

**ANALISIS SISTEM DAN PROSEDUR PEMBERIAN KREDIT
KONSUMTIF PADA PD. BPR BANK BULELENG 45**

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ABSTRAK

Pengujian ini memiliki capaian guna melihat sistem dan prosedur pemberian kredit konsumtif pada PD. BPR Bank Buleleng 45. Subjek pengujiannya ialah PD. BPR Bank Buleleng 45. Pengujian ini mempergunakan metode deskriptif dengan pendekatan kualitatif. Temuan pengujian memperlihatkan bahwasanya (1) Sistem pemberian kredit konsumtif PD. BPR Bank Buleleng 45 yaitu diawali debitur mengajukan kredit dengan mengisi formulir dan melengkapi berkas. Berkas debitur dicatat dan dicek oleh bagian administrasi. *Account Officer* melakukan survey dan analisis. Melakukan analisis tingkat risiko oleh manajemen risiko. Pengurus melakukan rapat kredit untuk mengambil keputusan, pengecekan kembali, membuat SPK, dan pencairan kredit. Bagian akuntansi membuat pembukuan, buku pinjaman, dan nota. Dokumen di evaluasi serta disimpan oleh PE Audit. Debitur menandatangani SPK, menerima uang dan buku pinjaman. (2) Prosedur pemberian kredit konsumtif PD. BPR Bank Buleleng 45 yaitu pengajuan berkas-berkas, penyelidikan berkas, wawancara awal, *on the spot*, keputusan kredit, penandatanganan akad kredit, realisasi kredit, dan penyaluran/penarikan dana.

Kata-kata kunci: sistem, prosedur, kredit konsumtif

**ANALYSIS OF SYSTEM AND PROCEDURES AT PD. BPR BANK
BULELENG 45**

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ABSTRACT

This research aims to know the provision system and procedure of credit consumptive in PD. BPR Bank Buleleng 45. The subject of this research is PD. BPR Bank Buleleng 45. Data analyzed by using a technique deskriptif qualitative. This research result indicate (1) The consumptive credit system of PD. BPR Bank Buleleng 45 is initiated by debtor applying for credit by filling out a form and completing the file. Debtor files are recoded and checked by the administration. Account Officer conducts survey and analysis. Perform risk level analysis by risk management. Management holds credit meetings to make decisions, re-check, make SPK, and disburse credit. The Accounting Department keeps books, loan books, and notes. Documents are evaluated and kept by PE Audit. The debtor signs the SPK, receives the money and the loan book. (2) The provision procedure of credit consumptive in PD. BPR Bank Buleleng 45 are document submission, credit dokumen analysis, interview, on the spot, credit decision, the signing of credit, credit realizations and withdrawing credit.

Keywords: system, procedure, comsumptive credit