

ABSTRACT

Lestari, Eky Suryaning Putri. 2011. *Thesis. Title: Analysis of Supervising Work Capital Loan at PT Bank Rakyat Indonesia, Branch of Kawi, Soekarno Hatta Unit*

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Keywords : Supervision of Credit, Lending, Working Capital Loan

This study aims at analyzing the implementation of credit control of work capital at PT. Bank Rakyat Indonesia (Persero), Tbk. Malang branch Kawi, Soekarno Hatta Unit and find out whether the supervision of the banks is in accordance with banking procedures in order to reduce the problems or in bad credit.

The research conducted was descriptive qualitative research approach in order to provide a clearer image of the object studied. The type of data used are the primary data which are the results of an interview with Mantri Bank and the Head of the Unit, as well as secondary data in the form of company organization structure, a brief history of the company and a list of bad debts in 2009-2010.

From the results showed that supervision of credit for work capital in PT Bank Rakyat Indonesia (Persero), Tbk Branch Unit Malang Kawi, Soekarno Hatta is effective and efficient, that can be proved by the supervision before the approval of credit by the bank and the supervision from the plafond setting, monitoring the debtor, and guidance. And after the approval of credit, the bank still held control to reduce non-performing loans by restructuring, rescheduling, recorditioning and liquidation. From the survey results revealed the obstacles in non-performing loans problem are the bad intention of the debtor and the imprecision of time. It can be known from a case study of two clients of PT Bank Rakyat Indonesia (Persero) Tbk Malang, Branch Kawi Unit Soekarno Hatta both are the Customer "X" as customer with good record while the Customer "Y" as customers with bad loan record.