

## Upaya penanganan non performing loan (npl) pada PT. BPR Balung Artha Guna Jember = The handling of non performing loan (npl) in PT. BPR Balung Artha Guna Jember

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### Abstrak

Non Performing Loan merupakan risiko yang terkandung dalam setiap pemberian kredit perbankan yang dapat terjadi baik karena kesalahan intern maupun ekstern bank. Penelitian ini membahas mengenai upaya penanganan Non Performing Loan pada perbankan berupa penyelamatan dan penyelesaian kredit berdasarkan peraturan perundang-undangan dengan menggunakan metode yuridis normatif. Penelitian ini memberikan kesimpulan bahwa Bank Indonesia telah mengeluarkan peraturan mengenai penanganan Non Performing Loan. Kasus pada Putusan No. 750/PID.B/2012/PN.Jr., PT. BPR Balung Artha Guna Jember, tidak melakukan upaya penanganan Non Performing Loan seperti yang telah ditetapkan Bank Indonesia.

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Non Performing Loans are risk that obtained in every extending banking credit which can occur by internal fault or external fault. This research discuss about how to handling of Non Performing Loan by rescue and settlement credit with using legal normative method. This research provides the conclusion that Bank Indonesia has developed regulation regarding the handling of Non Performing Loan. The case based on Decision Number 750/PID.B/2012/PN.Jr., PT Artha Guna BPR Balung Jember, in practice does not use the method of handling non-performing loans as had been recommended in credit legislation.