**ABSTRAK**

**Prosedur Pemberian Kredit Pada PD BPR Bank Sleman**

PD. BPR Bank Sleman merupakan salah satu bank milik pemerintah yang mempunyai tugas untuk membangun ekonomi rakyat Sleman yaitu salah satu produkya dengan memberikan fasilitas kredit untuk para masyarakat. Pengamatan ini bertujuan untuk mengetahui lebih dalam mengenai prosedur pemberian kredit di PD. BPR Bank Sleman. Pengamatan menggunakan metode penelitian kualitatif yaitu dengan menggambarkan prosedur pemberian kredit di PD. BPR Bank Sleman. Teknik pengumpulan data diperoleh melalui wawancara, observasi, studi pustaka dan mengkaji dokumen dan arsip. Sumber data yang diperoleh berdasarakan informan, aktivitas dan dokumen terkait. Metode observasi yang dilakukan yaitu dengan pemngamatan langsung dan ikut serta berperan aktif dalam kegiatan rutin di PD. BPR Bank Sleman. Dari hasil pengamatan yang dilakukan dapat diketahui bahwa Prosedur Pemberian Kredit Pegawai di PD. BPR Bank Sleman terdiri dari beberapa tahap yaitu : pengajuan kredit, penelitian berkas, analisis kredit, putusan kredit, pencairan kredit. Prosedur pemberian kredit pegawai di PD. BPR Bank Sleman sudah sesuai ketentuan yang berlaku dan dapat dilaksanakan dengan baik oleh administrasi kredit (ADK), namun masih terdapat kelemahan dimana ruang penyimpanan arsip nasabah tidak berada di satu tempat sehingga kurang efisien oleh karena itu perlu ada ruang khusus untuk penyimpanan semua arsip nasabah.

Kata Kunci: Prosedur Pemberian Kredit Pada PD BPR Bank Sleman

**ABSTRACT**

Local Company of BPR Bank Sleman is one of the state-owned Banks, which has the task to develop the economy of the people of Sleman one of the products of which is giving credit facilities to the community. The aim of this observation is to find out more deeply about the credit procedure at Rural Bank (BPR) Bank Sleman. This observation used qualitative research method by describing the procedure of granting credit at the Local Company of BPR Bank Sleman. Techniques of collecting data used were interviews, observation, and reviewing literature, documents and archives. The data source is derived from the informants, activities and related documents. The observation method used was a direct participatory observation on the routine activities existing at the Local Company of BPR Bank Sleman. The result of observation conducted, show that the procedure of granting employees credit at the Bank consists of several stages: credit application, documents review, credit analysis, credit decision, and credit realization. The procedure of issuing employees credit at the Local Company of BPR Bank Sleman had been consistent with the enacted terms and had been conducted well by Credit Administration (ADK), The weakness, however is that customer’s archive storage is not located in one place which is less efficient. Therefore it needs an exclusive customer’s archive storage.

**Keyword:** the procedure of granting credit at the Local Company of BPR Bank Sleman