

DECLARATION OF AUTHORSHIP

Herewith I,

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Declare that :

1. This undergraduate thesis is original work of mine and has not been written in collaboration with any other person, nor does it include, without due acknowledgement, the work of any other person.
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Malang, 26 July 2013

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MOTTO AND DEDICATION

➤ Motto

"God has given everything you need to be success."

➤ Dedication

I dedicated of My undergraduated thesis for :

- Beloved My dad and my mom ..

Thank you for all of your love and sacrifice, this is my undergraduated thesis as my devotion on your drop prespiration, on your prayer, on your expectation..

- With love My sisters and brothers

be always the best for always study hard, make proud our parents !

I dedicated this one for all of you my best ever family.

SUMMARY

Rusyda Aisyati.2013. “ Analysis Procedures of Housing Loan to Support Internal Control (Case Study at PT. Bank Tabungan Negara (Persero),Tbk Sub-branch Sawojajar Malang).” Undergraduated Thesis. Concentration of finance Management. Department of Business Administration. Faculty of Administrative Science. Brawijaya University.

As a developing country, Indonesia's economy is affected by the fluency of banking stream. The role of banks is significant to assist the venture capital provision in the form of credit. Business in Indonesia, both small and large enterprises are still depending their capital source from bank lending.

In this case credit has become an important activity for every bank. Because, usually banks obtain bigger income from credit than other bank services. The interest becomes banks source of income, provision, and bank's administrative costs. "In simple, credit is all kinds of loan which have to be repaid with the interest by debtor in accordance with the agreement that has been agreed." (Hasibuan, 2010:87).

The research method is a method used by one researcher as a guide in conducting an assessment of an object. Guiding research method is one very important step, because if not carried out there will be an error in research data, data analysis and decisions making on research that has been done. The precision in the use of research methods need to be considered to facilitate the writing in preparing research results. Judging from the problems investigated, based on the technique used and the place and time of the research, that is uses qualitative approach. The method of research uses descriptive

The research result are analysis system and procedure of credit allocation on PT. Bank Tabungan Negara (Persero), Tbk Sub-branch Sawojajar Malang has some weaknesses diantaranya masih terjadi tumpang tindih terhadap tugas yang dilakukan oleh LS and in housing loans allocation, bank has used the principle of 5C. However, the bank is still not optimally apply the whole principle 5C, because the bank still found some non-performing loans. To reduce it, the bank must improve internal control in credit management.

Key word : Analysis System and Procedure Housing Loan Allocation