

Pengawasan dan pengelolaan risiko kredit terhadap aktivitas pemberian fasilitas kredit kepada nasabah korporasi oleh Divisi Credit Operations Bank H Indonesia = Control and management of credit risk on granting credit facility activity for corporate customers by Credit Operations Division of Bank H Indonesia

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Abstrak

Laporan magang ini memberikan gambaran mengenai proses pengawasan dan pengelolaan risiko kredit pada Bank H Indonesia khususnya dalam aktivitas pemberian fasilitas kredit kepada nasabah korporasi. Laporan magang ini juga menjelaskan bagaimana proses sebuah entitas untuk dapat menjadi nasabah korporasi di bank sampai pada proses pengajuan fasilitas kredit. Selanjutnya penulis juga akan membahas mitigasi risiko kredit yang dilakukan oleh Divisi Credit Operations, yakni tempat dimana penulis melakukan magang. Penulis berkesimpulan bahwa pengawasan dan pengelolaan risiko kredit di Bank H Indonesia secara umum sudah baik.

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This internship report provides an overview of control and management of credit risk at Bank H Indonesia, especially on the activity of granting credit facility to corporate customers. In addition, this internship report also describes the process of how an entity can become a bank's corporate customer up to the process of proposing a credit facility. Furthermore, the author also discusses the mitigation of credit risk performed by Credit Operations Division, the place where the author did the internship. At the end, the author concludes that the control and management of credit risk at Bank H Indonesia is already good in general.