



Implementation of Prudential Banking Principle In Credit Gift As One Of Effort Lessen The Possibility of The Happening Of Credit Stuck At BRI Branch Office Cik Di Tiro Yogyakarta

ABSTRACT

The research aims to find out implementation of prudential banking principle in credit gift. Knowing factors of any kind of influencing less be its his optimal is implementation of prudential banking principle at BRI branch office Cik Di Tiro Yogyakarta. The research analyzed the primary data and secondary data qualitatively and normatively, and then presented the analysis a descriptive research report/thesis.

The research is a juridical normative research. It uses primary data from field research through interview guideline, and secondary data from library research through document study. It applies qualitative method and legal normative approach in data analysis. It discusses the research results in qualitative descriptive reporting.

Result of research indicate that Each Every bank executing the effort credit have to pay attention to the credit elements which concluded in credit procedure of each bank. Overall of credit process executed by paying attention to prudential banking. Prudential banking aim to strive the healthy credit and minim risk constraints causing execution of The Five C'S of Credit Analysis cannot be conducted optimally that is : Duration in execution analyse the credit still less, Assessment to character very difficult to be executed because do not each and everyone own the ability and membership to know the new somebody character recognized, implementation analysis the credit still need the better bank management system.

Key words: Prudential Banking Principle, Credit Stuck