ABSTRACT

At the South Bandung PT.BPR Pangalengan there are problems associated with lending, where there is bad debt in 2011 is because customers can not make payments or installments in accordance with the agreement signed by the parties PT.BPR Pangalengan South Bandung and the debtor. Therefore PT.BPR Pangalengan South Bandung must immediately make the completion of the credit crunch, with the completion of the undertakings of non-performing loans at the South Bandung PT.BPR Pangalengan be resolved.

This research using descriptive analysis method with the type of direct survey research, descriptive analysis method which describes the activities of the company based on the fact that there are to be analyzed based on the literature and can be interpreted to be a conclusion.

The results of credit procedures at the South Bandung PT.BPR Pangalengan based on the inputted document on internal control officer at the credit has the advantages found in the historical record (continuously) so as to know how many bad loans that occurred in South Bandung PT.BPR Pangalengan. System of lending procedures are guided by the provisions in force at the South Bandung PT.BPR Pangalengan. In the implementation of the lending procedure is good enough.

Key words : procedures, lending, PT. BPR Pangalengan South Bandung