ABSTRACT

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Title : Analysis of Non Performing Funding Settlement in Islamic Financial Services Cooperation Baituttamwil TAMZIS Branch Bandung Period 2010-2011".
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Non performing funding (loans) is a situation where the customer is experiencing difficulties in the settlement of his obligations, whether in the form of reimbursement or and interest, penalty fees and other fees that become responsibility of the debtor. The settlement of the non performing funding was conducted by the Baituttamwil TAMZIS Islamic Financial Services Bandung Branch Period 2010-2011, by looking for an agreement, issued an affidavit that the debtor is willing to pay and the last is the seizure of collateral.

The aim of this study was to determine the growth of non performing funding that occurred in the Islamic Financial Services Cooperation Baituttamwil TAMZIS Branch Bandung. The study also tried to find out the efforts in resolving non performing funding in the Islamic Financial Services Cooperation Baituttamwil TAMZIS Branch Bandung Period 2010-2011.

The method used by the writer in this report is a descriptive method. While the techniques of data collection uses an observation technique (direct observation), interview and documentation.

The growths of non performing funding in the Islamic Financial Services Branch Bandung Baituttamwil TAMZIS decreased from 0.04% to 0.64% while the increase of non performing funding ranging from 0.01% to 1.21%. The settlement of non performing funding by the Islamic Financial Services Cooperation Baituttamwil TAMZIS Branch Bandung is by finding a kinship way, look for an agreement with the member, and the agreement shall be incorporated into the promissory notes to pay afterward. If the member cannot conduct in accordance with the agreement, the Baituttamwil Tamzis will conduct an execution toward the collateral that members pledged.

The business activities of the members must be fully monitored to see the bussiness growth performed by members so that NPF may force down as much as possible and add a special human resources to handle and resolve the non performing funding that occurred. The employees should be trained in order to have an effective way toward the non performing funding settlement.

Keywords: Non Performing Funding Settlement