

**ANALYSIS OF INTERNAL CONTROLS OVER CREDIT PROCEDURES AT
PT ADIRA QUANTUM MULTIFINANCE**

BY:

MULYONO HERLAMBANG

ABSTRACT

This research was about the effect of internal control over credit procedures at PT Adira Quantum Multifinance. To Analyze whether internal control has been done yet to minimize bad debts. This research using the descriptive methods.

The result of this research will be showing that internal control over the credit procedure has done the maximum way to minimize bad debts in PT Adira Quantum Multifinance. There is a significant effort from PT Adira Quantum Multifinance to minimize non performing loans and to manage non performing loans so the level of non performing loans can be control.

Keywords : Internal Control, Non Performing Loans, Procedure