

**ANALYSIS PROCEDURE FOR DETERMINING THE FEASIBILITY OF
GIVING CREDIT IN CASE KREDIT STUDI PT. BANK MEGA**

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ABSTRACT

Credit analysis is the assessment of an application for credit worthy or not to be distributed to the Debtor. Principles of credit rating is the standard minimal commonly used among banks that the analysis of the five C's of credit (5C), namely: Assessment of Character (Character), Assessment Capability (Capacity), Assessment of capital (Capital), Assessment of collateral (Collateral), and assessment of the debtor's business prospects (condition of economy). In analyzing each loan application, loan possible problems certainly exist but how to minimize the risk to a minimum while still applying the procedure of credit sales and increase sales credit. the authors conducted a study conducted at PT. Bank Mega Tbk deskripti qualitative analysis method that analyzes the data based on the quality of data in the form of descriptive set forth hereinafter. The study began in April 2012.

Based on the survey results revealed that the use of the five C's of credit (5C) in any application for credit is an absolute must and should be done to determine the decision of grant or to refuse a loan to PT. Bank Mega Tbk for credit assessment begins by examining the proposal and file a credit application from a prospective borrower, and then conducted an investigation into the file, and then through the stages of the first interview, a review of the site, until the second interview. Having decided that the new loan application is accepted or not. But in pelaksanaanyan in the field there are some constraints that use the five C's of credit (5C) in the analysis of credit can not be carried out optimally, this is due to deliberate the banks involved in the loan process is not professional or banker lack expertise in analyzing or error manajemen procedure bank

Keywords: Credit Analysis, The Five C's Of Credit.

ANALISA PROSEDUR PENJUALAN KREDIT DALAM MENENTUKAN KELAYAKAN PEMBERIAN KREDIT STUDI KASUS DI PT. BANK MEGA

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ABSTRAK

Analisis kredit merupakan penilaian terhadap suatu permohonan kredit layak atau tidak untuk disalurkan kepada Debitur. Prinsip penilaian kredit yang menjadi standar minimal yang lazim digunakan di kalangan perbankan yaitu dengan analisis the five c's of credit (5C) yaitu: Penilaian Watak (Character), Penilaian Kemampuan (Capacity), Penilaian terhadap modal (Capital), Penilaian terhadap agunan (Collateral), dan Penilaian terhadap prospek usaha nasabah debitur (condition of economy). Dalam menganalisis setiap permohonan kredit, kemungkinan kredit tersebut bermasalah pasti ada tapi bagaimana meminimalkan risiko tersebut seminimal mungkin dengan tetap menerapkan prosedur penjualan kredit dan meningkatkan penjualan kredit tersebut. Maka penulis mengadakan penelitian yang dilakukan di PT. Bank Mega Tbk dengan menggunakan metode analisis deskriptif kualitatif yakni menganalisis data berdasarkan atas kualitas data selanjutnya dituangkan dalam bentuk deskriptif. Penelitian mulai dilakukan April 2012.

Berdasarkan hasil penelitian diketahui bahwa Penggunaan the five c's of credit (5C) dalam setiap permohonan kredit merupakan hal yang mutlak dan harus dilakukan untuk menentukan keputusan diterima atau ditolaknya suatu kredit di PT. Bank Mega Tbk penilaian terhadap permohonan kredit dimulai dengan meneliti proposal dan berkas permohonan kredit dari calon debitur, kemudian dilakukan penyelidikan terhadap berkas tersebut, kemudian melalui tahap wawancara pertama, peninjauan ke lokasi, hingga wawancara kedua. Setelah itu baru diputuskan permohonan kredit tersebut diterima atau tidak. Namun dalam pelaksanaannya di lapangan ada beberapa kendala sehingga penggunaan the five c's of credit (5C) dalam analisis pemberian kredit tidak dapat dilaksanakan secara optimal, hal ini karena kesengajaan pihak bank yang terlibat dalam proses kredit yang tidak profesional atau bankir kurang ahli dalam menganalisis atau kesalahan prosedur manajemen bank.

Kata Kunci : Analisis Kredit, The Five C's Of Credit.