SUMMARY

HENDY RUKMANTARA. Factors that Effects Non Performing Loans at LPDB-KUMKM (Revolving Fund Management Institution for Micro, Small and Medium Enterprises. Supervised by NOER AZAM ACHSANI dan TANTI NOVIANTI.

One of the programs the government that was formed in an effort to developed micro, small and medium enterprise is establishing LPDB (Revolving Fund Management Institution Cooperatives, Micro, Small and Medium Enterprises). Formation of LPDB under supervision and oversight of the Ministry of Cooperatives, Small and Medium Enterprises aims to help businesses cooperatives, small and medium enterprises in developing their business activities, through lending/capital support through intermediary financial institution, intermediary non bank financial institutions, as well as directly to the these SMEs. In its development, problems that arise are in terms of loan repayment return or non performing loan.

This study aimed to describe the overview of credit/revolving fund of LPDB-KUMKM to borrowers who are in the territory of Indonesia, analyze the characteristics of the debtor of the lending in LPDB-KUMKM in the year 2010 - 2014, and analyzes the factors that influence the occurrence of bad loans on the debtor in LPDB-KUMKM with descriptive analysis and logistic regression.

From the 2050 study sample that was taken, the majority of borrowers (1629 debtors/79.5%) are credit unions with bad loans at the percentage of 16.1%. Based on the age of business and the amount of the loan plafond, most borrowers who get a loan are 4 years running business, the greatest amount of the loan plafond are Rp 50 000 000 000 and the smallest are Rp 50 000 000 and from the whole research sample, a number of 1245 debtors that received a loan does not include the collateral and debtors in these criteria have a percentage of 17.76% non performing loan. From the entire sample, loans given to 1890 debtors, are not to do with administrative by monitoring BI (Bank Of Indonesia) checking which in this case is dominated by cooperatives institution.

Overview debtor profiles deliquent in LPDB KUMKM is dominated by credit unions and sharia credit unions. Based on the analysis of logistics, there are four variables were significant to the collectibility of the loan ie interest rate, monitoring strategies BI checking/non BI checking, level of collateral, and type of institution. Based on these four factors, monitoring strategies are variables that influence most significant and positive impact on the quality of non-performing loans.

Keywords: bad debts, LPDB-KUMKM (Revolving Fund Management Institution for Micro, Small and Medium Enterprises), logistic regression.