

Thesis Subjects
Law Study Program
Odd Semester Of Year 2019

**JURIDIS ANALYSIS OF BANK ACTION IN CONDUCTING SPECIAL
SIGNS ON GUARANTEED OBJECT OWNED BY
THE DEBTOR IN ARREARS
(CASE STUDY IN BPR CENTRAL KEPRI)**

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Abstrack

Banking became one of the areas that affect the economy in a country. One of the bank's services in support of the economy, namely the credit. Banks in disbursing credit would usually agreed with the debtor in a credit agreement is a written agreement that followed accesoir in the form of an object a guarantee. Accesoir agreement is useful to guarantee repayment of the debt when the debtor's debt. However, the deteriorating economy is inevitable thereby affecting credit debt. Banks in dealing with credit debt there is usually an effort marking special objects on the guarantee of the property of the debtor. This can then be in question when the debtor feel convenience is compromised due to the actions of the special marking is done by the bank.

The research conducted by the author is empirical research using primary data. Primary data is the data that was obtained by the author from sources that have never existed before. The author in this study conducted a direct observations in the field to obtain scientific data. The data collection technique carried out by the author is by conducting direct interviews with informant who are considered to be able to provide scientific answers related to this research.

The results of the research obtained are to guarantee a legal protection to the bank, thus, the clause that concerning the granting of special marks on the guaranteed object that is in arrears should be included in the credit agreement. This is to prevent a lawsuit from a debtor who is not satisfied because his/her assets was given a special sign under the bank supervision.

Keywords: *debtor, creditor, credit agreement, guaranteed object.*