

**PROSEDUR PEMBERIAN KREDIT PEMILIKAN RUMAH (KPR)  
BERSUBSIDI DENGAN MENGGUNAKAN PRINSIP 7C PADA PT. BANK  
TABUNGAN NEGARA (PERSERO) KC BANDUNG**

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**ABSTRAK**

Studi ini bertujuan untuk mengetahui prosedur pemberian KPR bersubsidi pada Bank BTN KC Bandung, mengetahui penerapan prinsip 7C pada prosedur pemberian KPR BTN subsidi, serta mengetahui hambatan yang dihadapi pada prosedur pemberian KPR BTN subsidi.

Metode studi yang digunakan adalah deskriptif, dimana penulis berusaha untuk menggambarkan kondisi sebenarnya tentang situasi yang diamati. Teknik pengumpulan data yang digunakan studi pustaka, observasi, dan wawancara.

Hasil dari studi ini adalah prosedur pemberian KPR BTN subsidi memiliki beberapa tahap yaitu debitur datang ke bank untuk memperoleh informasi mengenai KPR BTN subsidi dan daftar developer perumahan, debitur menghubungi developer perumahan, debitur melengkapi kelengkapan dokumen pengajuan KPR subsidi, bank menerima berkas permohonan KPR subsidi dari developer, kemudian pihak bank melakukan *BI Checking*, wawancara terhadap debitur, *OTS*, *appraisal*, pihak bank melakukan analisis kredit terhadap permohonan debitur, keputusan kredit, *SP3K*, akad kredit, dan yang terakhir debitur melakukan pembayaran angsuran. Pada prosedur pemberian KPR BTN subsidi pihak bank telah menerapkan prinsip 7C dengan baik, yang meliputi (*Character, Capacity, Capital, Collateral, Condition of economy, Constrain, Covering*) sehingga dapat meminimalisir terjadinya kredit macet.

Kata Kunci : Prosedur KPR BTN bersubsidi, Prinsip 7C

**PROCEDURE FOR GRANTING SUBSIDIZED HOUSING LOANS (KPR)  
USING 7C PRINCIPLE AT PT BANK TABUNGAN NEGARA (Persero)  
BRANCH OFFICE BANDUNG**

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**ABSTRACT**

*This study aims to know about the procedure for granting subsidized KPR at Bank BTN KC Bandung, knowing the application of the 7C principle to the procedure for KPR BTN, and knowing the obstacles faced in the procedure for granting subsidized KPR BTN.*

*The study method used is descriptive, the author tries to describe the actual consequences of the situation being observed. Data collection techniques used are literature studies, observations, and interviews.*

*The results of the study are procedure for granting subsidized KPR has several stages, namely the debtor comes to the bank to obtain information on subsidized KPR BTN and a list of housing developers, the debtor contacts the housing developer, the debtor completes the document for subsidized KPR, the bank receives the subsidized KPR application file from the developer, then the bank conducting BI Checking, interviewing debtors, OTS, appraisal, then analyzing credit for debtor subsidized KPR applications, credit decisions, SP3K, credit agreements, and the latter the debtor making installment payments. In the procedure for granting subsidized KPR BTN, the bank has applied the 7C principle well which cover (Character, Capacity, Capital, Collateral, Condition of economy, Constrain, Covering) so that I can minimize the occurrence of bad credit.*

*Keyword : procedure subsidized KPR BTN, 7C principle*