

## SUMMARY

Narindra Mahdityari. **Evaluation of Monitoring Kredit Umum Pedesaan (Kupedes) in Exertion to Prevent and Overcome Disruption Credit (Study at PT. BRI (Persero) Tbk. Kantor Cabang Jombang – Unit Veteran)** Dr. Darminto, M.Si, Dr. Sri Mangesti Rahayu, M.Si, 96 pages + xiii

In the credit activity, it is often found that the credit risk has problem up to the credit is disruption, so it needs monitoring to press the existing of the disruption credit in order not to adverse both Bank and customer. Monitoring credit has important function in banking activity because it has function as the controller of credit risks in order banking activity runs well. Credit which is very interesting for minor society is rural credit such as Kupedes.

This research has purposes: 1) to describe evaluation of monitoring Kupedes PT. BRI (Persero) Tbk. Kantor Cabang Jombang – Unit Veteran in exertion to prevent disruption Kupedes in order that *NPL* becomes better, 2) to describe exertion and action which is done if there is disruption Kupedes at PT. BRI (Persero) Tbk. Kantor Cabang Jombang – Unit Veteran.

Kind of this research is descriptive research with describing case, behavior, and action which is done by PT. BRI (Persero) Tbk. Kantor Cabang Jombang – Unit Veteran. Research method which is used is interview and documentation to get Kupedes *NPL* data in the last three years. Data about monitoring disruption Kupedes from before being customer up to become customer is starting to have problem and the method to overcome that disruption Kupedes can be pressed or minimized.

The research result shows that disruption Kupedes at PT. BRI (Persero) Tbk. Kantor Cabang Jombang – Unit Veteran in the last three years; 2010, 2011, 2012 is not consistent. That result is showed with *NPL* in 2010 which is high enough up to 4,28% in 2011 becoming better to be 2,29% but in 2012 increasing again to be 3,47% while *outstanding* is increasing every year. This needs to get special interest in order that Kupedes *NPL* PT. BRI (Persero) Tbk. Kantor Cabang Jombang – Unit Veteran becomes better and consistent year to year to show that performance of PT. BRI (Persero) Tbk. Kantor Cabang Jombang – Unit Veteran is better.