

ANALYSIS PROCEDURE ON LENDING

PT Bank Mandiri Tbk

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Abstract

In the current era of globalization, the world banking system faces increasing competition. especially with the entry of foreign banks in the banking sector enliven Indonesia. Banks have become increasingly attractive for its existence is to increase competitiveness by increasing its assets, among others by increasing credit sales.

This study is an analysis of the procedures for granting credit in PT Bank Mandiri Tbk. Procedures for granting credit in PT Bank Mandiri Tbk has effective internal control systems and procedures for granting credit to PT Bank Mandiri Tbk has been effective also adequate. authors conducted a study with a descriptive method of research was aimed to know the procedure of lending to PT Bank Mandiri Tbk. and the effectiveness of systems and procedures for lending to PT Bank Mandiri Tbk.

The results of this research are systems and procedures applied by PT Bank Mandiri Tbk, in general is pretty good according to the prevailing theory. where there is a clear separation of the functions and responsibilities of each section in one piece. Before applying for a loan debtor must follow the procedures through phases ranging from assessments: Proposals credit application and required documents, to certify documents, credit analysis to loans disbursed.

Keywords: Credit, Credit procedures.