



**REGENT SUKOHARJO  
PROVINCE OF CENTRAL JAVA  
REGIONAL REGULATIONS OF SUKOHARJO DISTRICT  
NUMBER 17 OF 2018  
ABOUT  
INDUSTRIAL ORGANIZATION**

**BY THE GRACE OF GOD ALMIGHTY**

**REGENT SUKOHARJO,**

**Considering: a. that to increase the prosperity and welfare of society, it is necessary to have an independent, healthy and competitive industry supported by a conducive industrial business climate;**

**b. that in an effort to improve a conducive business climate, regulatory, guidance, supervision and control measures are needed for industrial businesses carried out by the Regional Government;**

**c. that based on the provisions of Article 7 of Law Number 3 of 2014 concerning Industry, the Regional Government has the authority to carry out government affairs in the Industrial sector;**

**d. that based on the considerations as intended in letter a, letter b and letter c need to specify Regional Regulations on Industrial Implementation;**

**Bearing in mind: 1. Article 18 paragraph (6) of the 1945 Constitution of the Republic of Indonesia;**

**2. Law Number 13 of 1950 concerning the Establishment of Regency Regions within the Province of Central Java;**

**3. Law Number 12 of 2011 concerning the Formation of Legislation (State Gazette of the Republic of Indonesia of 2011 Number 82, Supplement to the State Gazette of the Republic of Indonesia Number 5234);**

**4. Law Number 3 of 2014 concerning Industry (State Gazette of the Republic of Indonesia of 2014 Number 4, Supplement to the State Gazette of the Republic of Indonesia Number 5492);**

5. **Law Number 23 of 2014 concerning Regional Government (State Gazette of the Republic of Indonesia of 2014 Number 244, Supplement to the State Gazette of the Republic of Indonesia Number 5587) as amended several times, most recently by Law Number 9 of 2015 concerning the Second Amendment to the Law. Law Number 23 of 2014 concerning Regional Government (State Gazette of the Republic of Indonesia of 2015 Number 58, Supplement to State Gazette of the Republic of Indonesia Number 5679);**
6. **Government Regulation Number 17 of 2013 concerning Implementation of Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (State Gazette of the Republic of Indonesia of 2013 Number 40, Supplement to the State Gazette of the Republic of Indonesia Number 5404);**
7. **Government Regulation Number 14 of 2015 concerning the National Industrial Development Master Plan for 2015-2035 (State Gazette of the Republic of Indonesia 2015 Number 46, Supplement to the State Gazette of the Republic of Indonesia Number 5671);**
8. **Government Regulation Number 41 of 2015 concerning Industrial Resources Development (State Gazette of the Republic of Indonesia of 2015 Number 146, Supplement to the State Gazette of the Republic of Indonesia Number 5708);**
9. **Government Regulation Number 107 of 2015 concerning Industrial Business Licenses (State Gazette of the Republic of Indonesia of 2015 Number 329, Supplement to State Gazette of the Republic of Indonesia Number 5797);**
10. **Government Regulation Number 142 of 2015 concerning Industrial Areas (State Gazette of the Republic of Indonesia of 2015 Number 365, Supplement to State Gazette of the Republic of Indonesia Number 5806);**
11. **Government Regulation Number 24 of 2018 concerning Electronically Integrated Business Licensing Services (State Gazette of the Republic of Indonesia of 2018 Number 90, Supplement to the State Gazette of the Republic of Indonesia Number 6215);**
12. **Presidential Regulation Number 87 of 2014 concerning Implementing Regulations of Law Number 12 of 2011 concerning the Formation of Legislative Regulations (State Gazette of the Republic of Indonesia of 2014 Number 199);**

13. Central Java Province Regional Regulation Number 6 of the Year 2010 concerning Regional Spatial Plan for Central Java Province for 2009-2029 (Regional Gazette of Central Java Province for 2010 Number 6, Supplement to Regional Gazette Central Java Province Number 28);

14. Sukoharjo Regency Regional Regulation Number 14 of the Year 2011 concerning Sukoharjo Regency Regional Spatial Plan for 2011-2031 (2011 Sukoharjo Regency Regional Gazette Number 14, Supplement to Sukoharjo Regency Regional Gazette Number 192) as amended by Sukoharjo Regency Regional Regulation Number 1 of 2018 concerning Amendments to

Sukoharjo Regency Regional Regulation Number 14 of the Year 2011 concerning Sukoharjo Regency Spatial Planning Plan for 2011-2031 (2018 Sukoharjo Regency Regional Gazette Number 1, Supplement to Sukoharjo Regency Regional Gazette Number 262);

15. Sukoharjo Regency Regional Regulation Number 10 of the Year 2016 concerning the Sukoharjo Regency Regional Medium Term Development Plan for 2016-2021 (2016 Sukoharjo Regency Regional Gazette Number 10, Supplement to Sukoharjo Regency Regional Gazette Number 234);

16. Sukoharjo Regency Regional Regulation Number 12 of the Year 2016 concerning the Formation and Structure of Regional Apparatus (2016 Sukoharjo Regency Regional Gazette Number 12, Supplement to Sukoharjo Regency Regional Gazette Number 236); 17. Sukoharjo

Regency Regional Regulation Number 2 of 2018 concerning Regency Industrial Development Plans Sukoharjo 2018-2038 (Sukoharjo Regency Regional Gazette 2018 Number 2, Supplement to Sukoharjo Regency Regional Gazette Number 263);

**With Mutual Consent**

**REGIONAL PEOPLE'S REPRESENTATIVE COUNCIL OF SUKOHARJO DISTRICT**

**And**

**REGENT SUKOHARJO**

**DECIDE:**

**To stipulate: REGIONAL REGULATIONS CONCERNING INDUSTRIAL OPERATION.**

**PIG**  
**GENERAL REQUIREMENTS**

**article 1**

In this Regional Regulation what is meant by:

1. The region is Sukoharjo Regency.
2. Regional Government is the Regent as an element of regional government administrators who leads the implementation of government affairs which fall under the authority of the autonomous region.
3. The Regent is the Regent of Sukoharjo.
4. Regional Apparatus is the supporting element of the Regent and the Regional People's Representative Council in administering government affairs which fall under regional authority.
5. Industry is the order and all activities that related to industrial activities.
6. Industrial administration is a directed, integrated and sustainable effort carried out by the Regional Government which includes planning, implementation, guidance, supervision and control in industrial activities.
7. Industry is all forms of economic activity that process raw materials and/ or utilize industrial resources to produce goods that have added value or higher benefits, including industrial services.
8. The Regency Industrial Development Plan, hereinafter abbreviated to RPIK, is the Sukoharjo Regency Industrial Development Plan for 2018-2038 which is determined for a period of 20 (twenty) years.
9. Partnership is cooperation in business relationships, both direct and indirect, based on the principles of mutual need, strengthening and benefit, involving micro, small and medium businesses and large businesses.
10. Raw materials are raw materials, semi-finished goods, or finished goods that can be processed into semi-finished goods or finished goods that have high economic value
11. An industrial company is any person carrying out activities in the industrial business sector which is domiciled in Sukoharjo Regency.

- 12. Electronically Integrated or *Online Single Submission* Business Licensing**, hereinafter abbreviated to **OSS**, is a **Business Licensing issued by the OSS Institution for and on behalf of ministers, heads of institutions, governors, or regents/mayors to Business Actors** through an integrated electronic system.
- 13. Industrial Business License**, hereinafter abbreviated as **IUI**, is a permit given to every person to carry out industrial business activities.
- 14. Industrial expansion**, hereinafter referred to as **expansion**, is the addition of production capacity for the same 5 (five) digit Standard Classification of Indonesian Business Fields as stated in the IUI.
- 15. Industrial Business Expansion Permit**, hereinafter referred to as **expansion permit**, is a permit granted to an industrial company to carry out expansion.
- 16. OSS Management and Organizing Institution**, hereinafter referred to as **OSS Institution**, is a non-ministerial government institution that carries out government affairs in the field of investment coordination.

## CHAPTER II

**SCOPE**

## Section 2

**Scope of regulation of internal industrial operations**  
**This Regional Regulation includes:**

- a. principles, aims and objectives;
- b. Regional Government authority;
- c. planning;
- d. implementation; And
- e. coaching, supervision and control.

## CHAPTER III

**PRINCIPLES, AIMS AND OBJECTIVES**

## Article 3

**Implementation of Industry in the Region is based on the principles of:**

- a. economic democracy;
- b. certainty of effort; c.
- healthy business competition;
- d. industrial linkages;

- e. sustainability of environmental functions;**
- f. integration/conformity with spatial layout;**
- g. partnership; And**
- h. continuity.**

#### **Article 4**

**The regulation of industrial administration is intended as a guideline for Regional Governments, industrial companies and the community in the administration of industry in the regions.**

#### **Article 5**

**Regulation of industrial administration in the regions aims to:**

- a. increase the prosperity and well-being of society in a fair and equitable manner by utilizing funds, natural resources and/or cultivation results and by paying attention to environmental balance and sustainability;**
- b. provide legal guarantees and certainty for small industrial, medium industrial and large industrial activities in carrying out their economic activities;**
- c. creating independence and healthy competitiveness for small industries, medium industries and large industries. d. foster partnerships involving small industry, medium industry and large industry in realizing a strong industrial structure in the Region; e. increasing capabilities and mastery as well as encouraging the creation of appropriate technology and growing confidence in the capabilities of the regional business world, by developing industrial centers; f. maintaining industrial activities that have historical value and can become tourism assets;**
- g. increasing community participation and capabilities economically weak groups, including craftsmen, to play an active role in development; And**
- h. maintaining balance and harmony of natural resources and preventing environmental pollution due to industrial activities.**

CHAPTER IV  
REGIONAL GOVERNMENT AUTHORITY

Article 6

Regional Government has the authority:

- a. determination of RPIK;
- b. small and medium IUI issuance;
- c. issuance of expansion permits for small and industrial industries intermediate; And
- d. structuring industrial information systems.

CHAPTER V  
PLANNING

Article 7

- (1) The Regent has the authority to prepare industrial planning in the form of RPIK.
- (2) RPIK is prepared with reference to the Provincial Industrial Development Master Plan, National Industrial Development Master Plan and National Industrial Policy.
- (3) RPIK is prepared with at least attention to:
  - a. regional industrial resource potential;
  - b. Regional Spatial Plan for Central Java Province and Regional Spatial Planning Plan; And
  - c. harmony and balance with socio-economic activities and environmental carrying capacity.
- (4) RPIK as intended in paragraph (1) is regulated in Separate Regional Regulations.

CHAPTER VI  
IMPLEMENTATION

Part One  
General

Article 8

- (1) The Regent, in accordance with the authority he has, carries out government affairs in the industrial sector in the Region.

- (2) Implementation of government affairs in the industrial sector as intended in paragraph (1) includes:**
- a. issuance of IUI and industrial business expansion permits according to the industrial classification under the authority of the Regional Government.**
  - b. partnership;**
  - c. industrial information systems; And**
  - d. community participation.**

**The second part  
Industry Classification**

**Article 9**

**Industrial business activities are activities to process raw materials and/or utilize industrial resources to:**

- a. produce goods that have added value or higher benefits; and/or**
- b. providing industrial services.**

**Article 10**

- (1) Industrial business activities in the regions as intended in Article 9 are classified as follows:**
- a. small industry; And**
  - b. medium industry.**
- (2) The industry classification criteria as intended in paragraph (1) are in accordance with statutory regulations.**

**Part Three  
IUI**

**Paragraph 1  
General**

**Article 11**

- (1) Every small, medium and large industrial business activity is required to have an IUI.**
- (2) IUI as intended in paragraph (1) includes:**
- a. Small IUI for small industries;**
  - b. medium IUI for medium industry; And**
  - c. Big IUI for big industry.**



**Article 12**

- (1) Industrial companies that will carry out industry in a region must be located in an area that has been determined in the provisions of statutory regulations.**
- (2) The area as intended in paragraph (1) refers to Regional Regulations concerning regional spatial planning and Regional Regulations concerning RPIK.**

**Paragraph 2  
IUI Publishing Authority**

**Article 13**

**The Regent has the authority to issue medium IUI and small IUI whose industrial location is in the area according to his authority.**

**Article 14**

- (1) The implementation of the authority to issue IUI as intended in Article 11 must be carried out through the OSS Institution.**
- (2) The OSS Institution, based on the provisions for and on behalf of the Regent, issues the IUI as intended in paragraph (1).**

**Paragraph 3  
IUI Publishing**

**Article 15**

- (1) IUI issuance by OSS Institutions as intended in Article 14 is carried out in the form of electronic documents in accordance with the provisions of laws and regulations in the field of information and electronic transactions.**
- (2) The electronic document as intended in paragraph (1) is accompanied by an electronic signature.**
- (3) Electronic documents as intended in paragraph (2), are valid and binding based on law and are valid evidence in accordance with the provisions of laws and regulations in the field of information and electronic transactions.**
- (4) Electronic documents as intended in paragraph (3) can be printed (*print out*).**

**Article 16**

**In order to publish IUI as intended in Article 11, it is integrated electronically/ OSS.**

### **Article 17**

**The procedures for issuing IUI as intended in Article 11 are guided by the implementation instructions for issuing business permits in the OSS system.**

### **Article 18**

**The procedures for applying for IUI issuance as intended in Article 11 are further regulated in the Regent's Regulation.**

## **Part Four Expansion Permit**

### **Paragraph 1 General**

### **Article 19**

- (1) Industrial companies that have IUI can do so expansion.**
- (2) Industrial companies carrying out expansion as intended in paragraph (1) are not required to have an expansion permit.**
- (3) Industrial companies whose expansion affects the environment are obliged to make changes on environmental documents in accordance with statutory provisions.**
- (4) Every industrial company carrying out expansion is obliged to notify in writing about the increase in its production as a result of expansion activities to the authorized official as stated in its IUI, no later than 6 (six) months from the start date of expansion activities.**
- (5) Every industrial company that carries out expansion as intended in paragraph (4) updating information on business development and/or activities in the OSS system.**

### **Article 20**

- (1) If necessary, industrial companies as intended in Article 19 paragraph (1) can apply for an expansion permit.**
- (2) In the case of expansion using natural resources which is required to have an Environmental Impact Analysis, industrial companies are required to have an expansion permit.**

- (3) Industries that are required to have expansion permits as intended in paragraph (2) are carried out in accordance with the provisions of statutory regulations.

**Paragraph 2  
Authority to Issue Expansion Permits**

**Article 21**

- (1) The authority to issue expansion permits as intended in Article 20 must be implemented through the OSS Institute.
- (2) The OSS Institution, based on the provisions for and on behalf of the Regent, issues expansion permits as intended in paragraph (1).

**Paragraph 3  
Issuance of Expansion Permits**

**Article 22**

- (1) The issuance of expansion permits by OSS Institutions as intended in Article 21 is carried out in the form of Electronic Documents in accordance with the provisions of laws and regulations in the field of information and electronic transactions.
- (2) The electronic document as intended in paragraph (1) is accompanied by an electronic signature.
- (3) Electronic documents as intended in paragraph (2), are valid and binding based on law and are valid evidence in accordance with the provisions of laws and regulations in the field of information and electronic transactions.
- (4) Electronic documents as intended in paragraph (3) can be printed (*print out*).

**Article 23**

**Procedures for issuing Expansion Permits and applications for issuing expansion permits are guided by implementation instructions issuance of business permits on the OSS system.**

**Part Four**  
Partnership

**Article 24**

- (1) Regional Government facilitates partnership activities between small industry, medium industry and large industry.**
- (2) The partnership as intended in paragraph (1) is carried out with mutual principles:**
  - a. need;**
  - b. trust;**
  - c. strengthen; And**
  - d. profitable.**
- (3) Partnerships between small industry, medium industry and large industry include:**
  - a. the process of transferring skills in the field of production and processing;**
  - b. marketing;**
  - c. capital; and D.**  
**human resources and technology.**
- (4) Partnerships are carried out in accordance with the partnership pattern and agreed upon by small industry, medium industry and large industry.**

**Part Five**  
Industrial Information Systems

**Article 25**

- (1) Every company that has an IUI as intended in Article 11 paragraph (2) letters a and b must inform about its business.**
- (2) The information as intended in paragraph (1) is submitted once every 6 (six) months to the Regional Apparatus in charge of industrial affairs and the Regional Apparatus in charge of investment and licensing matters.**
- (3) Further provisions regarding procedures and data reportedly regulated in the Regent's Regulations.**

**Part Six  
Community participation**

**Article 26**

- (1) The community can participate in the implementation of the Industry.**
- (2) Community participation as intended in paragraph (1) is realized in the form of: a. providing suggestions, opinions and suggestions; and/or b. delivery of information and/or reports.**
- (3) The regional government considers and can follow up on suggestions, opinions, proposals, information and reports submitted by the public as intended in paragraph (2).**
- (4) Community participation as referred to in paragraph (1) can be carried out by individuals, groups, professional organizations or other community organizations with the principle of openness.**
- (5) Community participation as intended in paragraph (2) is carried out in accordance with the provisions of statutory regulations.**

**CHAPTER VII**

**GUIDANCE, SUPERVISION AND CONTROL**

**Part One  
Coaching**

**Article 27**

**The Regional Government provides guidance on the implementation of industrial businesses in order to support the ability of: a. increasing human resources; b. increased capital (*bankable*); c. improve marketing capabilities; d. strengthening infrastructure; And e. strengthening cooperation.**

**Article 28**

**In order to improve human resource capabilities, the Government The region carries out management education and training, quality improvement and production techniques required by small and medium industries.**

**Article 29**

**Regional Government facilitates small and medium industries to access capital from banking financial institutions and/or non-bank financial institutions.**

**Article 30**

**In order to improve marketing capabilities industry, the Regional Government facilitates industrial results at exhibition forums at local, regional, national and international levels.**

**Article 31**

**In order to strengthen infrastructure, the Regional Government can provide facilitation to assist the production and/or marketing process in accordance with statutory provisions.**

**Article 32**

**In order to strengthen cooperation, Regional Government facilitating mutually beneficial cooperative relationships between small industry, medium industry and large industry.**

**Article 33**

**Further provisions regarding the development of industrial business operations as intended in Article 27 are regulated in the Regent's Regulation.**

**The second part  
Supervision and Control**

**Article 34**

- (1) The Regional Government carries out supervision and control over industrial implementation activities.**
- (2) Supervision and Control as intended in paragraph (1) includes:**
  - a. industrial licensing;**
  - b. industrial raw materials;**
  - c. industrial standardization;**
  - d. production process;**
  - e. production result; And**
  - f. reporting on the delivery of Industrial Information.**

- (3) In order to carry out supervision and control as intended in paragraph (1) and paragraph (2), the Regional Government forms a Supervision and Control Team which is coordinated by the Regional Apparatus in charge of industrial affairs.
- (4) Further provisions regarding supervision and control as intended in paragraph (1) are regulated in a Regent's Regulation.

CHAPTER VIII  
ADMINISTRATIVE SANCTIONS

Article 35

- (1) Industrial Companies that violate the provisions in Article 11 paragraph (1) are subject to administrative sanctions.
- (2) Administrative sanctions as intended in paragraph (1) can be in the form of: a. written warning;
- b. administrative fines; And
- c. temporary closure.
- (3) Further provisions regarding the procedures for imposing administrative sanctions as intended in paragraph (2) are regulated in a Regent's Regulation.

CHAPTER IX  
TRANSITIONAL PROVISIONS

Article 36

- (1) Industrial Companies that already have an IUI and an Expansion Permit issued before the enactment of this Regional Regulation are deemed to have received an IUI and an Expansion Permit based on this Regional Regulation.
- (2) Industrial Companies at the time of entry into force  
This Regional Regulation is currently in the process of requesting a permit, it must comply with the provisions in the Regulation  
This region.

CHAPTER X  
**CLOSING**

**Article 37**

This local regulation are applied at the date stated.

So that everyone is aware, this Regional Regulation is ordered to be promulgated by placing it in the Sukoharjo Regency Regional Gazette.

Stipulated in Sukoharjo on  
December 31 2018

REGENT SUKOHARJO,

signed

WARDOYO WIJAYA

Promulgated in Sukoharjo  
on December 31, 2018

REGIONAL SECRETARY  
SUKOHARJO DISTRICT,

signed

AGUS SANTOSA

SUKOHARJO DISTRICT REGIONAL GAZETTE  
YEAR 2018 NUMBER 17

The copy corresponds to the original  
HEAD OF LEGAL SECTION,

signed

BUDI SUSETYO, SH, MH  
NIP

Trustee. 19730705 199203 1 004

NOREG REGIONAL REGULATIONS OF SUKOHARJO DISTRICT, PROVINCE  
CENTRAL JAVA : (17/2018)



**EXPLANATION  
ON  
REGIONAL REGULATIONS OF SUKOHARJO DISTRICT  
NUMBER 17 OF 2018  
ABOUT  
INDUSTRIAL ORGANIZATION**

**I. GENERAL**

The development of an independent, healthy and competitive industry supported by a conducive industrial business climate must be pursued by the Regional Government in accordance with its authority in order to increase the prosperity and welfare of the community.

The authority of the Regional Government in the field of industry is regulated in Law Number 3 of 2014 concerning Industry, Article 7 paragraph (1) states that the Government, Provincial Regional Government and Regency/City Regional Government jointly or in accordance with their respective authorities carry out affairs government in the industrial sector. The authority of district/city regional governments granted by Law Number 3 of 2014 is in line with the authority for government affairs in the industrial sector as regulated in Law Number 23 of 2014 concerning Regional Government. These authorities include: Industrial development planning, industrial licensing and industrial information systems.

The stipulation of this Regional Regulation is a step in regulating, coaching, supervising and protecting industrial businesses carried out by the Sukoharjo Regency Government. It is hoped that this regional regulation will provide legal guarantees and certainty as well as improve a conducive business climate. The main material of this regional regulation includes:

- a. establishing district industrial development plans;
- b. small and medium IUI issuance;
- c. IPUI issuance for small and medium industries;
- d. partnership;
- e. industrial information systems;
- f. community participation; And
- g. coaching, supervision and control.

## II. ARTICLE BY ARTICLE

### article 1

Quite clear.

### Section 2

Quite clear.

### Article 3

#### Letter a

**What is meant by "economic democracy" is a spirit of togetherness, justice, sustainability, environmental insight and independence as well as maintaining a balance of progress in national economic unity.**

#### Letter b

**What is meant by "business certainty" is a conducive business climate that is established through a legal system that guarantees consistency between statutory regulations and their implementation.**

#### Letter c

**What is meant by "fair business competition" is competition between business actors in carrying out production, distribution, marketing of goods and/or services carried out in an honest and law-abiding manner.**

#### Letter d

**What is meant by "industrial linkages" is inter-industry relations in the chain of addition or value creation to create a healthy and strong national industrial structure. Industrial linkages can be in the form of linkages starting from the provision of raw materials, manufacturing processes, industrial support services, to distribution to markets and customers, and/or linkages involving small industries, medium industries and large industries.**

#### Letter e

**What is meant by "sustainability of environmental functions" is the industrial management policy carried out by taking into account environmental functions.**

#### Letter f

**What is meant by "partnership" is the industrial management policy carried out with pay attention to cooperation between Small Industry, Medium Industry and Large Industry.**

**Letter g**

**What is meant by "sustainable" is the industrial management policy carried out with pay attention to sustainable development.**

**Article 4**

**Quite clear.**

**Article 5**

**Quite clear.**

**Article 6**

**Quite clear.**

**Article 7**

**Quite clear.**

**Article 8**

**Quite clear.**

**Article 9**

**Quite clear.**

**Article 10**

**Quite clear.**

**Article 11**

**Quite clear.**

**Article 12**

**Quite clear.**

**Article 13**

**Quite clear.**

**Article 14**

**Quite clear.**

**Article 15**

**Quite clear.**

**Article 16**

**Quite clear.**

**Article 17**

**Quite clear.**

**Article 18**

**Quite clear.**

**Article 19**

**Quite clear.**

**Article 20**

**Quite clear.**

**Article 21**

**Quite clear.**

**Article 22**

**Quite clear.**

**Article 23**

**Quite clear.**

**Article 24**

Paragraph (1)

**Quite clear.**

Paragraph (2)

**The basis of the principle of partnership between small industry, medium industry and large industry is economic and/or business cooperation. Economic and/or business (business) cooperation is a form of direct or indirect business linkage that naturally needs each other, trusts each other, strengthens each other, and reaps mutual benefits.**

Paragraph (3)

**Quite clear.**

Paragraph (4)

**Quite clear.**

**Article 25**

**Quite clear.**

**Article 26**

**Quite clear.**

**Article 27**

**Quite clear.**

**Article 28**

**Quite clear.**

**Article 29**

**What is meant by "banking" is everything that concerns banks, including institutions, business activities, as well as methods and processes for carrying out business activities.**

**What is meant by “non-bank financial institution” is:**

- a. insurance companies and reinsurance companies, including those that carry out all or part of their business using sharia principles, as intended in the laws and regulations in the insurance business sector;**
  
- b. financing companies, including those that carry out all or part of their business using sharia principles, as intended in the laws and regulations in the field of financing institutions;**
  
- c. pension funds, including those that carry out all or part of their business on sharia principles, as intended in the laws and regulations in the field of pension funds; And**
  
- d. non-bank financial industry supporting service institutions which include insurance broker companies, reinsurance broker companies, public appraisal service offices, insurance loss assessment companies, insurance agent companies, actuarial consulting companies, public accounting firms and other service institutions supporting non-bank financial supporting industries .**

**Article 30**

**Quite clear.**

**Article 31**

**Quite clear.**

**Article 32**

**Quite clear.**

**Article 33**

**Quite clear.**

**Article 34**

**Quite clear.**

**Article 35**

**Quite clear.**

**Article 36**

**Quite clear.**

**Article 37**

**Quite clear.**