

ABSTRACT

STRATEGY FOR HANDLING NON-PERFORMING LOANS IN POST-PANDEMI PEOPLE'S BUSINESS CREDIT AT REGIONAL PUBLIC COMPANIES (PERUMDA) BPR MAJALENGKA BANTARUJEG BRANCH OFFICE

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The purpose of this study was to determine the strategy for handling non-performing loans in the post-pandemic Majalengka people's business loans (KURMA) at Perumda BPR Majalengka Bantarujeg branch office. The data used in this study are qualitative data with primary and secondary data sources using in-depth interview data collection techniques, participant observation methods, and literature studies. Credit is the provision of money or bills given to all groups of customers, both for consumptive and productive needs. Based on the results of this study, it can be concluded that when problem loans occur in the post-pandemic Majalengka people's business credit (KURMA), Perumda BPR Majalengka Bantarujeg branch office handles problem loans by handling credit, namely verbal billing (via telephone and direct), warning letters, summons, statement letter, and litigation/law (auction).

Keywords: Strategy, Handling, Credit, Troubled, Pandemic, Perumda BPR