

ABSTRACT

PROCEDURE FOR GRANTING PURNA BHAKTI CREDIT AT PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK KANTOR CABANG SINGAPARNA

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This research aims to: (1) know the procedure for granting purna bhakti credit at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Singapura Branch Office, (2) know the obstacles in the procedure for granting purna bhakti credit at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Singapura Branch Office, (3) find out solutions in overcoming obstacles that occur in the procedure for granting purna bhakti credit at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Singapura Branch Office. The data analysis technique used is descriptive qualitative method with the type of data used by the author is sourced from primary data obtained through interviews and direct observation at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Singapura Branch Office.

The results of this study discuss the Purna Bhakti Credit Provision Procedure, the obstacles during the Purna Bhakti Credit Provision Procedure and the solutions in overcoming the obstacles during the Purna Bhakti Credit Provision Procedure at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Singapura Branch Office. One of the obstacles to the Purna Bhakti Credit Provision Procedure is that there are still customers who do not complete the required credit application documents so that the Account Officer has difficulty analyzing credit and must contact the customer to immediately complete the required documents. Therefore, the authors suggest that retired customers who wish to apply for credit must understand the procedure of granting credit and the required documents that must be completed when applying for a Purna Bhakti Credit.

Keywords: Bank, Procedure, Credit, Pension