

## **ABSTRACT**

*Bank Pembangunan Daerah (BPD) Jawa Barat (Jabar) and Banten is a state-owned bank by the Government of West Java province and Banten province, together with municipalities/regencies in West Java and Banten. Basic stance is Government Regulation ( PP ) of the Republic of Indonesia (RI ) No. 33 of 1960 on Determination of Companies in Indonesia of Dutch nationalized. One form of government attention of West Java province in the development of small-scale enterprises issuing Kredit Cinta Rakyat (KCR) program. The purpose of research is to determine how the Kredit Cinta Rakyat at Bank BJB in Bandung, how the development of Micro and Small Enterprises in Bandung, and to determine how much influence the Kredit Cinta Rakyat towards the development of Micro and Small Enterprises in Bandung.*

*The method used in this research is descriptive method with quantitative approach. Data collection techniques used are saturated sampling. Descriptive method is a method used to describe or analyze the results of the study but not used to make broader conclusions.*

*From the data processing, it is known that the variable provision of credit guarantees, namely Character, Capacity, Capital, Collateral and Conditions of Economy has a significant influence on the development of micro and small businesses in Bandung 44.7% and the remaining 55.3% influenced by other variables out of this study.*

***Keywords: Kredit Cinta Rakyat (KCR), Bank BJB, Provision of Credit, Business Development.***