

Faculty of Law
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**JURIDICAL REVIEW OF CREDIT AGREEMENTS
USING DECREE ON APPOINTMENT OF CIVIL SERVANTS
(STUDY AT PT BANK PEMBANGUNAN IN RIAU KEPRI BATAM)**

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ABSTRACT

The author conducts research entitled Juridical Review of Credit Agreements Using Guarantees of Decree on the Appointment of Civil Servants (Study at PT Bank Pembangunan Daerah Riau Kepri Batam). for people with fixed income such as Civil Servants (PNS) or State Civil Apparatus (ASN). Income of Civil Servants (PNS) who only depend on monthly salaries often forces them to look for other sources of income in order to meet their needs through credit loans. In contrast to loans given to the public or business people in general, loans given by banks to civil servants / ASN can be given by simply asking for collateral in the form of a Decree on Appointment of Civil Servants (PNS Decree). PNS SK is a decree given to an ASN / PNS

In this study, the type of research that the author uses is empirical legal research type, in the sense of research conducted by the writer looking at the law in the real sense and examining how the law works in the community environment and the type of data used is Primary Data as primary data and Secondary Data as supporting data. Primary data used by the author are interviews and observations at PT Bank Pembangunan Daerah Riau Kepri Batam

Based on the research results, it is necessary to perform procedural optimization and supervision of the process of implementing guarantees with the PNS Decree so that both parties, both creditors and debtors, can minimize the risk of each PNS credit agreement. It is necessary to apply the Operating Procedure (SOP) more effectively, tougher administrative requirements as the basis for fulfilling rights and obligations in accordance with the Credit Agreement.

Keywords: *Credit Agreement, Guarantee, Decree on Appointment of Civil Servants*