ANALYSIS OF CREDIT MANAGEMENT TO DECREASE THE OCCURRENCE OF NON PERFORMING LOAN IN REAL ESTATE INDUSTRY (Studies on ABC Bank in Surabaya)

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ABSTRACT

Housing loan (KPR) of ABC Bank is a loan facility for an individual customer for the purchase of a home store, shop and home office, shop house, the land plots and apartments to real estate. Real estate is a building, where the land is vacant land where built. The building is used both by corporate, government, non-profit organizations, and others as a place of work or home as a place to live.

Nonperforming loans (bad) is a condition that is feared by every employee of the bank, because with the credit crunch will cause a decline in bank earnings, which further decrease the likelihood of profit.

The purpose of this study was to determine the dominant factors that caused the credit crunch in the real estate industry and describe the efforts that must be done to minimize the risk of bad loans on real estate industry in the ABC Bank Surabaya.

The methods used in this study is a qualitative descriptive analysis, the data collected are primary and secondary data, a technique for distributing the questionnaires, interviews and documentation. In analysis processing there are three stages: describing the housing loan management in real estate industry, analyzing credit management applied to ABC Bank, and analyzing the efforts made by the management of housing loans to decrease loan problems by which collectability credit of within ABC Bank can be used to see to general issue.

The results obtained by analysis of the data that management used in managing the ABC Bank is a credit management including credit i.e. credit planning, organizing, implementing and securing credit loan credit management efforts used by the ABC Bank is spurring mortgage which is distributed to customers, users lists aging analysis, perform warnings I, II, III, implement a direct billing and make a selection on the assessment of customer 5C analysis. Seen from collectability in 2009-2011 was decreased, in 2009 be decreased by 24.40 %, in 2010 be decreased by 13.80 %, and in 2011 be decreased by 8.37 %.

Keywords: Credit Management, Decrease, Non Performing Loans (NPL)