

THE IMPLEMENTATION OF 5C PRINCIPLES IN GRANTING PEOPLE'S BUSINESS CREDIT (KUR) IN PT. BANK BRI, IMOIRI UNIT, BANTUL BRANCH OFFICE

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ABSTRACT

Bank, as a business-oriented financial institution, naturally runs business activities. One of the bank's activities is to purchase money by collecting funds from the wide community and to resell the collected funds by channeling them through loan or credit.

This research aimed to know the parameters used by Bank BRI in assessing the prospective debtor before granting the People's Business Credit (KUR). This research were secondary data. The secondary data comprised of primary, secondary, and tertiary legal sources. The data were analyzed using descriptive and qualitative method.

The research result performed on two respondents-creditor and debtor-concludes that while a creditor is supposed to assess the prospective debtor's capacity based on the determined parameters, the assessment is often performed based on subjective manner. The assessment on character and economic aspects are also conducted subjectively as there is no parameter to assess those aspects. This causes the implementation of 5C principles to be not optimal.

Keyword: Principles, KUR, Bank

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