

**ANALISIS PROSEDUR DAN KEBIJAKAN PEMBERIAN KREDIT PADA
KOPERASI CU DARMA HARTA MUMBUL**

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ABSTRAK

Riset ini bertujuan untuk mendeskripsikan prosedur dan kebijakan pemberian *credit* pada koperasi CU Darma Harta Mumbul. Jenis dari riset ini ialah deskriptif kualitatif. Data dikumpulkan dengan memakai metode wawancara, observasi, dan dokumentasi selanjutnya data sudah diperoleh tersebut dianalisis dengan analisis deskriptif. Hasil riset sudah dilakukan menunjukkan bahwa prosedur pemberian *credit* ada pada koperasi CU Darma Harta sejalan dengan prosedur pemberian *credit* secara umum. Begitu pula dengan kebijakan pemberian *credit* diterapkan pada koperasi CU Darma Harta juga sudah sejalan dengan kebijakan pemberian *credit* secara umum. Prosedur dan kebijakan pemberian *credit* pada koperasi CU Darma Harta mampu meminimalisir risiko *credit* dapat tumbuh pada saat proses *credit* berjalan. Selain itu prosedur dan kebijakan pemberian *credit* pada koperasi CU Darma Harta juga tidak menyulitkan bagi anggota dan juga tidak merugikan koperasi.

Kata kunci: Prosedur dan Kebijakan Pemberian Keredit

ABSTRACT

This study aims to describe the procedures and policies for granting credit to the Darma Harta Mumbul CU cooperative. This type of research is descriptive qualitative. The data were collected by using interview, observation, and documentation methods, then the data that had been obtained were analyzed by descriptive analysis. The results of the research that have been carried out show that the procedures for granting credit at the CU Darma Harta cooperative are in line with the procedures for granting credit in general. Likewise, the credit policy applied to the CU Darma Harta cooperative has also been in line with the general lending policy. Procedures and policies for granting credit to CU Darma Harta cooperatives are able to minimize credit risk that may arise during the credit process. In addition, the procedures and policies for granting credit to the CU Darma Harta cooperative are also not difficult for members and also do not harm the cooperative.

Keywords: *Credit Granting Procedures and Policies*

