

ABSTRACT

MECHANISM OF GIVING MAIN MICRO CREDIT at PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN Tbk. PAMEUNGPEUK SUB-BRANCH OFFICE

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The purpose of writing this final project is to find out the Main Microcredit Lending Mechanism at PT. Regional Development Bank of West Java and Banten Tbk. Pameungpeuk Sub-Branch Office. The research methods used are Participant Observation and Depth Interview. The results showed that the Main Microcredit Lending Mechanism still has several obstacles that must be resolved immediately. The essence of lending is the principle of prudence and analyzing prospective debtors has been applied in accordance with applicable provisions. The results of this study discuss how the Main Microcredit Lending Mechanism, Requirements and obstacles and solutions faced in the Main Microcredit Lending process. There are several obstacles including in assessing aspects of Character, Capacity, Capital, Conditon Of Economy. To avoid obstacles in Granting Main Micro Credit, it is recommended that the bank be more careful and more thorough in identity, as well as in assessing the character of the prospective debtor, so that unwanted obstacles do not occur in the future.

Keywords: Mechanism, Credit, Bank