

ABSTRACT

Lusiana Indah Nurvitasari, 2012 Thesis. Title: "Analysis of Credit Risk Management for Settlement of Non Performing Loans (A Case Study in PT. BPR Kharisma Kusuma Lawang)"

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Keywords : Loans, Risk Management

The current of credit facilities can be used as an alternative by the community to improve their living standards. However, loans which is extended to customers can bring harm to the bank if the absence of risk management at the credit application process takes place and the lack of supervision carried out by the bank. This distribution of the risk takes took to minimize the risk of the need for risk management by banks. This study aims to determine how risk management is applied PT BPR Kharisma Kusuma Lawang to resolve problem loans.

This study is a qualitative descriptive study. The type of data is primary data and secondary data collection techniques using interviews, documentation, and observation. The data information obtained will be analyzed by qualitative descriptive to describe the phenomenon of state or status.

From the survey results revealed PT BPR Kharisma Kusuma Lawang is implementing a sound lending procedures in accordance with the regulations set. It implements credit risk management by 5C in the assessment of whether or not worthy of credit disbursed. To minimize noan performing loan the bank supervise the way on the spot and continuous supervision of the debtor at the time of loan application process. To deal with problem loans arising from non-performing loans in the techniques of PT BPR Kharisma Kusuma conducts a rescue through a restructuring with a peaceful settlement such as: SP, direct billing, collecting a debt through third-party billing services through advertising / mass media, billing the guarantor , seizure of collateral, while the settlement with the law through the courts and commercial courts.