



**LOAN PROCESS OF MICRO CREDIT LOAN : A CASE STUDY ON
AGROBANK BRANCH OF MELAKA**

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MELAKA CITY CAMPUS

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**“LOAN PROCESS OF MICRO CREDIT LOAN : A CASE STUDY ON
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**Submitted in Partial Fulfillment of the Requirement for the Bachelor of
Business Administration (Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGO MARA MELAKA**

22 APRIL 2010



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

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“DECLARATION OF ORIGINAL WORK”

I, Siti Salbiyah Binti Md Said, (I/C Number: 870929-43-5038)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Date:

LETTER OF SUBMISSION

22 April 2010

Head of Program

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Dear Madam,

SUBMISSION OF PROJECT OF PAPER (FIN 667)

Attached is the project paper title “Loan Process of Micro Credit Loan: K-Study On Agrobank Branch of Melaka” to fulfill the requirement as needed by the Faculty of the Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

.....

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ABSTRACT

The aim of this paper is to investigate about how credit department handling micro credit loan process how they make delegation of work in a loan process. This research has been conducted on Agrobank branch of Melaka to investigate the issues. The objective of this research is to show on how credit department make a monitoring and follow up at every stage of loan process. Early monitoring and follow up will reduce the probability for the loan to become default loan. Thus, it needs a good delegation of works to ensure each steps in loan process gets the co-operation from a credit staff. The result of the study shows that Agrobank did not follow some steps in a loan process.

Keywords: loan process, micro credit loan

Paper type: Case Study Paper