ANALISIS *FIVE"C"s OF CREDIT* (5 C) DAN *NON PERFORMING LOAN* ATAS KEBIJAKAN PEMBERIAN KREDIT PADA STUDI KASUS STANDARD CHARTERED BANK

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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 dikalangan 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 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 menggunakan penelitian yang dilakukan di Standard Chartered Bank dengan menggunakan metode analisis deskriptif kualitatif yakni menganalisis data didasarkan atas kualitas data selanjutnya dituangkan dalam bentuk deskriptif. Penelitian dilakukan September 2013.

Berdasarkan hasil penelitian diketahui bahwa penggunaan 5C dalam setiap permohonan kredit merupakan hal yang mutlak dan harus dilakukan untuk menentukan keputusan diterima atau ditolaknya suatu kredit di Standard Chartered Bank. 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 tau tidak. Namun pada pelaksanaanya dilapangan ada beberapa kendala sehingga penggunaan 5C dalam analisis kebijakan pemberian kredit tidak dapat dilaksanakan secara optimal, hal ini karena kesengajaan pihak bank yang terlibat dalam proses kredit yang tidak professional atau banker kurang ahli dalam menganalisis atau kesalahan prosedur manajemen bank.

Kata Kunci : Analisis Kredit, 5 C , NPL

ANALYSIS FIVE "C" s OF CREDIT (5 C) NON-PERFORMING LOAN AND CREDIT POLICY ON THE CASE STUDY OF STANDARD CHARTERED BANK

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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 scoring is to be minimum standards that are commonly used among banks , namely the analysis of the five C 's of credit (5C) , namely : Assessment Character (character) , assessment of ability (capacity) , assessment of capital (Capital) , an assessment of the collateral (Collateral) and assessment of the debtor 's business prospects (Condition of Economy) . In analyzing each loan application , the possibility of non-performing loans is definitely there but how to minimize these risks to a minimum while applying the procedure of credit sales and credit sales is increasing . The authors use research conducted at Standard Chartered Bank using qualitative descriptive analysis method that analyzes the data based on the quality of the data is then cast in the form of descriptive . The study was conducted September 2013 .

Based on the survey results revealed that the use of 5C in every application for credit is essential and should be done to determine the decision of acceptance or rejection of a credit at Standard Chartered Bank. Assessment of the loan application begins with researching the proposal and file a credit application from a prospective borrower, then an investigation against the file, and then through the first stage of the interview, review the location, until the second interview. After that it was decided that the loan application is received not know. However, the implementation in the field there are several obstacles to the use of 5C in the analysis of credit policy can not be implemented optimally, this is due to deliberate the banks involved in the loan process is not professional or banker or less expert in analyzing the bank's fault management procedures.

Keywords: Credit Analysis, 5 C, NPL