# ANALISIS KELAYAKAN PEMBERIAN KREDIT INVESTASI DI BANK M (STUDI KASUS PENGAJUAN PEMBIAYAAN PEMBELIAN GUDANG PT. ABC)

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This study aims to determine what the basic criteria of 5C Principles used for decision-making in the approval of credit facilities. Credit is something that is unique - each credit application always has its own characteristics.

There is a risk that must be faced in every approval of credit facilities. The risk can not be eliminated, but can be mitigated to minimize the adverse effects. One way to minimize credit risk is to use a technique 5C Principles in analyzing the loan application.

5C Principles consists of Character, Capacity, Capital, Collateral, and Condition. The conclusion from this study is that the five factors of 5 C Principles are intertwined with each other and should be used together in the credit analysis process so as to provide a complete picture in lending.

After the process of credit analysis, it was concluded if the loan application is worthy of approval. If a decent credit application is approved, then to mitigate the risks arising, it will be installed terms. Terms that there may be requirements regarding collateral requirements regarding disbursement of credit facilities, as well as the financial condition covenants.

Keywords : Credit, Credit Risk, 5C Principles, Mitigation, Covenant.