

ABSTRACT

PROCEDUR FOR PROVIDING PLATINUM HOME OWNERSHIP CREDIT AT PT BANK TABUNGAN NEGARA (PERSERO) Tbk. TASIKMALAYA BRANCH OFFICE

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The purpose of this final project is to understand the procedures for granting Platinum Home Ownership Credit (KPR) at PT Bank Tabungan Negara (Persero) Tbk. Tasikmalaya Branch. The research approach used is qualitative with data collection methods that include in-depth interviews, literature reviews, and direct observation (participant observation). Based on the research findings, this final project discusses the stages of the KPR application process, which includes data verification (application forms and requirements), interviews, entry into the e-loan system, conducting workplace/business surveys, performing 5C analyses, recommendations (approval), issuance of the Credit Provision Approval Letter (SP3K), credit binding stage, credit realization stage (credit agreement), and disbursement to the developer. However, there are several obstacles faced in providing Platinum Home Ownership Credit (KPR), one of which is when the credit is approved but the desired house is not yet available or the prospective debtor has not yet paid the down payment for the house. Nevertheless, these obstacles can be resolved with the existing procedures and regulations.

Keywords: Procedures, Credit, Bank