

## **ABSTRACT**

### ***PROCEDURE FOR GRANTING BNI FLEKSI CREDIT AT PT BANK NEGARA INDONESIA (PERSERO) Tbk KAWALI CIAMIS CASH OFFICE***

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*The purpose of this study was to determine the procedure for providing BNI Fleksi credit at PT Bank Negara Indonesia (Persero) Tbk Kawali Ciamis Cash Office. This study uses a qualitative approach, the types of data sources in this study are primary data and secondary data. Data collection techniques used are field studies with in-depth interviews with customer service and BNI leaders at the Kawali Ciamis Cash Office, direct observation at PT Bank Negara Indonesia (Persero) Tbk Kawali Ciamis Cash Offices and literature studies related to the procedures for granting BNI Fleksi credits. The results of this study discuss the terms and conditions of BNI Fleksi, procedures for granting BNI Fleksi credit, as well as obstacles and solutions in providing BNI Fleksi credit. The procedure for granting BNI Fleksi credit is carried out in several stages including the process of submitting a credit application and attaching the required documents, filling out the BNI Fleksi application form, the interview and evaluation process including On The Spot and OJK SLIK, data verification, credit decisions, credit contract agreements, and credit disbursement. In the granting procedure, there are obstacles that occur such as the existence of inappropriate debtor documents, lack of communication between the prospective debtor and the bank, or the debtor's own negligence. However, these obstacles can be overcome by providing information, active two-way communication and of course good service from the bank, especially Credit Administration (ADC) services.*

*Keywords: Procedure, Bank, Credit, Unsecured Credit.*