

ABSTRACT

**PROCEDURE GRANTING CREDIT YASA GRIYA (KYG)
AT PT. BANK TABUNGAN (PERSERO) Tbk
BRANCH OFFICE IN TASIKMALAYA**

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This final assignment research was conducted to find out the Procedure Credit Konstruktion at Yasa Giya (KYG) at PT. Bank Savings Country (Persero) Tbk. Branch Office Tasikmalaya the research method used for data collection is use literature studies, observations directly and in-dept interview. The results of the study discuss the credit requirements, what are the procedurs for applying for Yasa Griya (KYG), what are the obstacles faced in the Credit Yasa Griya (KYG, Credit process and how the solution is done at PT. Bank Savings Country (Persero) Tbk. Branch Office Tasikmalaya. There are several factors that cause obtacles caused the debtor. Handling of Contruction Credit by Small and Medium Lending Units.

Keywords: Prosedure Credit. Bank

ABSTRAK

PROSEDUR PEMBERIAN KREDIT YASA GRIYA (KYG) DI PT. BANK TABUNGAN NEGARA (PERSERO) Tbk KANTOR CABANG TASIKMALAYA

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Penelitian tugas akhir ini dilakukan untuk mengetahui Prosedur Kredit Kontruksi pada Pada Kredit Yasa Griya (KYG) di PT. Bank Tabungan Negara (Persero) Tbk. Kantor Cabang Tasikmalya, Metode penelitian yang di gunakan untuk pengumpulan data yaitu mengudakan studi pustaka, pengamatan langsung dan wawancara mendalam. Hasil penelitian membahas persyaratan kredit kontruksi, bagaimana prosedur pengajuan Kredit Yasa Griya (KYG), apa saja hambatan-hambatan yang dihadapi dalam proses pemberian kredit Yasa Griya (KYG) dan bagaimana solusi yang dilakukan di PT. Bank Tabungan Negara (Persero) Tbk. Kantor Cabang Tasikmalya. Terdapat beberapa factor yang menyebabkan hambatan-hambatan disebabkan dari pihak debitur. Penanganan Kredit Kotruksi oleh pihak Commersial Small and Medium Lending Unit.

Kata Kunci : Prosedur Kredit. Bank