

ABSTRACT

**MEKANISME PELAKSANAAN *TAKE OVER* KREDIT PENSIUN
PADA PT. BANK WOORI SAUDARA INDONESIA 1906, Tbk
KANTOR CABANG PEMBANTU CIAMIS**

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This research was conducted to find out the mechanism of taking over credit for pensioners, the obstacles faced in the process of taking over credit, and the efforts made by banks to overcome these obstacles. The methods used in this thesis is the methods of Library Research, Participant Observer, and Depth Interview. The results of this research can show how the mechanism of taking over credit for pensioners carried out by banks, starts from credit submission, credit feasibility analysis, until repayment of take over and disbursement can be received by the debtor, this research also show the obstacles encountered in the process of taking over and the efforts that can be taken by banks to overcome these obstacles, such as asking customer for a repayment schedule in advance and provide a partial disbursement if the collateral has not been received by the bank.

Keywords: Mechanism, Bank, Take Over Credit