

ABSTRAK

Tugas Akhir ini berjudul “ANALISIS PROSEDUR PELAYANAN PEMBERIAN KREDIT AGUNAN RUMAH OLEH *CUSTOMER LOAN SERVICE* PADA PT. BANK TABUNGAN NEGARA (PERSERO) TBK KANTOR CABANG PEMBANTU UINSA SURABAYA.” Tujuan dari penelitian ini adalah untuk mengetahui proses analisis pemberian Kredit Agunan Rumah dari debitur. Analisis yang digunakan Bank Tabungan Negara dalam proses analisis kredit yaitu menggunakan 3C, yaitu *Character, Capacity, dan Collateral*. Penulis melakukan penelitian secara kualitatif dengan jenis data primer dan sekunder mengambil 15 sampel calon debitur. Prosedur yang dijalankan Bank Tabungan Negara dalam proses perkreditan sudah sesuai dengan SOP perusahaan sehingga kecil kemungkinan untuk terjadinya kredit macet. Prosedur yang dijalankan Bank BTN meliputi: permohonan kredit, verifikasi dokumen, analisis kredit menggunakan 3C, dan Keputusan kredit

Kata Kunci: Kredit Agunan Rumah

ABSTRACT

This Final Project is entitled "ANALYSIS OF SERVICE PROCEDURES FOR GIVING LOAN SERVICES BY CUSTOMER LOAN SERVICE IN PT. STATE SAVINGS BANK (PERSERO) TBK OFFICE OF UINSA SURABAYA BRANCH OFFICES." The purpose of this study was to determine the analysis process of granting mortgage loans from debtors. The analysis used by the State Savings Bank in the credit analysis process is to use 3C, namely Character, Capacity, and Collateral. The author conducted a qualitative study with primary and secondary data types taking 15 samples of prospective debtors. The procedure carried out by the National Savings Bank in the credit process is in accordance with the SOP of the company so that it is unlikely that bad credit will occur. The procedures carried out by Bank BTN include: credit applications, document verification, credit analysis using 3C, and credit decisions

Keywords: Home Collateral Loans