

## ABSTRACT

DINDA TRIADITA, *Analysis of Internal Control Effectiveness Mortgage Loan Process In Bank Permata*

*The purpose of this study is to learn directly about the system of internal control PT. Bank Permata the provision of mortgage loan. The research design are used qualitative descriptive to this research is the Guttman method research, where the data source is using the primary data source. The sample used in this study amounted to 30 respondents who have specific characteristics and particular characteristics. And the sampling technique using purposive sampling. The results of the research indicate that the implementation of internal control procedures for the provision of mortgage loan s in the company are effective and appropriate, for the results above 50%. Although it is said to be effective but if examined from both the internal control needs further investigation because there are some procedures that have not been followed consistently by the related parties. The company should continue to maintain the application of internal controls are operating effectively, even the company must have increase that the achievement of the objectives of internal control will be done well, and the company's reputation can be maintained is by reducing the level of non-performing loan (NPL) contained in the company*

*Keywords : Internal control, procedures and policies, the effectiveness of the company, Non-Performing Loan (NPL)*