

ANALISIS PENERAPAN PRINSIP 5C PADA KREDIT PEMILIKAN RUMAH (KPR) SUBSIDI BANK TABUNGAN NEGARA KANTOR CABANG BANDUNG TIMUR

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis penerapan prinsip 5C dalam proses pemberian Kredit Pemilikan Rumah Subsidi pada Bank BTN Kantor Cabang Bandung Timur. Fokus penelitian mencakup prosedur pengajuan KPR Subsidi, penerapan prinsip 5C, serta hambatan yang dihadapi dalam pemberian KPR Subsidi. Metode yang digunakan dalam penelitian ini adalah pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui studi pustaka, observasi dan wawancara.

Hasil penelitian menunjukkan bahwa proses pengajuan KPR Subsidi dimulai dari calon debitur yang datang ke *developer*, kemudian dokumen dikirim ke bank untuk diverifikasi, dilanjutkan dengan BI *Checking/SLIK* OJK, wawancara verifikasi, input data ke sistem, survei ke tempat kerja, hingga penerbitan Surat Penegasan Persetujuan Penyediaan Kredit (SP3K) dan penjadwalan akad kredit. Dalam setiap tahapan tersebut, bank menerapkan prinsip kehati-hatian melalui penerapan prinsip 5C, yaitu *Character, Capacity, Capital, Collateral*, dan *Condition of Economy* untuk menilai kelayakan debitur.

Dari hasil penelitian ini dapat disimpulkan bahwa penerapan prosedur dan analisis kelayakan di Bank BTN telah berjalan sesuai dengan ketentuan yang berlaku. Namun, masih ditemukan hambatan seperti kendala teknis dalam proses verifikasi lapangan, perbedaan data SLIK OJK di sistem internal BTN, serta ketidaklengkapan dokumen persyaratan.

Kata kunci: KPR Subsidi, Analisis Kredit

***ANALYSIS OF THE IMPLEMENTATION OF THE 5C PRINCIPLES IN
THE SUBSIDIZED HOME OWNERSHIP CREDIT (KPR) OF THE STATE
SAVINGS BANK, EAST BANDUNG BRANCH OFFICE***

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ABSTRACT

This study aims to analyze the application of the 5C principles in the process of granting Subsidized Mortgage Loans (KPR Subsidi) at Bank BTN, Bandung Timur Branch. The research focuses on the procedure for applying for Subsidized Mortgages, the implementation of the 5C principles, and the obstacles encountered in granting these loans. The method used in this study is a descriptive qualitative approach, with data collected through literature review, observation, and interviews.

The findings indicate that the application process for Subsidized Mortgages begins with prospective borrowers visiting the developer, after which the documents are sent to the bank for verification. This is followed by BI Checking/SLIK OJK, verification interviews, data entry into the system, workplace surveys, and the issuance of the Credit Approval Confirmation Letter (SP3K), leading up to the credit signing schedule. At each stage, the bank applies prudential principles through the 5C approach Character, Capacity, Capital, Collateral, and Condition of Economy to assess the borrower's eligibility.

The study concludes that the implementation of procedures and feasibility analysis at Bank BTN has been carried out in accordance with applicable regulations. However, some obstacles remain, such as technical issues in the field verification process, discrepancies between SLIK OJK data and BTN's internal system, as well as incomplete supporting documents.

Keywords: Subsidized Mortgage, Credit Analysis