

ABSTRAK

Laporan ini akan menjelaskan tentang bagaimana sistem dan prosedur pemberian kredit umum pada PD BPR Bank Bapas 69 Magelang Kantor Cabang Muntilan. Prosedur pemberian kredit pada PD BPR Bank Bapas 69 meliputi beberapa tahapan yaitu permohonan kredit, persyaratan kredit, analisis kredit, penyelesaian kredit, melaksanakan pemberian kredit, dan administrasi kredit. Prosedur pemberian kredit berperan sangat penting dalam kegiatan operasional suatu bank, salah satu kegiatannya yang sangat penting dengan menerapkan prosedur pemberian kredit yang baik dalam usaha bank dibidang pemberian jasa pengkreditan dengan nasabah. Prosedur pemberian kredit yang diterapkan bertujuan untuk mempermudah dalam proses pengajuan kredit bagi para debitur, serta memberi pedoman yang jelas atas syarat-syarat pengajuan kredit tersebut. Hal ini sangat diperlukan prosedur pemberian kredit yang baik agar nasabah dapat mudah memahami prosedur serta syarat-syarat untuk mengajukan kredit. Metode penulisan yang digunakan oleh penulis dalam menyusun laporan tugas akhir ini adalah observasi dan studi pustaka. Menurut hasil pengamatan dan pembahasan, prosedur pemberian kredit umum pada PD BPR Bank Bapas 69 sudah sesuai dengan standar operasional prosedur yang sudah ditetapkan, meskipun masih terdapat beberapa hal yang harus ditingkatkan untuk pelayanannya.

Kata kunci:PD BPR Bank Bapas 69, prosedur, kredit, sistem, administrasi.

ABSTRACT

This report will explain the system and procedures for granting general credit at PD BPR Bank Bapas 69 Magelang Muntilan Branch Office. The procedure for granting credit at PD BPR Bank Bapas 69 includes several stages, namely credit applications, credit requirements, credit analysis, credit settlement, credit granting, and credit administration. The procedure for granting credit has a very important role in the operational activities of a bank, one of the activities which is very important is by implementing good credit procedures in the business of providing credit services to customers. The credit granting procedure applied aims to simplify the loan application process for debtors, as well as provide clear guidelines on the requirements for applying for credit. This is a very necessary procedure for giving good credit so that customers can easily understand the procedures and requirements for applying for credit. The writing method used by the author in preparing this final project report is observation and literature study. According to observations and discussions, the procedure for giving general credit at PD BPR Bank Bapas 69 is in accordance with the standard operating procedures that have been set, although there are still some things that need to be improved for its services.

Keywords: PD Bapas Bank Bapas 69, procedure, credit, system, administration.