

ABSTRACT

PROCEDURES FOR PRA PURNA BHAKTI CREDIT TO STATE CIVIL APPARATUS AT PT. BANK PEMBANGUNAN DAERAH JAWA BARAT AND BANTEN TBK. BRANCH OFFICE TASIKMALAYA

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The purpose of this assignment is to find out the procedure for granting credit Pra Purna Bhakti to state civil apparatus at PT. Bank Pembangunan Daerah Jawa Barat and Banten Tbk. Branch Office Tasikmalaya, know the obstacles experienced in granting such loans and their settlement. Pra Purna Bhakti Credit is a credit facility provided by a bank to prospective borrowers or fixed income debtors who will enter retirement age and the credit period can exceed retirement age. The research method used is to use qualitative data types with data collection techniques is participant study observation which means directly observing activities at Bank bjb branch office Tasikmalaya, and in deptt interviews to obtain the data needed in completing the final project. The result of this study discussprocedures for granting Pra Purna Bhakti Credit, constraints and solution in overcoming these obstacles. In granting this credit, there are several obstacles that cause delays in granting credit, including not closing loans at othe banks and incomplete requirements. Therefore the authors suggest that the bank should improve services related to lending, especially in communication.

Keywords: Procedure, Credit, State Civil Apparatus, Bank