

ABSTRACT**NON-PERFORMING LOANS HANDLING STRATEGY AT PT. BANK
NEGARA INDONESIA (PERSERO), Tbk TASIKMALAYA CITY BRANCH
OFFICE**

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The purpose of this study was to determine the strategy of handling non-performing loans at PT. Bank Negara Indonesia (Persero), Tbk Tasikmalaya City Branch Office. This research uses qualitative data. The types of data sources used in this study are through primary data in the form of interviews, observations and through secondary data in the form of literature studies. Non-performing loans are a situation where the customer is unable to pay part or all of his obligations to the bank as he has promised. Non-performing loans must be handled so that the credit ratio returns to a healthy position and the bank can make a profit. From the results of research conducted by the author, it shows that the strategy for handling non-performing loans at PT. Bank Negara Indonesia (Persero), Tbk Tasikmalaya City Branch Office is by restructuring the 3R method (Rescheduling, Reconditioning, Restructuring), and Debt Collector. However, if this method fails, then the last process of handling non-performing loans is through court channels with the bankruptcy process.

Keywords: Strategy, Bank, Credit, Non-Performing, restructuring, debt collector, Bankruptcy.