

## ABSTRACT

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**“PROFESSIONAL WORK ACTIVITIES OF THE RISK MANAGEMENT  
DIVISION PT PERMODALAN NASIONAL MADANI CENGKARENG  
BRANCH 3”**

*Micro business financing plays a vital role in promoting inclusive economic growth, but at the same time carries a high level of credit risk. PT Permodalan Nasional Madani (PNM), as a state-owned financing institution, holds the responsibility of maintaining the quality of its financing through effective risk management, particularly in the Mekaar program which targets female micro- entrepreneurs. This study aims to analyze how the Risk Division of PT PNM manages credit risk in the micro business financing process. The research uses a descriptive qualitative approach with data collected through interviews, observation, and internal document analysis. The results indicate that risk management is carried out comprehensively through risk identification, risk exposure measurement, continuous monitoring, and the implementation of risk mitigation strategies. The Risk Division also plays a role in developing early warning systems and conducting regular evaluations of credit performance. With a structured risk management system, PNM is able to maintain its Non-Performing Loan (NPL) ratio within acceptable limits and support the sustainability of its micro business empowerment programs.*

*Keywords: Risk Management, Micro Financing, Non-performing Loan, PNM, Micro Business, Risk Division*