

Evaluasi Proses Reviu Restrukturisasi Piutang Bank Klien Oleh Perusahaan Konsultan = Evaluation on Bank Klien's Debt Restructuring Process Review by Perusahaan Konsultan

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Abstrak

Laporan magang ini membahas evaluasi atas kesesuaian antara teori analisis kredit dengan praktik riil yang dilaksanakan oleh Perusahaan Konsultan dalam proses reviu penanganan restrukturisasi piutang Bank Klien. Lingkup pembahasan meliputi proses penyaringan debitur prioritas “tinggi” dan penghitungan Altman Z Score. Evaluasi dilakukan dengan membandingkan kerangka evaluasi Peraturan Otoritas Jasa Keuangan mengenai manajemen risiko dan kebijakan Countercyclical Dampak Penyebaran Covid- 19 serta teori Altman Z Score. Hasil evaluasi menyimpulkan bahwa praktik kerja Perusahaan Konsultan sesuai dengan Peraturan Otoritas Jasa keuangan dan memiliki sedikit perbedaan dengan teori Altman Z Score.

..... This internship report discusses the evaluation of the suitability between the theory of credit analysis and the real practice carried out by Perusahaan Konsultan in the review process of Bank Klien’s debt restructuring handling. The scope of the discussion includes the screening process for “high” priority debtors and the calculation of the Altman Z Score. The Evaluation is done by comparing the evaluation framework, namely the Financial Services Authority Regulations regarding risk management and Countercyclical policies on the Impact of the Spread of Covid-19 as well as Altman Z Score theory. The evaluation concludes that the work practice of Perusahaan Konsultan is in accordance with the Financial Services Authority Regulations and has slight differences with the theory studied in the Business Analysis and Valuation course.