

Tinjauan penyelesaian kredit macet pada PT. Bank X study kasus pemberian kredit kepada PT. Y = Credit loss review of completion in X case study bank lending to PT. Y

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Abstrak

ABSTRACT

This thesis discusses the NPL Resolution Preview at PT. Bank X. Where the provision of loans from Bank X, the debtor can not fulfill its obligation to repay their debts, because it resolved in a way which the author discussed the Voluntary Submission Assurance (AYDA). Repossessed assets are Fore closed Assets. Debt or must submit assurances to be made as a deed of settlement guarantees areas follows: 1.Akta Delivery Guarantee Agreement For Debt Settlement, 2.Akta Sale and Purchase Agreement, the Agreement Discharging 3.Akta Land and Building, Selling Power 4.Akta Power of Sale. This study uses a form of normative research is research that emphasizes the use of legal norms in writing, and supported by deed Bank X lending. From the results of the case study it can be concluded that the bank must apply the principle 5C: Character, Capacity, Capital, Collateral, Conditions of Economic, For the bank confidence in the ability and willingness to pay of debtor is very important to note.