ABSTRACT

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Analisis Prosedur Perencanaan dan Pengawasan Pemberian Kredit pada perum Pegadaian Cabang Jamika Bandung

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The extension of credit is one of the goals Pawnshop to help people who need the loan money. In carrying out these activities, the company should pay attention to the function - management functions related to each other. Management functions are planning and supervision are two functions that support each goal perusahaan. Perencanaan lainguna relates to a method or methods that assist companies in lending to the public. Good planning must be followed by supervision. Giving or lending should be supervised to prevent any unpaid loans or bad. This led the authors to conduct a study of the Planning and Supervision on Loan Pawnshop Jamika Branch Bandung.

The purpose of this study was to determine how the Planning and Supervision on Loan Pawnshop Jamika Branch Bandung. The method used in this research is descriptive method the quantitative approach. Descriptive method of analysis is a method of data collection that describe the actual state and the quantitative approach is one of the existing approaches in sociology. This approach emphasizes the strict procedure in determining the research variables. Data collection techniques that do that is by interview, observation, technical documentation and technical literature.
The results showed that the Planning and Supervision of Credit has been good. But the oversight should be increased where the assurances given by the customer should be greater than the loans received, this is to prevent the existence of which is not paid by credit or bad credit customers.

Keywords: Supervision of Credit, Bad Debts