

SISTEM DAN PROSEDUR GADAI EMAS PRODUK KREDIT CEPAT AMAN (KCA) PADA PT PEGADAIAN (PERSERO) UPC WONOSARI

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Abstrak

Penelitian ini bertujuan untuk mengetahui sistem dan prosedur gadai emas produk kredit cepat aman (KCA) di PT Pegadaian (Persero) UPC Wonosari, bagaimana system dan prosedur pengajuan gadai emas yang dilakukan nasabah dan bagaimana proses mulai dari pengajuan dan pelunasan gadai sampai dengan serah terima barang gadai sebelum tanggal jatuh tempo. Dapat disimpulkan bahwa sistem dan prosedur pengajuan gadai emas yang dilakukan PT Pegadaian (Persero) UPC Wonosari yaitu nasabah datang langsung ke Kantor Pegadaian dengan membawa barang jaminan berupa emas dan kartu identitas nasabah. Nasabah mengisi formulir permintaan kredit yang sudah disediakan penaksir, lalu penaksir menaksir barang jaminan untuk menentukan uang pinjaman setelah ada kesepakatan surat bukti gadai dengan konfirmasi nasabah. Apabila nasabah ingin melunasinya cukup membawa surat bukti gadai untuk diserahkan ke bagian kasir dengan membayar kewajiban berupa tarif sewa modal atau bunga dan uang pinjaman awal yang sudah dihitung dalam aplikasi PASSION (*Pegadaian Application Support System Integrated Online*). Bagian kasir akan melakukan verifikasi data nasabah sesuai surat bukti gadai dan menerima uang pinjaman serta tarif bunga. Bagian agunan menyerahkan barang jaminan kepada nasabah sesuai nota pengambilan barang yang akan disesuaikan dengan nomor slip barang jaminan serta surat bukti gadai nasabah.

Kata kunci : Pengajuan Gadai Emas, Prosedur Gadai Emas, Pelunasan Gadai Emas

SYSTEM AND PROCEDURE OF GOLD PAYMENT OF QUICK SAFE CREDIT PRODUCTS (KCA) AT PT PEGADAIAN (PERSERO) UPC WONOSARI

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Abstract

This study aims to find out the gold pawning system and procedures for fast safe credit (KCA) products at PT Pegadaian (Persero) UPC Wonosari, how the system and procedures for submitting gold pawns are carried out by customers and how the process starts from submitting and paying off the mortgage to handing over the goods. pledge before the due date. It can be concluded that the system and procedure for applying for a gold pawn carried out by PT Pegadaian (Persero) UPC Wonosari, is that customers come directly to the Pawnshop Office by bringing collateral in the form of gold and customer identity cards. The customer fills out a credit request form that has been provided by the appraiser, then the appraiser assesses the collateral to determine the loan money after there is an agreement on the proof of pledge with the customer's confirmation. If the customer wants to pay it off, it is enough to bring a proof of pledge to be submitted to the cashier by paying the obligation in the form of capital or interest rental rates and the initial loan money that has been calculated in the PASSION (Pegadaian Application Support System Integrated Online) application. The cashier will verify customer data according to the pledge and receive loan money and interest rates. The collateral section submits the collateral to the customer according to the receipt of the goods which will be adjusted to the slip number of the collateral and the customer's proof of pledge.

Keywords : Gold Pawn Submission, Gold Pawn Procedure, Gold Pawn Repayment