

## SUMMARY

**Oktavia Anggra Dewi, 2014, Analysis on The Credit Management Due to Minimalize Non Performing Loans (The Case of Koperasi Bank Perkreditan Rakyat Pancadana Batu), Dr. Darminto, M.Si, Dra. Maria Goretti Wi Endang N.P, M.Si, 113 page + xiv**

Bank are finance institution which contributes as intermediary between the over financing and under financing. It has major function in credit sectors or distributes the funds. To distribute them, they are inseparable from Non Performing Loans risk which is occurred by debtors could not repay their debts to the bank (defaulted loans). Koperasi Bank Perkreditan Rakyat Pancadana Batu is not in spite of occurrences of Non Performing Loans, too, to avoid it therefore banks need a credit management to minimize Non Performing Loans.

This study intends on (1) describing credit management which is used in Koperasi Bank Perkreditan Rakyat Pancadana Batu, (2) knowing the level of Non Performing Loans in Koperasi Bank Perkreditan Rakyat Pancadana Batu, (3) describing effort to recover Non Performing Loans in Koperasi Bank Perkreditan Rakyat Pancadana Batu.

A descriptive quantitative secondary research method is applied to analyze because the research is done by using shape figure data and performing calculations by using formulas. The procedure is that all collected the data are understood through primary data which is obtained by direct interviews to credit staffs and is obtained by documents or notes as collectible data in 2010 up to 2012. The data analysis is done by credit management analysis, Non Performing Loans level analysis, and the effort to recover Non Performing Loans.

After the analysis are completed, it can be concluded that credit management which is used in Koperasi Bank Perkreditan Rakyat Pancadana Batu has not been effectively to minimize Non Performing Loans yet, it can be seen by the percentage of Non Performing Loans in 2010-2012 period it has increased significantly in 2010 of 0%, in 2011 increase of 0,72%, and in 2012 increase of 1,99%. Credit management which is applied covering by credit planning, interest rate determination, credit procedure, loans credit analysis, and credit monitoring. The effort of recovering Non Performing Loans which is done by Koperasi Bank Perkreditan Rakyat Pancadana Batu includes by managing the debtors, giving warning letter once up to twice the costumers, rescheduling, reconditioning, restructuring, and foreclosure on the assets ( authentic sanction).