

Tanggungjawab direksi Bank atas kerugian bank akibat kredit macet / Jason Fredrick Siregar

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Abstrak

ABSTRACT

This thesis will discuss the Board of Bank Responsibility as the managing committee in the banking industry, specifically in the credit distribution. Banking has an important role in the national economic development, that is to accumulate and allocate fund used to run the micro and macro economy. In carrying out the role, banking experienced problems.

The biggest problem faced is credit. This problem becomes even complicated with lots of discharge liabilities (insolvent) happened in banking. And it will turn into a serious matter since insolvent can affect the economics affair in banking. Moreover insolvent can also be the main factor of bank liquidation. For this reason, banking as the most regulated industry, needs to strictly control the business, especially in its credit. In distributing credits, banking ought to be very cautious and correctly implement the right management risk. Such action needs a long time to carry out, but at the same time banking has to move fast in their economic growth. This is a dilemmatic situation for the board of director.

Bank of Indonesia as the comptroller and regulator in banking, needs to regularly controls and regulates the banking business and every action taken by the management especially in credit distribution. This research is a juridical normative pattern research. The result of the research will suggest Bank of Indonesia, as the one that constitute the regulation, to strictly implement the banking regulation in Indonesia, especially in distributing banking credits. The board of director needs to correctly enforce the Good Corporate Governance to avoid the responsibility of loss caused by insolvent.