ABSTRACT

Chendy maulyana, entitled "Analysis of Prudential Application on Credit Guna Bhakti PT Bank BJB Main Branch Bandung".
Under the guidance of Ms. Linna Ismawati, SE., M, Si.

recautionary principle (Principle Prudential) is a principle or a principle which states that the bank in carrying out its functions and activities must be careful in order to protect the public funds entrusted to him.

Credit Guna Bhakti is its use of credit is intended only for civil servants (PNS) Government and Non Government Employees. So that the lending activities carried out only for the prospective borrower who has a job as a civil servant and non-government local government.

The objective of this study was to find out penerepan prudence in lending. To know the methods of application of the precautionary principle. To analyze the application of the precautionary principle.

The method used in this report the authors of this final task is to use the quantitative descriptive method.

In providing bank loans should pay attention to the principles of lending. The bank should do some research first on the prospective borrower, such as knowing the nature (character), the ability (capacity) of capital (capital), grace (collateral) and ebitur ekonomid condition (condition of economy). This avoids the possibility that not diharapkan.Penyebab a credit crunch on bank bjb, which were the clients of credit arrears, arrears will be berakiba tterhadap financial aspects of the bank, when banks began granting waivers always like to extend credit period.

Keywords: Precautionary Principle, Credit Guna Bhakti