

ABSTRAK

IMPLEMENTASI PROSEDUR PEMBERIAN KREDIT PEMILIKAN RUMAH (KPR) SUBSIDI PADA PT. BANK TABUNGAN NEGARA (PERSERO) TBK KANTOR CABANG BANDAR LAMPUNG

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Kredit Pemilikan Rumah (KPR) Subsidi merupakan salah satu produk pembiayaan yang disediakan oleh PT Bank Tabungan Negara (Persero) Tbk. melalui program Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) untuk membantu Masyarakat Berpenghasilan Rendah (MBR) dalam memiliki hunian yang layak dengan suku bunga rendah dan cicilan terjangkau. Masalah dalam penulisan ini adalah apakah prosedur pemberian KPR Subsidi telah dilaksanakan secara optimal sesuai dengan Standar Operasional Prosedur (SOP) pada PT Bank Tabungan Negara (Persero) Tbk. Kantor Cabang Bandar Lampung. Tujuan dari penulisan ini untuk mengetahui penerapan prosedur pemberian KPR Subsidi pada PT Bank Tabungan Negara (Persero) Tbk. Kantor Cabang Bandar Lampung. Metode yang digunakan meliputi studi pustaka, dokumentasi, wawancara, dan observasi langsung. Berdasarkan hasil penulisan, dapat disimpulkan bahwa pelaksanaan prosedur pemberian KPR Subsidi telah sesuai dengan Standar Operasional Prosedur (SOP) yang berlaku. Dalam analisis kredit, bank telah menerapkan prinsip 5C, yaitu *Character*, *Capacity*, *Capital*, *Collateral*, dan *Condition of Economy* sebagai dasar penilaian kelayakan calon debitur. Namun, masih terdapat kendala seperti ketidaklengkapan dokumen persyaratan dari calon debitur yang menghambat proses pengajuan, serta hasil pemeriksaan SLIK OJK yang menunjukkan riwayat kredit kurang baik sehingga menyebabkan permohonan kredit tidak dapat disetujui.

Kata Kunci : Pinjaman, Implementasi, Prosedur, Kredit Pemilikan Rumah (KPR), Subsidi, Bank BTN

ABSTRACT

IMPLEMENTATION OF OWNERSHIP CREDIT GRANTING PROCEDURES HOUSE (KPR) SUBSIDIZED BY PT. BANK TABUNGAN NEGARA(PERSERO) TBK BANDAR LAMPUNG BRANCH OFFICE

By

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Subsidized Home Ownership Loan (KPR) is one of the products Financing provided by PT Bank Tabungan Negara (Persero) Tbk. Through the Housing Financing Liquidity Facility (FLPP) program for Helping Low Income Communities (MBR) in owning housing Which is decent with low interest rates and affordable installments. Problem in this writing is whether the procedure for granting Subsidized Mortgage has been implemented optimally in accordance with Standard Operational Procedures (SOP) at PT Bank Tabungan Negara (Persero) Tbk. Bandar Lampung Branch Office. The purpose of this writing is to find out the application of the procedure for granting Subsidized Mortgages to PT Bank Tabungan Negara (Persero) Tbk. Bandar Lampung Branch Office. The methods used include literature studies, documentation, interviews, and direct observation. Based on the writing results, it can be concluded that the implementation of the procedure for granting Subsidized Mortgages has been in accordance with the standard operational Procedures (SOP) that apply. In credit analysis, the bank has apply the 5C principle, namely Character, Capacity, Capital, Collateral, and Condition of Economy as the basis for assessing the eligibility of prospective debtors. However, there are still obstacles such as incomplete documents requirements from candidates debtors who hinder the application process, as well as the results of the SLIK OJK examination which shows a bad credit history so that it causes credit application cannot be approved.

Keywords : Loan, Implementation, Procedure, Home Ownership Credit, Subsidy, Bank BTN.