

ABSTRACT

CREDIT ANALYSIS OF THE APPLICATION OF 3R PRINCIPLES IN HOME COLLATERAL CREDIT (KAR) AT PT. TABUNGAN NEGARA BANK (Persero) TBK TASIKMALAYA BRANCH OFFICE

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This research aims to determine credit analysis based on the 3R principles in Home Collateral Credit carried out by PT. Bank Tabungan Negara (Persero) Tbk Tasikmalaya Branch Office, namely return, repayment and risk bearing ability. This research uses a qualitative method with a descriptive type. Data collection was obtained through in-depth interviews, direct observation from the bank, documentation and literature study. The results of the research show that there are arrears in installment payments for Home Ownership Credit (KAR) customers. In the analysis of KAR financing, based on the principle of return analysis, fixed income customers have the ability to pay 9% interest and receive a calculation of 60% of their income, non-fixed income is 9.5 % and 35% excavation of net turnover. Repayment Capacity is analyzed to assess the customer's ability to repay the loan according to income, especially salary, age and business scale. Risk Bearing Ability looks at the customer's ability to bear risk, considered by looking at the capital structure, collateral security and mortgage history. Banks provide loans based on Loan To Value (LTV). Apart from that, errors in analysis can occur due to several factors such as internal factors. The Bank's analysis is not accurate enough for potential KAR customers, or external factors, errors from problematic customers.

Keywords: 3R Analysis, Home Collateral Credit, Bank.

ABSTRAK

ANALISIS KREDIT PENERAPAN PRINSIP 3R PADA KREDIT AGUNAN RUMAH (KAR) DI PT. BANK TABUNGAN NEGARA (Persero) TBK KANTOR CABANG TASIKMALAYA

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Penelitian ini bertujuan untuk mengetahui analisis kredit berlandaskan prinsip 3R pada Kredit Agunan Rumah yang dilakukan PT. Bank Tabungan Negara (Persero) Tbk Kantor Cabang Tasikmalaya, yaitu *return*, *repayment* dan *risk bearing ability*. Penelitian ini menggunakan metode kualitatif dengan jenis deskriptif. Pengumpulan data diperoleh melalui wawancara mendalam, observasi langsung dari pihak bank, dokumentasi, dan studi kepustakaan. Hasil penelitian menunjukkan bahwa terjadinya tunggakan dalam pembayaran angsuran nasabah Kredit Pemilikan Rumah (KAR), Dalam analisis pembiayaan KAR pada prinsip analisis *return* nasabah *fix income* memiliki kemampuan untuk membayar bunga 9% dan memperoleh perhitungan sebesar 60% dari penghasilannya, non *fix income* 9,5% dan 35% pegalian dari omset bersih. *Repayment Capacity* dianalisis untuk menilai kemampuan nasabah membayar kembali pinjaman sesuai pendapatan terutama gaji, usia, dan skala usaha, dan *Risk Bearing Ability* digunakan untuk melihat kemampuan nasabah menanggung risiko, dipertimbangkan dengan melihat struktur permodalan, jaminan agunan, dan riwayat KPR. Bank memberikan pinjaman berdasarkan *Loan To Value* (LTV). Selain itu masalah kesalahan dalam analisis dapat terjadi karena beberapa faktor seperti faktor internal. Analisis Bank tidak cukup akurat terhadap calon nasabah KAR, ataupun faktor eksternal, kesalahan dari nasabah yang bermasalah.

Kata Kunci: Analisis 3R, Kredit Agunan Rumah, Bank.