

ABSTRACT

PROCEDURE FOR SETTLING NON-PERFORMING LOANS IN PD. BPR ARTHA GALUNGGUNG TASIKMALAYA HEAD OFFICE

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The purpose of this research is to find out the factors causing the occurrence of problem loans, procedures for settlement of problem loans and obstacles and solutions in solving problem loans in PD. BPT Artha Galunggung Tasikmalaya Head Office. The writing method used is a qualitative method while the data collection technique used is direct observation and in-depth interviews with parties related to the settlement of problem loans. Factors causing the occurrence of problem loans due to the debtor's own side and problem loans can also occur from the side of external factors and bank factors. Based on the results of observations and discussion of this Final Project, it is implemented in the Problem Credit Settlement Procedure for PD. BPR Artha Galunggung Tasikmalaya Head Office, the procedures carried out have gone through ways including; rescheduling, restructuring, reconditioning and liquidation. The obstacle to solving non-performing loans is that the debtor is difficult to find. And to avoid the occurrence of non-performing loans, the bank should increase supervision of the distribution of credit that will be given.

Keywords: Procedures, Bank, Credit, Non-Performing Loan Settlement.