

# Efektivitas pengikatan jaminan non fixed asset dengan cara cessie dan surat kuasa jual di bawah tangan : studi kasus pada business banking low line PT. Bank M cabang Kota Tasikmalaya = The effectiveness of non fixed asset collateral binding by cessie and privately the selling power of attorney : legal studies at business banking low line PT. Bank M Tasikmalaya City

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## Abstrak

[<b>ABSTRAK</b><br>

Perekonomian bangsa Indonesia pada dasarnya dipengaruhi oleh beberapa faktor baik dalam skala makro maupun mikro. Kegiatan pinjam meminjam uang telah dilakukan sejak lama dalam kehidupan masyarakat yang telah mengenal uang sebagai alat pembayaran. Bank merupakan lembaga yang menyediakan dana bagi masyarakat yang membutuhkan, karena keberadaannya harus bermanfaat bagi masyarakat luas, bank juga melakukan pemberian kredit modal kerja dengan tujuannya adalah untuk meningkatkan taraf kehidupan masyarakat khususnya dalam usaha mikro kecil dan menengah. Oleh karena itu, Penulis bertujuan untuk mengetahui bagaimana proses pengikatan jaminan sebagai syarat diberikannya kredit oleh bank dan keabsahan pengikatan jaminan non fixed asset pada PT. Bank M cabang Kota Tasikmalaya. Metode penelitian yang digunakan dalam penelitian ini bersifat deskriptif analitis dengan pendekatan yuridis normatif. Data yang diperoleh dianalisis dengan metode kualitatif. Melalui penelitian ini, dapat diketahui bahwa pengikatan jaminan non fixed asset dengan cara cessie seharusnya didaftarkan pada lembaga jaminan fidusia. Keabsahan pengikatan jaminan tersebut dianggap sah apabila tidak bertentangan dengan undang-undang dan kaidah dalam hukum jaminan kebendaan.

<b>ABSTRACT</b><br>

Basically, Indonesia's economic matters are influenced by many factors both in macro and micro scale. Since money known as the medium of exchange, money lending activities had been done by public in their daily life for years. Bank is an institution that provides fund for those who need it. Because of its beneficial purposes, bank also provides lending capital loan in order to increase people's living standards especially in micro small medium enterprises. Therefore, this research is aimed to know the process of collateral binding as the requirement of getting credit and the validity of non fixed asset collateral binding at PT. Bank M Tasikmalaya. The research method is analytic descriptive with juridical normative approach. The data collected are analyzed by qualitative method. By this research, it can be known that non fixed asset collateral binding using cassie is supposed to be registered to the fiduciary collateral institution. The validity of that collateral

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