

ABSTRACT

PROCEDURE FOR PROVISION OF PRA PURNA BHAKTI LOANS AT PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK. SINGAPARNA BRANCH OFFICE

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The purpose of this study was to determine the procedure for granting Pra Purna Bhakti credit at PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Singaparna Branch Office. This study uses a qualitative approach, the types of data sources in the study are primary data and secondary data. The data collection technique used is a field study using the in-depth interview method or interviews with bank bjb employees at the Singaparna Branch Office and participant observers in credit disbursement contracts, as well as literature study.

Based on the results of the research, the procedure for granting Pra Purna Bhakti credit is carried out in several stages including the process of calculating credit adjustments, submitting credit applications and attaching required documents, analysis and evaluation processes including On The Spot and SLIK, credit decisions and disbursement scheduling, and credit disbursement. In the granting procedure, there are several obstacles that occur such as system disturbances, lack of communication between the prospective debtor and the bank, or the negligence of the prospective debtor himself. However, these obstacles can be overcome by providing information, active two way communication and good service from the bank, especially services for Credit Customer Service.

Keyword: Procedure, Pra Purna Bhakti Credit, Obstacles, Solutions.