

ABSTRACT

Review The Procedures For Granting Credit On A Commercial Unit In Bandung City Government Employee Cooperatives

Cooperatives are business entities whose member persons or legal entities who have based cooperative activities based on the principle of cooperation as well as a popular economic movement which is based on the principle of kinship. To be able to act as a formidable business entity, independent, co-operatives through the provision of business credit system must be able to improve the effectiveness of lending and try my best to reduce the risk of credit failure. Procedures for granting loans to members will greatly affect the growth of developing businesses run by a cooperative.

The method used in this research is descriptive analysis method is a method that aims to create a description / picture of the company in a systematic, factual, accurate, regarding the properties and phenomena are investigated. Ultimately this method is used to find solution to the problem under study.

The results showed that visible in the credit granting procedures there are several steps that must be done, ie: loan application, credit investigation and analysis, and decision on a credit application. It is expected in the credit granting procedures performed by a commercial unit in Bandung City Government Employees Cooperative can reduce errors in the provision of credit that are not in accordance with existing procedures.

Key words: Procedures, Credit and Cooperatives