ABSTRACT

Procedure for Disbursing Savings of Customers who have died by the Heirs at PT. Bank Pembangunan Daerah Jawa Barat and Banten (Persero) Tbk.

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The purpose of writing this final project is to find out the Procedure for Disbursing Savings of Customers who have died by the Heirs at PT. Bank Pembangunan Daerah Jawa Barat and Banten (Persero) Tbk. Singaparna Branch Office. This research uses a qualitative approach with descriptive methods. The Data collection is done by observation, interview and literature study techniques. The data used are primary and secondary data. The results of this study indicate that the Procedure for Disbursing Savings of Deceased Customers by Heirs at PT. Bank Pembangunan Jawa Barat and Banten (Persero) Tbk. Singaparna Branch Office in accordance with the procedures that should be. The essence of the implementation of the disbursement of customer savings who have passed away by the heirs is to conduct a careful analysis of the files owned by customers and heirs, in accordance with applicable regulations. However, there are several obstacles, one of which is the inability of the heirs to show the required documents. The solution that can be done is to re-check the required documents and ensure that the heirs have access to the required documents.

Keywords: Procedure, Savings, Heirs,