Review Of Analysis Of Record Of Credit (Mortage) On At Bank Tabungan Negara (BTN) Persero Cabang Bandung Timur

By :Nurul Putri Kusmahadi

ABSTRACT

Once the importance of banking so that it appears the notion that banks are the economic lifeblood of a nation-wheel drive. Credit is one of the alternative sources of public funds is very easy to obtain. For bank loans become a mainstay of the product itself because it can generate its own profits from the interest paid by the customer. There are several kinds of loans by banks, Credit One is the Home Ownership or shortened by the mortgage.

This study has several objectives, namely to know the credit record and knowing how the procedures for granting loan to PT. Bank Tabungan Negara. Types of research used descriptive research is research. While the data collection methods used are interviews and documentation, while the data analysis procedures used to assess the lending and credit records.

From the results of the study, researchers found several weaknesses in the current analysis of records and procedures for granting credit mortgage loan that is still common in the recording of errors in recording the customer's data requirements and the procedures the number of borrowers who do not complete.

Keywords: Recording and Lending Procedures Credit.