

ABSTRAK

PT. Permodalan Nasional Madani (persero) unit Rungkut Surabaya merupakan suatu Lembaga pembiayaan Rakyat khusus untuk ibu rumah tangga, yang berfungsi dalam pengembangan usaha warga lewat pelayanan jasa perbankan di daerah sekitarnya. Salah satunya adalah penyaluran jasa kredit modal kerja yang diharapkan sanggup tingkatkan kestabilan ekonomi warga. Riset ini bertujuan untuk mengenali sistem serta prosedur pemberian kredit modal kerja yang sudah dicoba PT. permodalan nasional madani (persero) unit Rungkut Surabaya, Sumber informasi yang digunakan merupakan sumber informasi primer serta sekunder. Informasi diperoleh dengan metode wawancara serta dokumentasi. Bersumber pada riset yang telah dilakukan, hasilnya sistem serta prosedur pemberian kredit modal kerja yang dilakukan PT. Permodalan Nasional Madani (persero) unit Rungkut Surabaya belum dilakukan sesuai dengan ketentuan perusahaan,

Kata kunci : Sistem serta Prosedur pemberian kredit, Kredit Modal Kerja

ABSTRACT

PT. Madani National Capital (Persero) Surabaya Rungkut unit is a People's Financial Institution specifically for housewives, whose function is to develop the business of citizens through banking services in the surrounding area. One of them is the distribution of working capital credit services which are expected to be able to increase the economic stability of citizens. This research aims to identify the systems and procedures for granting working capital loans that have been tried by PT. madani national capital (Persero) Surabaya Rungkut unit, the source of information used is the source of primary and secondary information. Information obtained by interview and documentation. Based on the research that has been done, the results are the systems and procedures for granting working capital loans conducted by PT. National Capital Madani (Persero) Surabaya Rungkut unit has not been done in accordance with company regulations,

Keywords: System and Procedure for granting credit, Working Capital Credit