

ABTRACT

CREDIT COLLATERAL MANAGEMENT PROCEDURE AT PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK. TAMBUN SELATAN, BEKASI BRANCH OFFICE

By:

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The purpose of writing this final project is to find out the Procedure for Managing Home Owner Credit Collateral (KPR) at PT. West Java and Banten Regional Development Bank Tbk Tambun Sub-Branch Office. The data collection methods used were library research, in-depth interviews, and direct observation (participant observer). The results showed that the procedure for managing mortgage collateral at PT. Regional Development Banks of West Java and Banten Tbk. The Tambun Sub-Branch Office is in accordance with the procedures set by the bank. There are several obstacles in the Management of Home Ownership Loans (KPR), namely the Delay in APHT Estimation by Notaries, so that Bank bjb must always coordinate with the notary and the occurrence of falsification of Property Rights Certificates (SHM), occurs because Bjb Tambun Sub-Branch Office. The solution is for the notary to provide information to the bank regarding the delay in estimating the certificate, so that bank bjb coordinates it with the head of the branch of Bank Bjb. The occurrence of falsification of property rights certificates is caused by a person's lack of thoroughness, so that it is easier for other people to falsify the certificate.

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