

## **ABSTRACT**

### ***THE PROCEDURE FOR DISBURSING KUPEDES PEOPLE'S (KUPRA) AT PT INDONESIAN PEOPLE'S BANK (PERSERO) TBK SETIAMULYA UNIT TASIKMALAYA BRANCH***

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*The purpose of this research is to find out the procedure for disbursing Kupedes People's credit (KUPRA) in PT. Indonesian People's Bank (Persero) Tbk. Setiamulya Unit Tasikmalaya branch. The research method used is qualitative by describing the data that has been collected descriptively. The data collection technique used was in depth interviews with employees from Bank BRI Setiamulya Unit, the direct observation, and literature studies by collecting data from existing journals and data taken from the official website of PT. BRI. Based on the results of the discussion, the procedure for disbursing Kupedes People's (KUPRA) at PT. Indonesian People's Bank (Persero) Tbk. Setiamulya Unit Tasikmalaya branch has six stages, namely credit application, verification, feasibility analysis, credit decision, disbursement and monitoring, the analysis stages are carried out using 5C (Character, Capacity, Capital, Condition of Economy, Collateral). The KUPRA credit disbursement procedure does not rule out the possibility of fraud being committed by prospective borrowers as well as non-current or bad credit. It is necessary to have a more stringent and thorough and more selective analysis when the Bank can also continue to do reminders for customers so that credit does not occur smoothly or even crash.*

*Keyword : Procedure, Credit, Disbursing, Bank.*