

Penerapan prinsip kehati hatian perbankan dalam hal dana simpanan deposito nasabah studi kasus Bank X = The implementation of prudential banking principle in the customer deposit savings fund case study of Bank X

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Abstrak

Penghimpunan dana dari masyarakat luas atau dana pihak ketiga memegang peranan penting terhadap pertumbuhan suatu bank disebabkan dana dari masyarakat adalah sumber dana yang paling utama bagi bank. Sehingga Bank harus menerapkan Prinsip Kehati-Hatian dalam menjalankan kegiatan usahanya. Penerapan Prinsip Kehati-Hatian juga untuk menghindarkan adanya kelalaian yang dilakukan oleh Bank & Petugas Bank, dalam hal ini, Bank X, yang dapat menimbulkan risiko-risiko dalam hal ini risiko hukum. Penelitian ini menggunakan metode yuridis normatif. Kesimpulannya, prinsip kehati-hatian bank diimplementasikan dalam peraturan internal bank namun ditemukannya kelalaian bank dan petugas bank dalam hal mengimplementasikan prinsip kehati-hatian pada kegiatan operasional yang menyebabkan risiko hukum bagi bank.

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Funding from public or a third party fund plays an important role on the growth of a Bank due to funding from the public is the most important source of funds for Bank. Because of that, the Bank must apply the Prudential Banking Principle in carrying out all its business activities and implementing the prudential banking principle to the Bank's internal regulation. Implementing Prudential Banking Principle is also to avoid any breach by the Bank and Bank Officer, in this case, Bank X, that could arouse risks for bank, for this matter, legal risk.

This thesis uses normative juridical method. As a conclusion, the prudential banking principle is implemented in the Bank X's internal regulations but its been found out that there is a breach by the bank officers in terms of implementing the prudential banking principle in the operations that led to legal risks for Bank X.