

## **ABSTRACT**

### ***THE MECHANISM FOR TRANSFERRING (TAKE OVER) KREDIT PEMILIKAN RUMAH (KPR) AT PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN KANTOR CABANG TASIKMALAYA***

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*The purpose of this research is to understand the mechanism of transferring (Take Over) a Kredit Pemilikan Rumah (KPR) at PT. Bank Pembangunan Daerah Jawa Barat dan Banten Kantor Cabang Tasikmalaya. The reserch utilizes qualitative methods through participatory observation, in-depth interviews, and documentation. The findings of this research discuss the requirements and conditions that need to be met, the procedures to be followed, the encountered obstacles, and solutions to overcome obstacles in The Mechanism of Transferring (Take Over) a Kredit Pemilikan Rumah (KPR) at PT. Bank Pembangunan Daerah Jawa Barat dan Banten Kantor Cabang Tasikmalaya. One of the obstacles in this take over mechanism is the emergence of administrative costs due to early repayment. The solution to overcome this obstacle is to always seek written approval from the previous bank.*

*Keywords: Bank, Credit, Take Over.*