

ABSTRACT

THE ROLE OF THE YASA GRIYA CREDIT PROVIDING SYSTEM AND ITS CONTROL TO SUPPORT THE FLOW OF CREDIT PAYMENTS AT PT BANK TABUNGAN NEGARA (PERSERO) TBK TASIKMALAYA BRANCH OFFICE

By:

RIZKY LUKMAN NUGRAHA

NIM. 213404061

Guide I : Agi Rosyadi S.E., M.M
Guide II : Ali Subrata S.E., M.M

This final assignment text discusses the role of the Yasa Griya credit granting system and its control in supporting smooth credit payments. Yasa Griya Credit is one of the credit products offered by Bank Tabungan Negara (BTN) to facilitate people in owning a home. Yasa Griya's credit granting system has an important role in ensuring the accessibility and sustainability of credit payments for borrowers. This research aims to analyze the role of the Yasa Griya credit granting system in facilitating smooth credit payments. The research method used is literature study and primary data analysis regarding the implementation of the Yasa Griya credit granting system and its control at Bank BTN. The research results show that Yasa Griya's effective and controlled credit disbursement system can increase the smoothness of credit payments and reduce the risk of bad credit. These findings provide an important contribution to understanding the importance of a good credit granting system in supporting the smooth payment of Yasa Griya credit. The results of the study show that the method of providing Yasa Griya Credit involves several main stages, namely verification of business and project legality, evaluation of financial and project feasibility, collateral assessment, and periodic monitoring and supervision. Legality verification includes checking developer business documents, land ownership status, and project permits. The results of the study indicate that the implementation of the Yasa Griya Credit at Bank BTN Tasikmalaya Branch Office has successfully supported the smooth running of housing development projects and has a fairly good credit return rate. This study aims to analyze the results of the implementation of the Yasa Griya Credit at the Bank Tabungan Negara (BTN) Tasikmalaya Branch Office in supporting the smooth running of housing development and credit repayment.

Keywords: Yasa Griya Credit, Credit granting system, credit control, credit payments.

ABSTRAK

PERANAN SISTEM PEMBERIAN KREDIT YASA GRIYA SERTA PENGENDALIANNYA GUNA MENUNJANG KELANCARAN PEMBAYARAN KREDIT PADA PT BANK TABUNGAN NEGARA KANTOR CABANG TASIKMALAYA

Oleh:

RIZKY LUKMAN NUGRAHA

NIM. 213404061

Pembimbing I : Agi Rosyadi S.E., M.M
Pembimbing II : Ali Subrata S.E., M.M

Naskah tugas akhir ini membahas tentang peranan sistem pemberian kredit Yasa Griya dan pengendaliannya dalam menunjang kelancaran pembayaran kredit. Kredit Yasa Griya merupakan salah satu produk kredit yang ditawarkan oleh Bank Tabungan Negara (BTN) untuk memfasilitasi masyarakat dalam memiliki rumah. Sistem pemberian kredit Yasa Griya memiliki peran yang penting dalam memastikan aksesibilitas dan keberlanjutan pembayaran kredit bagi para peminjam. Penelitian ini bertujuan untuk menganalisis peranan sistem pemberian kredit Yasa Griya dalam memfasilitasi pembayaran kredit secara lancar. Metode penelitian yang digunakan adalah studi literatur dan analisis data primer mengenai implementasi sistem pemberian kredit Yasa Griya dan pengendaliannya di Bank BTN. Hasil penelitian menunjukkan bahwa sistem pemberian kredit Yasa Griya yang efektif dan terkendali dapat meningkatkan kelancaran pembayaran kredit dan mengurangi risiko kredit macet. Temuan ini memberikan kontribusi penting dalam pemahaman tentang pentingnya sistem pemberian kredit yang baik dalam menunjang kelancaran pembayaran kredit Yasa Griya. Hasil penelitian menunjukkan bahwa metode pemberian Kredit Yasa Griya melibatkan beberapa tahapan utama, yaitu verifikasi legalitas usaha dan proyek, evaluasi kelayakan finansial dan proyek, penilaian jaminan, serta monitoring dan pengawasan berkala. Verifikasi legalitas mencakup pemeriksaan dokumen usaha *developer*, status kepemilikan tanah, dan izin-izin proyek. Hasil penelitian menunjukkan bahwa penerapan Kredit Yasa Griya di Bank BTN Kantor Cabang Tasikmalaya berhasil mendukung kelancaran proyek pembangunan perumahan dan memiliki tingkat pengembalian kredit yang cukup baik. Penelitian ini bertujuan untuk menganalisis hasil dari penerapan Kredit Yasa Griya di Bank Tabungan Negara (BTN) Kantor Cabang Tasikmalaya dalam mendukung kelancaran pembangunan perumahan dan pengembalian kredit.

Kata kunci: Kredit Yasa Griya, sistem pemberian kredit, pengendalian kredit, pembayaran kredit.