Kedewatan Village Credit Institution (LPD).

In March 2020, as per the deadline given to I Nyoman Ribek Adiputra, he could not return the funds (debt) from the Kedewatan Village Credit Institution (LPD) that he had used. Then, 1 Nyoman Ribek Adiputra submitted 2 land certificates (personal assets) to the Kedewatan Village Credit Institution (LPD) to be used as collateral, then the use of these funds was used as I Nyoman Ribek

Adiputra's debt to the Village Credit Institution (LPD) of Kedewatan Traditional Village.

In December 2020, the Kedewatan Traditional Leaders intended to withdraw the death benefit funds belonging to Kedewatan residents that were stored in the Kedewatan Village Credit Institution (LPD) (around 1 billion) which would be used for mass cremation costs, but the disbursement experienced problems (the disbursement was interrupted) where the management of the Kedewatan Village Credit Institution (LPD) argued that they could not withdraw large amounts of funds from the Gianyar Regional Development Bank (BPD).

In December 2021, the Kedewatan Traditional Village built the Tenten market using funds belonging to the Kedewatan Traditional Village which were stored in the Kedewatan Village Credit Institution (LPD), but again the disbursement experienced problems (the disbursement was hampered or the Kedewatan Village Credit Institution (LPD) seemed to have no money), then the Prajuru or Bendesa Adat asked about the financial condition of the Kedewatan Village Credit Institution (LPD) and the problem of the alleged use of funds of around 11.5 billion to the Chairperson and Treasurer of Kedewatan Village Credit Institution (LPD). They were still answered that they were in good and healthy condition and the money was in the Gianyar Regional Development Bank (BPD), but after checking with the Gianyar Regional Development Bank (BPD), there was no money as stated by the Chairperson and Treasurer of the Kedewatan Village Credit Institution (LPD).

Since the beginning of 2022, the Kedewatan Customary Council has been looking for more in-depth information and initial investigations related to the financial condition of the Village Credit Institution (LPD) of Kedewatan Customary Village, so it is suspected that there are major

problems with the financial management of the Kedewatan Village Credit Institution (LPD) and Treasurer I Nyoman Ribek Adiputra has not returned the use of funds of around 11.5 billion.

From the results of supervision and inspection by the Kedewatan customary officials, it was found that there were irregularities in the financial condition report of the Kedewatan Village Credit Institution (LPD), such disbursement of credit funds of 100 million and above without the knowledge of the Traditional Village Head (panuriksa) or accompanied by collateral as per existing regulations and it is suspected that there were many fictitious credit expenditures made by the management and employees of the Kedewatan Village Credit Institution (LPD).

With the findings, the Head of Kedewatan Traditional Village as the Panureksa is still making efforts to family approach the ask for to accountability from the Head and Management of the Kedewatan Village Credit Institution (LPD) so that this problem does not arise in the Traditional Village Assembly, however. Head/Management continues to convey that the financial condition of the Kedewatan Village Credit Institution (LPD) is administratively in good and healthy condition and is not afraid if this problem is brought to the Great Assembly of the Traditional Village.

On May 20, 2022, a Great Paruman of Kedewatan Traditional Village was held at Wantilan Pura Dalem Swargan Kedewatan in order to discuss the accountability ofthe financial management of the Village Credit Institution (LPD) by the Management of the Kedewatan Village Credit Institution (LPD) and in the paruman, the Chairperson of the Management continued to convey that administratively the financial report of the Kedewatan Village Credit Institution (LPD) was in good condition, however, from the report and findings of the Traditional Village inspection team, it was conveyed that there were allegations of irregularities in the use of Village Credit Institution (LPD) funds (personally) by Treasurer I Nyoman Ribek Adiputra and the management or employees of the Kedewatan Traditional Village Credit Institution (LPD). Then the Kedewatan Traditional Village (according to the results of the paruman) gave time to I Nyoman Ribek Adiputra and other management or employees of Kedewatan Village Credit Institution (LPD) to return the funds of the Kedewatan Village Credit Institution (LPD) that were used personally until June 30, 2022.

The time limit given by Kedewatan Traditional Village, then the Management and employees of the Kedewatan Village Credit Institution (LPD) submitted several certificates (personal assets) as collateral for the settlement (personal use) of their debts at the Kedewatan Village Credit Institution (LPD), While I Nyoman Ribek Adiputra had absolutely no good intentions to return the funds (debts) of the Kedewatan Village Credit Institution (LPD) that he used, even 2 land certificates that were used as collateral (March 2020) have been taken from the Kedewatan Village Credit Institution (LPD) Safe to be used as bank (collateral for collateral credit applications).

On June 15, 2022, the Traditional Village had time to communicate with the extended family of the Village Credit Institution (LPD) Treasurer on behalf of I Nyoman Ribek Adiputra to return the funds used according to the specified time.

On July 9, 2022, at the Wantilan Pura Dalem Swargan, Kedewatan Traditional Village, the Kedewatan Traditional Village's grand meeting was again held to discuss the issue of the deadline for the return of funds by the management of the Kedewatan Village Credit Institution (LPD), where in the grand meeting I

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Nyoman Ribek Adiputra still did not have the good intention to pay off/return the use of funds from the Kedewatan Traditional Village's Village Credit Institution (LPD), so the Kedewatan Traditional Village decided to impose customary sanctions on the Chairperson of the Kedewatan Village Credit Institution (LPD) Jro Mangku Wayan Mendarawan and Treasurer I Nyoman Ribek Adiputra, namely as folLaws:

Imposing customary sanctions (Kanorayang) on the Treasurer of the Village Credit Institution (LPD) on behalf of I Nyoman Ribek Adi Putra and his family not to receive services from customary officials and not to be alLawed to use customary facilities.

The Kanorayang sanction against I Nyoman Ribek Adiputra is temporary and is given a period of 1 Balinese month plus 3 days (38 days), however, if within the above period the person concerned cannot return the funds (debt), assets will be confiscated (confiscation).

Temporarily suspend the Head of the Kedewatan Village Credit Institution (LPD) Jro Mangku Wayan Mendrawan as the caretaker of the Prajapati Temple of Kedewatan Traditional Village until the process of resolving the problems of the Village Credit Institution (LPD)

The Traditional Village formed a special committee for the Kedewatan Village Credit Institution (LPD) with Dewa Widnya as its Chair to supervise and investigate alleged irregularities in the use of funds from the Kedewatan Traditional Village Credit Institution (LPD) and while doing so, the Traditional Village will deactivate the Management and employees of the Kedewatan Traditional Village Credit Institution (LPD).

On Monday, July 18, 2022, in order to save the Kedewatan Village Credit Institution (LPD), the management and employees of the Kedewatan Traditional Village Credit Institution (LPD) were officially replaced and a handover was carried out with new employees through the Kedewatan Traditional Village Credit Institution (LPD) rescue team with the Chairperson on behalf of Ketut Sudiatmika from Banjar Kedewatan Let.

From July 25 to August 5, 2022, the Treasurer and several employees (credit department) of the former Village Credit Institution (LPD) of Kedewatan Traditional Village (I Nyoman Ribek et al.) were summoned or invited by the Gianyar District Attorney's Office to be asked for information regarding the issue of misappropriation of funds from the Kedewatan Village Credit Institution (LPD).

On Thursday, August 11, 2022, the Head of Kedewatan Traditional Village I Nyoman Sudiana and the Head of the Special Committee for the Village Credit Institution (LPD) of Kedewatan Traditional Village were summoned by Unit 3 of the Gianyar Police Criminal Investigation Unit in order to fulfill initial data related to the problem of managing funds for the Village Credit Institution (LPD) of the Gianyar Police Traditional Village.

On August 11, 2022, I Nyoman Ribek Adiputra had the opportunity to meet with the Kedewatan Traditional Village Council, where the Traditional Village Council suggested/provided a solution to him to immediately agree to pay by selling his collateral assets and if there was still remaining debt, to pay off the debt in installments according to the remaining debt that was accounted for.

On Saturday, September 3, 2022, from 19.30 to 21.30 WITA, at the Wantilan Pura Dalem Swargan, Adal Kedewatan Village, Ubud District, a meeting or customary council of the Kedewatan Traditional Village to resolve the problems of the Village Credit Institution (LPD) of the Kedewatan Traditional Village was held, which was attended by:

a. The Traditional Village Head of the I Nyoman Sudiana Gods.

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- b. Chairman of Saba Kedewatan Traditional Village I Wayan Tagel Arjana and members.
- c. Chairman of the Kedewatan Traditional Village Kerta Dewa Gde Rai Darmanta and members.
- d. Inspection of the Village Credit Institution (LPD) of Kedewatan Dewa Widnya Traditional Village.
- e. Village Credit Institution (LPD) Rescue Team of Kedewatan Village.
- f. The residents of Kedewatan Traditional Village, Kedewatan Village, Ubud District, number 500 people.

The conclusion of the meeting was that:

- 1. Agreeing and continuing to implement the decision of the Paruman or Traditional Village Meeting on July 9, 2022, namely:
 - a. Kanorayang sanctions against I Nyoman Ribek Adiputra are still being implemented, meaning he will not receive customary facilities and services.
 - b. Temporarily suspend the Head of the Kedewatan Village Credit Institution (LPD) Jro Mangku Wayan Mendrawan as the caretaker of the Prajapati Temple of Kedewatan Traditional Village until the process of resolving the problems of the Village Credit Institution (LPD).
- 2. The decision will be re-evaluated according to the situation in the future through a general meeting/parliament.
- 3. The Leadership Status will be reviewed again after the LPD problem is resolved.

This is the process of implementing kanorayang sanctions by the Kedewatan Ubud Traditional Village regarding the misappropriation of customer funds.

2. Steps taken by the Head of Kedewatan Traditional Village, Ubud District,

Gianyar Regency after the Kanorayang Sanction Decision

The main problem that needs to be considered is the lack of awareness of credit borrowers (customers) to pay loan interest on time, and on the other hand, the absence of a harmonious relationship between the management of the Village Credit Institution (LPD) and the Traditional Village officials, because these two institutions support or complement each other.

In accordancewith the results of the interview withMr. I Nyoman Sudiana, Head of the Kedewatan Traditional Village, Ubud say that:

There are many factors that cause bad debts, such as:

- a. The debtor/customer's reluctance to make credit installments in accordance with the agreed agreement;
- b. Coordination between the Traditional Village Head and the LPD management is not yet optimal, so that if a problem occurs, such as traffic jams, the Traditional Village Head does not want to know/does not pay attention:
- c. Lack of harmony in relations/cooperation among LPD employees;

AfterThe decision regarding the sanction taken or decided upon for I Nyoman Ribek Adiputra was not to receive customary facilities and services, finally the steps taken by the Head of Ubud Kedewatan Traditional Village, according to the notes or minutes of the meeting are as folLaws:

- A. The steps taken by the Ubud Kedewatan Traditional Village Head before the Kanorayang decision are:
 - Conducting an internal audit and in January 2020 an audit was conducted by the Village Credit Institution Empowerment Agency (LPLPD) and it was found that

> there was a misappropriation of funds amounting Rp. 11,584,614,410, (Eleven billion five hundred eighty four million six hundred fourteen thousand four hundred and ten rupiah) and at that time the Treasurer of the Village Credit Institution (LPD) on behalf of I Nyoman Ribek Adi Putra admitted that the funds were used personally and at that time he would promise to return the funds used with a deadline from January 2020 to March 30, 2020.

- 2. On June 15, 2022, the Traditional Village had summoned the extended family of the Village Credit Institution (LPD) Treasurer on behalf of I Nyoman Ribek Adiputra to return the funds used according to the specified time as an effort to avoid customary sanctions.
- B. Steps taken by the Kedewatan Traditional Village Council after the Kanorayang decision:
 - 1. The Traditional Village Council has taken an approach by suggesting/providing a solution to the Treasurer of the Village Credit Institution (LPD) of Kedewatan Traditional Village on behalf of I Nyoman Ribek Adi Putra to immediately agree to pay by selling his collateral assets and if there is still remaining debt to pay off the debt in installments according to the remaining debt that is accounted for.
 - 2. Regarding this solution, the Treasurer of the Village Credit Institution (LPD) of Kedewatan

Traditional Village, I Nyoman Ribek Adi Putra, stated that:

- a. Very accepting, but it is waiting for the results of the meeting / customary council. If Kanorayang sanction problem is resolved, I Nyoman Ribek Adi Putra wants to be into accepted back the Kedewatan Traditional Village in a good manner, but the obstacle is the condition of the person concerned and his family because they no longer have a place to live in the Kedewatan Traditional Village even though they have a large family in Kedewatan Village.
- Hoping that this problem will be resolved quickly and there will be no legal cases other than the resolution of customary cases.
- C. The obstacles faced by the former Treasurer of the Village Credit Institution (LPD) of Kedewatan Traditional Village, namely I Nyoman Ribek Adi Putra, during his status as a Kanorayang Customary Sanction, were:
 - 1. At the time of his son's marriage, the ceremony of asking for his hand in marriage to Negara Regency was held on July 26, 2022, which was only attended by a few families outside the Kedewatan Traditional Village witnessed by the Chairperson of PHDI Gianyar, on July 29, 2022, the wedding ceremony was held at the Pasraman Baga Pala Kerti, Celuk Sukawati Village, led by

- Pedanda Bangli with the blessing of Griya Batubulan Sukawati and the reception was held at Hongkong Garden Denpasar.
- 2. The increase in the status of customary sanctions, namely the confiscation/taking of the status of his house, he has prepared a boarding house in Banjar Kutuh, Sayan Village, Ubud District, with 3 rooms
- D. There are no longer any problems with administrative matters, because the Village Head has conveyed to I Nyoman Ribek Adi Putra that this is not the domain of the Traditional Village, so if there are matters related to official letters, please go to the Kedewatan Village office.
- E. Legal Handling Related to the Village Credit Institution (LPD) Case of Kedewatan Traditional Village, namely:
 - 1. The Gianyar District Attorney has gradually invited the Village Credit Institution (LPD) Kedewatan Village to provide information in connection with the investigation into the alleged misappropriation of funds in the management of the Village Credit Institution (LPD) of Kedewatan from 2019 to 2022 in accordance with the letter of request for information dated July 21, 2022 addressed to I Dewa Gede Kawistara to be present on July 25, 2022 at the Gianyar District Attorney's Office.
 - 2. Head of Unit 3 of the Gianyar Police Criminal Investigation Unit has invited the Village Credit

- Institution (LPD) of Kedewatan Village to be heard regarding the Village Credit Institution (LPD) problem. The Village Council of Kedewatan Traditional Village came on August 11, 2022, bringing data from the Village Credit Institution (LPD). In essence, they asked the Police to give the Kedewatan Traditional Village time to resolve the case amicably without having to resolve it formally.
- F. Statement from I Nyoman Ribek Adi Putra regarding the use of funds as folLaws:
 - 1. The Village Credit Institution (LPD) funds resulting from the internal audit amounting to Rp. 11,584,614,410,are his responsibility because it was his mistake where the bookkeeping of the funds was a bad credit that was deliberately paid off through the credit book administration, this was done by him as the administrator that SO the administration of the Village Credit Institution (LPD) looked good.
 - 2. Currently, the credit book data is still being compiled/sorted (using the initials R or Ribek).
 - 3. Only claiming to have 2 land assets containing buildings with the folLawing land ownership certificates:
 - a. SHM Number: 2362.Sppt number 126.7. plot no.17., class.38 Area: 1400 Meter2 in the name of I Nyoman Ribek Adiputra.

b. SHM Number: 2528.
separation from ownership
rights number 1481.
Kedewatan Village Area 300
Meter2. From an area of 2405
Meter2. In the name of I
Nyoman Ribek Adiputra.

4. CONCLUSIONS

- 1. The process of implementing sanctions Kanorayang bv Kedewatan Traditional Village, Ubud District related to the Misappropriation of Customer Funds of the Kedewatan Village Credit Institution, Ubud District, Gianyar Regency, namely conducting an internal audit by the LPLPD, found irregularities, calling the extended family of the LPD Treasurer as an effort to approach the family, because the approach was unsuccessful, the Paruman Agung of the Kedewatan Traditional Village, Ubud District, Gianyar Regency was held which was attended by the Bendesa of the Kedewatan Traditional Village, the Chairperson of the Sabha of the Kedewatan Traditional Village, the Chairperson of the Kerta of the Kedewatan Traditional Village, the Panureksa of the Village Credit Institution (LPD), the LPD Rescue Team and 500 residents of the Kedewatan Traditional Village, namely imposing or deciding on Kanorayang sanctions.
- 2. Steps Taken by the Village Head of Kedewatan Traditional Village, Ubud District, Gianyar Regency After the Kanorayang Sanction Decision, namely providing a solution to the LPD treasurer but this was not implemented and finally at the time of the marriage

of his son I Nyoman Ribek Adiputra, he was not given customary facilities and his house was confiscated.

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