

Analisis kesesuaian prosedur pemberian kredit Bank ABC dengan peraturan Bank Indonesia dan implementasinya = Compliance analysis of Bank ABC lending procedure with Bank Indonesia regulations and its implementation / Andhika Aditya Rizki Putra

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Abstrak

[ABSTRAK

Laporan magang ini membahas serta menganalisis pelaksanaan atas proses prosedur pemberian kredit pada PT.ABC dengan kesesuaiannya dengan Peraturan Bank Indonesia dan pelaksanaannya. Penulis telah melaksanakan proses pemberian kredit sesuai dengan Standar Prosedur Kredit yang dirancang oleh PT.ABC, meliputi tahap initial process hingga tahap proposal process dan membantu tahapan disbursement dan monitoring. Tidak terdapat kejanggaran atau temuan yang menyalahi standar prosedur namun terkadang perlu dilakukan penyesuaian untuk memenuhi kategori kredit. Penyesuaian ini dilakukan setelah adanya judgment atas penilaian kelayakan atas debitur atau calon debitur.

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ABSTRACT

This report discusses and analyzes the implementation of the process of lending procedures in PT.ABC and its compliance with Bank Indonesia Regulation and its implementation. The author has implemented the credit granting process in accordance with the Credit Standard Procedures designed by PT.ABC, covering from the initial process up to the stage of the proposal process and also assist the disbursement and monitoring process. There are no irregularities or findings that violates the standard procedure, but sometimes there is condition where there need to be adjusted to meet the credit category. This adjustment is done after the judgment on the feasibility assessment of borrowers or potential borrowers., This report discusses and analyzes the implementation of the process of lending procedures in PT.ABC and its compliance with Bank Indonesia Regulation and its implementation. The author has implemented the credit granting process in accordance with the Credit Standard Procedures designed by PT.ABC, covering from the initial process up to the stage of the proposal process and also assist the disbursement and monitoring process. There are no irregularities or findings that violates the standard procedure, but sometimes there is condition where there need to be adjusted to meet the credit category. This adjustment is done after the judgment on the feasibility assessment of borrowers or potential borrowers.]