The author conducted a study entitled Juridical Analysis of Debtor Protection Efforts with Guarantee Mortgage Through the Application of Credit Restructuring On Rural Banks in Batam. The implementation of this study was about safeguarding debtors with guaranteed rights through the implementation of problem loans of Rural Banks in Batam. With credit restructuring, the debtor gets some form of protection, that is, the debtor can retain the assets that are pledged to the People's Credit Bank and the Debtor Information Financial Information Service System (SLIK) can be repaired.

The author used empirical research as research method. The author collects data with observation and interview techniques. After collecting the data, the writer will analyze the data that author obtained to solve the problems due with the author's problem formulation.

The results of the study concluded that credit restructuring will provide legal consequences in the form of a change (addendum) of a credit agreement that will give birth to a new loan agreement and if the debtor's loan restructuring fails, the People's Credit Bank will carry out the seizure process and then auction.

**Keywords:** Banks, Debtors, Restructuring