

## **ABSTRACT**

### **PROCEDURE FOR CREDIT MANTAP PRE-PENSION (KMPP) AT PT BANK MANDIRI TASPEN BRANCH OFFICE TASIKMALAYA**

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*This study aims to determine the procedure for providing Pre-Retirement Steady Credit (KMPP) at PT. Bank Mandiri Taspen Tasikmalaya Branch Office. The method used in this study is a descriptive method, which is to reveal a picture of the problems that occurred during the research. The type of data used in this research is by using qualitative data, namely data in the form of words, schemes and pictures. For the data sources used by the author, namely primary data, data directly collected by researchers from the first source, and secondary data, this secondary data is data that supports the needs of primary data. The data collection technique carried out by the author is library research, and field research by interview, asking directly to the Operational Credit section of PT. Bank Mandiri Taspen Tasikmalaya Branch Office as well as direct observation in the field, in addition to carrying out data collection techniques with documentation. The results of this study indicate that the Procedure for Providing Pre-Retirement Steady Credit (KMPP) at PT. Bank Mandiri Taspen Tasikmalaya Branch Office has not fully run well because there are still obstacles that occur in the process of analyzing debtor data.*

*Keyword: Procedur, Credit, Pension.*