

ABSTRACT

**PROCEDURE FOR PROVISION OF STANDARD BUSINESS LOANS
FOR RETIREMENT (KMUP) AT PT. BANK MANDIRI TASPEN
TASIKMALAYA BRANCH OFFICE**

By:

Opik Taupik Hidayat

183404055

Advisor

Dedeh Sri Sudaryanti

S.E.,M.SiAgi Rosyadi,

S.E.,M.M

The purpose of this study was to find out how the Procedure for Providing Business Steady Credit for Retirees (KMUP) at PT. Bank Mandiri Taspen Tasikmalaya Branch Office. The method used is to use a descriptive approach to the procedure for providing steady credit for pensioners (KMUP) PT. Bank Mandiri Taspen KC. Tasikmalaya. Sources of data used are primary data, namely data directly collected by researchers from the first source, and secondary data, which is data that supports the needs of primary data. Data collection techniques carried out by the author are in-depth interviews, participant observers and literature studies. Interviews were conducted by directly asking the Credit Operations section of PT. Bank Mandiri Taspen KC. Tasikmalaya, as well as direct observations in the field, and literature studies of literatures, source books, articles and journals related to the research being researched by the author. The results of this study indicate that the Procedure for Providing Credit for Retired Businesses (KMUP) at PT. Bank Mandiri Taspen KC. Tasikmalaya has not yet fully run well because there are still obstacles that occur in the process. In applying for steady credit, PT. Bank Mandiri Taspen found that prospective customers must have a business first so that they can have a savings handle if things happen that they don't want.

Keywords: Procedure, Credit, Retired, Bank.