

ABSTRACT

APPLICATION OF REPAYMENT CAPACITY METHOD IN ASSESSING HOME LOAN CREDIT GRANTING AT PT. BANK TABUNGAN NEGARA (PERSERO) TBK TASIKMALAYA BRANCH

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This study aims to investigate the application of the repayment capacity method in assessing the provision of Home Ownership Credit conducted by PT. Bank Tabungan Negara (Persero) Tbk Tasikmalaya Branch Office, namely Subsidized and Non-Subsidized Home Ownership Credit. The study adopts a descriptive qualitative approach. Data collection was obtained through in-depth interviews, direct observation, documentation, and literature review. The collected data were processed using data reduction analysis techniques. The research findings indicate differences in the process of providing Subsidized and Non-Subsidized Home Ownership Credit, analyzed in terms of borrower eligibility. In Subsidized Home Ownership Credit, eligibility analysis is conducted by verification officers, whereas in Non-Subsidized Home Ownership Credit, it is done by analysts. Moreover, there are differences in the calculation rules for repayment capacity between Subsidized and Non-Subsidized Home Ownership Credit. For Subsidized Home Ownership Credit, it is calculated as 1/3 multiplied by gross income, while for Non-Subsidized Home Ownership Credit, it depends on the type of occupation of the prospective borrower. For fixed-income borrowers, it is 55% of monthly income minus other expenses, for civil servants, police officers, and state-owned enterprise employees, it is 60% of income minus other expenses, and for non-fixed income borrowers, it is 50% of net profit. Income is assessed based on salary slips, bank statements, or financial reports of the prospective borrower.

Keywords: Repayment capacity, Subsidiary and Non-Subsidiary Home Loans.

ABSTRAK

PENERAPAN METODE *REPAYMENT CAPACITY* DALAM MENILAI PEMBERIAN KREDIT PEMILIKAN RUMAH PADA PT. BANK TABUNGAN NEGARA (PERSERO) TBK KANTOR CABANG TASIKMALAYA

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Penelitian ini bertujuan untuk mengetahui penerapan metode *repayment capacity* dalam menilai pemberian Kredit Pemilikan Rumah yang dilakukan PT. Bank Tabungan Negara (Persero) Tbk Kantor Cabang Tasikmalaya, yaitu Kredit Pemilikan Rumah Subsidi dan Non-Subsidi. Penelitian ini menggunakan jenis deskriptif dengan pendekatan kualitatif. Pengumpulan data diperoleh melalui wawancara mendalam, observasi langsung, dokumentasi, dan studi kepustakaan. Data yang diperoleh tersebut diolah dengan teknik analisis yang digunakan dalam penelitian ini adalah reduksi data. Hasil penelitian yang diperoleh adalah alur pemberian Kredit Pemilikan Rumah Subsidi dan Non-Subsidi terdapat perbedaan dianalisis kelayakan calon debitur. Dalam Kredit Pemilikan Rumah Subsidi analisis kelayakan dilakukan oleh petugas verifikator. Sedangkan, Kredit Pemilikan Rumah Non-Subsidi oleh pihak analisis dan pada ketentuan perhitungan *repayment capacity* Kredit Pemilikan Rumah Subsidi dan Non-Subsidi terdapat perbedaan. Untuk Kredit Pemilikan Rumah Subsidi yaitu 1/3 dikalikan dengan pendapatan kotor. Sedangkan KPR Non-Subsidi tergantung jenis pekerjaan calon debitur. Untuk calon debitur *fix income* 55% dari penghasilan/perbulan dikurangi pengeluaran lainnya, untuk calon debitur PNS, POLRI, BUMN 60% dari penghasilan dikurangi pengeluaran lainnya, dan untuk calon debitur *non-fix income* 50% dari laba bersih. Penghasilan dilihat dari slip gaji, rekening koran atau laporan keuangan calon debitur.

Kata kunci: *Repayment capacity*, Kredit Pemilikan Rumah Subsidi dan Non Subsidi.