

ABSTRACT

Rhode Whitney Liangi (01051200100)

LEGAL REVIEW OF BAD CREDIT ON PEOPLE'S BUSINESS CREDIT AT PT REGIONAL DEVELOPMENT BANK NORTH SULAWESI AND GORONTALO

(xiii + 115 pages)

A bank is a financial services institution that carries out credit transactions in the form of People's Business Credit to its customers. One of the banks that provides this credit facility is Bank SulutGO to its customers. The process of providing Bank SulutGo credit in this case does not always end well, because in its implementation there are still credit problems experienced by these customers. The problem formulation used is: What is the legal mechanism regulated by statutory provisions in resolving disputes between customers and Bank SulutGo regarding KUR? And how is the implementation of the provisions of Bank Indonesia regulations and other related laws in dealing with KUR bad credit at Bank SulutGo? The research method used is normative empirical. The results of the research are that the provision of credit by Bank SulutGO is carried out in accordance with the Banking Law and its amendments to the Job Creation Law. The implementation of the granting of people's business credit is then given and is based on the concept of the agreement in the Civil Code which is provided through an agreement on the contents of its clauses. Based on the results of interviews with Bank SulutGO sources, the resolution of problem loans at Bank SulutGO in this case is carried out through settlement through LAPS SJK which focuses on resolving disputes outside of court or is carried out non-litigation involving the parties and there is an arbitrator who mediates in resolving the dispute. . Efforts to resolve and service problematic credit in Indonesia in this case are mandatory so that credit implementation and handling of problematic credit can be resolved properly. The solution proposed in this case involves the use of collateral as a basis for resolving payment defaults. Banks can also carry out credit restructuring. Credit restructuring is based on Bank Indonesia Regulation no. 14/15/PBI/2012 Concerning the assessment of Commercial Bank Asset Quality and Financial Services Authority Regulation no. 11/POJK.03/2015 concerning Prudential Provisions in the Context of National Economic Stimulus for Commercial Banks.

Keywords: Problem Loans, Banks, Dispute Resolution

Reference: (66)1980-2024