

ABSTRAK

Diana Rachmasari, 151510913020. "PROSEDUR PEMBERIAN KREDIT AGUNAN RUMAH (KAR) PT.BANK TABUNGAN NEGARA KANTOR CABANG PEMBANTU ITS SURABAYA". Tugas Akhir, Program Studi Manajemen Perbankan, Program Diploma III, Fakultas Vokasi, Universitas Airlangga Surabaya, Tahun 2018, 56 Halaman.

Bank tabungan negara kantor cabang pembantu ITS Surabaya merupakan salah satu bank yang diperbantukan dikawasan ITS Surabaya yang mempunyai tugas untuk membangun ekonomi dan melayani masyarakat yaitu salah satu produknya dengan memberikan fasilitas kredit agunan rumah.

Pengamatan ini bertujuan untuk mengetahui lebih dalam mengenai prosedur pemberian kredit agunan rumah pada BTN KCP ITS. Pengamatan menggunakan metode penelitian kualitatif yaitu dengan menggambarkan prosedur pemberian kredit dan isi dari perjanjian kredit agunan rumah. Teknik pengumpulan data diperoleh melalui wawancara, observasi dan studi pustaka. Sumber data yang diperoleh berdasarkan informan, aktivitas dan dokumen terkait. Metode observasi yang dilakukan yaitu dengan pengamatan langsung dan ikut serta berperan aktif dalam kegiatan rutin di BTN KCP ITS.

Dari hasil pengamatan yang dilakukan dapat diketahui bahwa prosedur pemberian kredit agunan rumah di BTN KCP ITS, terdiri dari beberapa tahap yaitu : pengajuan kredit, penelitian berkas, analisis kredit, putusan kredit, pencairan kredit. Prosedur pemberian kredit agunan rumah di BTN KCP ITS sudah sesuai ketentuan yang berlaku dan dapat dilaksanakan dengan baik, namun masih terdapat kelemahan dimana muncul masalah-masalah dalam proses analisa kredit.

Kata Kunci : Prosedur, Kredit.

ABSTRACT

Diana Rachmasari, 151510913020. "PROCEDURES OF GIVING HOUSEHOLD CREDIT (KAR) PT.BANK TABUNGAN NEGARA OFFICE BRANCH ITS SURABAYA". Final Project, Banking Management Study Program, Diploma Program III, Faculty of Vocational, Airlangga University Surabaya, Year 2018, 56 Pages.

Bank Tabungan Negara branch office assistant ITS Surabaya is one of the banks that help the area of ITS Surabaya which has a duty to build the economy and serve the community that is one of its products by providing credit facilities collateral home.

This observation aims to find out more about the procedure of giving household credit on BTN KCP ITS. Observations using qualitative research methods that is by describing the procedure of granting credit and the contents of the credit agreement home collateral. Data collection techniques obtained through interviews, observation and literature study. Source of data obtained based on informants, activities and related documents. Observation method that is done by direct observation and participate actively participate in routine activity at BTN KCP ITS.

From the results of observations made it can be seen that the procedure of giving household credit in BTN KCP ITS, consists of several stages: the submission of credit, file research, credit analysis, credit decision, credit disbursement. The procedure for providing collateral for housing loan at BTN KCP ITS is in accordance with the applicable regulations and can be implemented well, but there are still weaknesses where problems arise in the credit analysis process.

Keywords: Procedures, Credit.