ABSTRACT

PROCEDURE FOR LENDING TO SMALL AND MEDIUM (Pegadaian KREASI) IN THE PT. PEGADAIAN (PERSERO) KANWIL X BANDUNG

Development of more mature businesses across various sectors to help increase economic growth, to realize a just and prosperous society in sustainability. This is evidenced by the emergence of financial institutions that provide convenience to the public in obtaining a loan to increase his business.

The purpose of this study was to determine the procedures for granting credit small and medium enterprises (Pegadaian KREASI), the constraints faced by the credit financing of small and medium enterprises (Pegadaian KREASI), efforts are made to overcome the obstacles faced in credit financing small and medium enterprises (Pegadaian KREASI) at PT. Pegadaian (Persero) Kanwil X Bandung.

The method used is descriptive method that aims to provide a clear picture of the research object. Data collection is done through library research and field research by way of direct research on the location of the object of study by conducting interviews and observations.

The study concluded that the PT. Pegadaian (Persero) Kanwil X Bandung has a procedure lending small and medium enterprises (Pegadaian KREASI) which are in accordance with the theories that have been submitted previously, and still guided by the general provisions applicable, and as well as not to burden the debtor. Obstacles that occur in lending small and medium enterprises (Pegadaian KREASI) can be addressed properly and in accordance with the provisions in force by the PT. Pegadaian (Persero) Kanwil X Bandung.

Keywords : Procedure, Credit, UKM