

ABSTRACT

HYBRID GRACE PERIOD PENSION CREDIT PROCEDURES FOR GRANTING AT PT. BANK WOORI SAUDARA INDONESIA 1906, Tbk. BRANCH OFFICE

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The purpose of this research is to find out the Procedures for Providing Hybrid Grace Period Pension Credit at PT. Bank Woori Saudara Indonesia 1906, Tbk. Tasikmalaya Branch Office. The type of data used is qualitative data using data collection techniques, namely direct interviews with one of the employees of the Woori Saudara Bank Tasikmalaya Branch Office to obtain information regarding credit granting procedures, observations are also carried out as direct observations of the credit granting process, and data collection techniques literature study where the source is obtained from various books. The beginning of the Hybrid Grace Period Pension Credit Procedures for Granting, namely credit applications and applications, credit analysis, credit decisions, and credit disbursement. The obstacles that occur during credit granting procedures such as filing, errors in the simulation, and the borrower's loan history. So that the bank must have a solution to overcome these obstacles by being careful at the time of filing and at the time of calculation, and being able to provide a good and correct explanation regarding the information to be conveyed.

Keywords: Hybrid Grace Period, Pension, Credit, Procedure, Bank