

**THE ROLE OF CREDIT POLICY FOR MINIMIZING
UNCOLECTIBLE ACCOUNTS IN PT. BANK CIMB NIAGA, Tbk**

BY :

**FAJAR DHARMAWAN
43208110431**

ABSTRACT

The major operations of bank is a financial intermediary, to channel public funds entrusted to it in the form of loans to the needy, so that the interests and beliefs of society must be protected and maintained. loans granted by banks to risk accounts, so that in practice the bank must pay attention to the principles of sound lending. The role of the bank's credit policy is important because it serves as a guide in the implementation of all activities related to credit and profitable for the banks so as to minimize bad debts.

The object of research is that Bank Indonesia and PT Bank CIMB Niaga Tbk. Bank Indonesia as the banking supervisory authorities have established regulations regarding the obligations of commercial banks to own and implement policies based on the bank's credit policy guidelines for bank credit which includes set of credit guidelines from the beginning of the submission process, analysis, recording and loan supervision. The purpose of this study is to determine whether a credit policy which is owned by PT Bank CIMB Niaga Tbk has been in compliance with Bank Indonesia.

Based on the results of comparison carried out against the policy of Prudential Principles in Credit, Organization and Management of Credit, Credit Approval Policy, Documentation and Loan Administration, Credit Control and Settlement of Non Performing Loans could be concluded that the overall credit policy which is owned by PT Bank CIMB Niaga, has been in accordance with regulations issued by the Bank of Indonesia except in the principle regulation of prudence in credit. Although there are shortcomings in the credit policy of PT Bank CIMB Niaga Tbk, the quality of loans in 2009 is still in good condition which the ratio level of loans (receivables) problem (non-performing loans) is under 5% so as to minimize bad debts.

Keywords: Credit policy, non-performing loans, uncollectible accounts.