

SUMMARY

Iqbal Tawaqal, 2016, **Evaluasi Sistem Pengendalian Intern Atas Prosedur Pemberian Kredit, Pengeluaran dan Penerimaan kas (studi pada PT. Bank Perkreditan Rakyat Kawan Malang)**, Drs.Nengah Sudjana, M.Si, Drs.Fransisca Yaningwati, M.Si

Loans extended by the bank is a major part of the assets held by the bank in question, the income derived from interest income credit is the bank's largest revenue source. If the credit goes well, the loan interest rate can reach 70% to 90% of the total income of the bank, if the credit is less managed properly then there will be a lot of non-performing loans, which resulted in the decline in interest income and banks will suffer losses, if the credit is managed so well that small amounts of non-performing loans, the receipt of interest will increase and banks will grow well.

The purpose of this study was to describe the implementation of the credit system, to clarify internal accounting systems pengendlian over cash disbursements and describe His accounting system of internal control over cash acceptance. The method used is by using descriptive method is a method of research conducted to gain an overview of the situation or phenomenon that occurs and make the analysis and make conclusions.

Results of the research process begins with the submission of credit loans by creditors based on requirements determined by the bank, the next process is to verify the administrative file submitted by the customer, After acc will do crediting the savings book made to perform credit disbursement. System cash expenditure on RB Kawan Malang consists of a small cash outlay and a large cash outlay. Petty cash came from customers making due payments so that additional operating funds needed to perform the billing to customers. As for the big cash outlay to finance credit proposed by the customer. Cash receipt system is also divided into two petty cash receipts derived from the payment of fines by the customer due and receipt of cash from the cash payment of loan installments regularly.

Suggestions and improvements in this study are in some parts, Filing credit recurring verification should be done before in the ACC to avoid the risk of bad debts is greater. While on the job quite a lot of the credit has so expect transferred or formed part of customer service so that the workload is reduced and avoid misuse of authority