

ABSTRACT

**PROCEDURE FOR IMPLEMENTING CONSUMER LOANS FOR PNS AND
NON PNS AT PT. REGIONAL DEVELOPMENT BANK WEST JAVA AND
BANTEN TALAGA KCP
MAJALENGKA REGENCY**

By:

Firda Nur Azizah Rohandi

203404033

Supervisor I: Yuyun Yuniasih, SE., M. Si

Supervisor II: Agi Rosyadi, SE., M. M

The aim of this research is to determine the procedures for granting civil servant and non-civil servant credit. The data methods used are Participant Observation and Depth Interview. The results of this research, the author explores information in depth, based on the results of research that begins at the consumer credit application stage from prospective debtors to the bank, collecting files by the Consumer Account Officer, checking the quality of prospective customers by the credit admin, and the process of analyzing prospective customers by the consumer account officer, making credit decisions by the head of the Talaga sub-branch, making credit agreements, making analysis and Financial Services Authority (OJK) slips by the credit administration, signing consumer credit agreements carried out by the debtor and witnessed by their partner (husband or wife), carrying out credit disbursement. There are several obstacles to providing consumer credit to PT. West Java Regional Development Bank and Banten Talaga Sub-Branch Office can be handled with existing procedural provisions. Based on the results of the research and discussion, the credit distribution procedure for civil servants and non-civil servants at the West Java and Banten Regional Development Bank Talaga Sub-Branch Office includes activities for providing consumer credit for civil servants and non-civil servants.

Keywords: Procedures, Consumer Credit, ASN, Bank