

**EVALUATION OF THE INTERNAL CONTROL STRUCTURE IN
MICRO BANKING LENDING PROCEDURES AT BANK MANDIRI BRANCH
JAKARTA PLAZA MANDIRI**

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ABSTRACT

This study conducted to determine the application of internal control over the provision of micro credit at PT. Bank Mandiri (Persro) Tbk, Jakarta Plaza Mandiri branch, mainly on the internal control of credit granting and implementation of control carried out by Bank Mandiri. With the aim to compare the theory gained during the lecture with the existing practice in the field. This research was conducted in Gatot subroto street No. 36-38 south jakarta generals in 2011.

The method used is the method of field research and library research. Analysis of the data used in the form of qualitative data analysis that is by explaining and evaluating internal control based on micro lending, including lending procedures. From the research that can be concluded that internal control is in the company has adequate, in the sense that all internal control procedures have been implemented. It can be seen in the presence of dual control in lending so the risk of bad debt levels can be reduced.

Suggestions from this research that in the internal control of credit, the bank expected to be more careful in checking the security and remain guided by bank credit policies for the amount of loans can be given to debtors who are responsible and not cause problems in the future. Micro units of Bank Mandiri must continue to maintain control structure that has run well, so it can have a good management also .

Keywords: Internal Control, Micro Credit

