

ABSTRACT
PROCEDURE FOR GRANTING HOME OWNERSHIP CREDIT (KPR)
FACILITY OF HOUSING PAYMENT LIQUIDITY (FLPP) AT BANK BJB
SINGAPARNA

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The purpose of writing this final project is to find out the requirements needed for Housing Loans (KPR) Housing Payment Liquidity Facility (FLPP), procedures for granting Home Ownership Credit (KPR) Housing Payment Liquidity Facility (FLPP), and obstacles and solutions that arise on Home Ownership Credit (KPR) Housing Payment Liquidity Facility (FLPP) at Bank BJB Singaparna Branch Office. Data collection techniques used were observation of participation (participat obervation), interview (in dept interview), methods of documentation and library method. The terms and files in the application for Home Ownership Credit (KPR) Housing Payment Liquidity Facility (FLPP) must be in accordance with the provisions of the bank that have been in effect. The Procedure for Providing Housing Loans (KPR) The Housing Payment Liquidity Facility (FLPP) is in accordance with the proper procedure. There are several obstacles, including the occurrence of not target for recipients of subsidized KPR assistance to MBR. As for the solution, it is reccomended that the bank seethe accuracy in meeting the requirements for the recipients of the sunsidized MBR KPR in accordance with the provision of the legislation.

Keywords: Procedure, Home Ownership Credit (KPR), Housing Payment Liquidity Facility (FLPP), Subsidized Credit , MBR

ABSTRAK

PROSEDUR PEMBERIAN KREDIT PEMILIKAN RUMAH (KPR) FASILITAS LIKUIDITAS PEMBAYARAN PERUMAHAN (FLPP) PADA BANK BJB KANTOR CABANG SINGAPARNA

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Tujuan dari penulisan tugas akhir ini untuk mengetahui syarat-syarat yang diperlukan dalam Kredit Pemilikan Rumah (KPR) Fasilitas Likuiditas Pembayaran Perumahan (FLPP), prosedur pemberian Kredit Pemilikan Rumah (KPR) Fasilitas Likuiditas Pembayaran Perumahan (FLPP), dan hambatan serta solusi yang muncul pada Kredit Pemilikan Rumah (KPR) Fasilitas Likuiditas Pembayaran Perumahan (FLPP) pada Bank BJB Kantor Cabang Singaparna. Teknik pengumpulan data yang digunakan adalah observasi partisipasi (*participat obervation*), wawancara mendalam (*in dept interview*), metode dokumentasi, dan metode kepustakaan. Syarat-syarat dan berkas dalam pengajuan Kredit Pemilikan Rumah (KPR) Fasilitas Likuiditas Pembayaran Perumahan (FLPP) harus sesuai dengan ketentuan-ketentuan pihak bank yang sudah berlaku. Prosedur Pemberian Kredit Pemilikan Rumah (KPR) Fasilitas Likuiditas Pembayaran Perumahan (FLPP) sudah sesuai dengan prosedur yang seharusnya. Terdapat beberapa hambatan diantaranya terjadinya ketidak tepat sasaran untuk penerima bantuan KPR bersubsidi pada MBR. Adapun penyelesaiannya yaitu disarankan pihak bank melihat ketepatan dalam pemenuhan persyaratan dan kriteria MBR penerima KPR bersubsidi sesuai dengan peraturan perundang-undangan.

Kata Kunci: Prosedur, Kredit Pemilikan Rumah (KPR) Fasilitas Likuiditas Pembayaran Perumahan (FLPP), KPR bersubsidi, MBR