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Rescheduling, Reconditioning, and Restructuring Action Analysis of Credit Safety

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Abstract. To improve the economic growth of the community as a whole, the Bank not only provides additional business capital in the morning of entrepreneurs whose businesses are already classified into large businesses, but the Bank also provides funds to lend to customers / borrowers belonging to the micro / micro business sector. Which is related to this research, the credit listed is micro credit. On the other hand the provision of credit facilities is often experiencing problems, thus causing harm to the Bank. The conditions under which the loans have been disbursed to the public are not repaid by the debtor at the right time in accordance with the previous agreement is classified into Non Performing Loan (NPL) or bad credit / bad credit, for the safety of credit and to maintain the health of the Bank it must be done credit rescue . Rescue credit can be done by performing action Rescheduling, Reconditioning, and Restructuring to customers whose credit is included into the class of problem loans.

The purpose of this research is as follows: 1) To know the action Rescheduling to safety of credit. 2) To know Reconditioning action on credit safety. 3) To know the act of Restructuring to the safety of credit. 4) To know the action, Reconditioning, and Restructuring collectively to the credit safety.

The research method used in this research is Descriptive Qualitative Analysis Research Method. The use of this qualitative research method helps the researcher to collect various information, collect data, analyze and explain clearly about the situation in the field related to Rescheduling, Reconditioning and Restructuring on Credit Safety. Data analysis in this research is done by data collection, data reduction, data presentation as well as verification or withdrawal conclusion by using Triangulation Source checking technique in validity of data.

The results showed: 1) Action Rescheduling can save problem loans at PT. Bank Mandiri (Persero) Tbk. The action taken is to provide relief in the form of extension of credit term. 2) Reconditioning action can save problem loans at PT. Bank Mandiri (Persero) Tbk. The action taken is to provide a reduction in lending rates. 3) Restructuring actions can save credit at PT. Bank Mandiri (Persero) Tbk. The action taken is to provide relief in the form of additional credit.

Keywords: Rescheduling, Reconditioning, Restructuring and Credit Safety.