

ABSTRACT

PROCEDURE FOR DISTRIBUTION OF SAVE LOAN BUSINESS CREDITS AT EMPLOYEE COOPERATIVE OF THE REPUBLIC OF INDONESIA KAMULYAN

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The purpose of writing this thesis is to find out: Procedure for Lending Credit for Savings and Loans at the Koperasi Pegawai Republik Indonesia Kamulyan Ciamis. The data collection methods used were Participant Observation and In Depth Interview. The results of this work practice discuss how the Procedure for Lending Credit for Savings and Loans. The results of work practice show that the Savings and Loans Business Credit Procedure is carried out in accordance with the proper procedure. From the start of the initial submission until the disbursement process is in accordance with the procedure for lending in general. However, the distribution of credit was not free from obstacles. There are several obstacles including bad credit, lack of capital, and lack of discipline among cooperative members and management. With these obstacles, the cooperative has a solution, namely providing a warning letter to debtors who are not disciplined in paying their debts, trying to attract investors to increase cooperative capital, and holding training and upgrading that must be followed by every member and manager of the cooperative.

Keywords: Procedure, Credit, Cooperative