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Winning Banking Competition through KREDIT MULTIGUNA Services

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Abstract. The intense competition in the Banking industry, made the Bank compete to issue a variety of services aimed at pampering its customers to be more loyal. The procedure for granting credit is important in determining eligibility and as a benchmark in making decisions whether the debtor is feasible or not to receive credit provided by the bank. Not only that the procedure for granting credit is also a system and procedure established by a bank to facilitate the bank in carrying out its functions as a channel of funds to the public in the form of credit with a systematic and neat and structured flow so that it can facilitate banks to assess the credit facility .

The purpose of this discussion is to find out the procedure for providing KREDIT MULTIGUNA to fixed income groups in one of the state-owned banks that have multipurpose credit facilities. The discussion was carried out to find out how actually the provision of KREDIT MULTIGUNA in the fixed income group went well or not. The research conducted at PT. Bank Rakyat Indonesia (Persero) Tbk Dewi Sartika Bogor Branch.

The Results Discussion shows that PT. Bank Rakyat Indonesia (Persero) Tbk Bogor Dewi Sartika Branch has implemented a system of good credit procedures. Assessing the feasibility of the debtor to receive credit and the crediting process that is quite good. To ensure that the Procedure for Giving KREDIT MULTIGUNA is good enough, in granting credit the bank always uses the terms and conditions set by PT. Bank Rakyat Indonesia (Persero) Tbk.

The evaluation results from this discussion show that KREDIT MULTIGUNA are loans that can be used for various consumptive purposes as long as they do not conflict with the prevailing laws and regulations, which increase the variety of types of credit available in banking which are used as investment loans. and working capital.

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