

ABSTRACT

IMPLEMENTATION OF PRINCIPLE 5C IN THE EFFORT TO PROVIDE WORKING CAPITAL CREDITS ON PT. BPR MITRA KOPJAYA MANDIRI BANJAR CITY BRANCH OFFICE

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The purpose of this study is to determine : Implementation of the 5C Principle in the Effort of Providing Working Capital Credit at PT. BPR Mitra Kopjaya Mandiri Banjar City Branch Office. This research is qualitative in nature. From this research, the writer knows that BPR Mitra Kopjaya Mandiri in channeling its credit distribution adheres to the basic principle of prudence. The principles used is the 5C principle, this is done to see whether the prospective customer is eligible or not given a credit facility. The conclusion from this research is how PT. BPR Mitra Kopjaya Mandiri applies each of the 5C principles in analyzing potential borrowers. As a suggestion, banks should apply the 5C principle with professionalism so that unwanted things do not happen in the future.

Key words : Implementation, Principle 5C, Providing Working Capital Credit