

ABSTRACT

PROSEDURE FOR RESOLVING NON-PERFORMING LOANS ON MICRO CREDIT AT PT. WEST JAVA REGIONAL DEVELOPMENT BANK AND BANTEN LIMBANGAN SUB-BRANCH OFFICE

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The purpose of this study was to determine the procedure or flow carried out from credit settlement activities on micro credit at PT. Regional Development Bank of West Java and Banten Limbangan Sub-Branch Office. Micro Credit is credit to meet capital needs and enter into a productive economy with a minimum of 2 (two) years of business. The data collection technique used is depth interviews with employees of PT. The Regional Development Bank of West Java and Banten, the Limbangan Sub-Branch Office, also participated in conducting participant observers with employees who are competent in the field of credit. It can be concluded that the procedure for resolving non-performing loans includes checking debtor data and then classifying it, visiting the debtor's house, obtaining data from the results of the visit and completing credit settlements in the form of selling collateral or other assets. The author gives suggestions to be better starting from a smile, friendly, and polite so that the debtor does not feel scared and will make the debtor more open about the occurrence of non-performing loans experienced by the debtor.

Keywords: bank, procedure, credit, non-performing loans, settlement