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Implementasi Kebijakan Jaminan Fidusia Di Pt. Federal International Finance Cabang Samarinda

IMPLEMENTATION OF FIDUCIARY GUARANTEE POLICY AT PT. FEDERAL INTERNATIONAL FINANCE SAMARINDA BRANCH

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ARTICLE INFORMATION	ABSTRACT
<p>Vol. XX, No. XX</p> <p>Page</p> <p>Published</p> <p>KEYWORDS:</p> <p>Implementation, fiduciary guarantees</p> <p>CORRESPONDENCE:</p> <p>Phone: +62 823 3324-4833 E-mail: megacintia Putri@gmail.com</p>	<p>The aim of this research is to describe how to provide fiduciary guarantees to debtors at PT. Federal International Finance Samarinda Branch and to identify obstacles to loans with fiduciary guarantees at PT. Federal International Finance Samarinda Branch and how to solve it. The type of research carried out was descriptive qualitative. The focus of the research consists of fiduciary recipients have ownership rights to objects used as fiduciary collateral. Fiduciary recipients can sell collateral and fiduciary recipients will have ownership rights to objects used as fiduciary collateral objects. Data collection techniques were carried out by means of literature study, field research by means of observation, interviews and documentation. The data analysis technique used is an interactive model data analysis technique.</p> <p>The research results show that, Implementation of the Fiduciary Guarantee Policy at PT. Federal International Finance Samarinda Branch minimize losses between creditors and debtors because there is only supervision carried out by the public or debtors as the target group and do not receive socialization from the creditors or finance companies concerned who have authority in managing the issuance of fiduciary guarantees. The importance of knowing prior rights and obligations each party before entering into an agreement.</p>

INTRODUCTION

Pembangunan ekonomi sebagai sarana memajukan masyarakat yang adil dan sejahtera telah menjadi fokus utama dalam setiap negara, termasuk Indonesia. Pengakuan nilai-nilai Pancasila dan Undang-Undang Dasar 1945 menjadi landasan penting dalam mencapai tujuan tersebut. Salah satu instrumen yang digunakan dalam proses pembangunan ekonomi adalah pemberian kredit, baik yang dilakukan oleh bank maupun lembaga pembiayaan non bank. Dalam konteks ini, penawaran kredit

seringkali melibatkan penggunaan agunan, yang diatur oleh peraturan bank, dan salah satu contoh yang umum digunakan adalah jaminan kredit.

Lembaga jaminan fidusia bukanlah sesuatu yang baru di Indonesia. Lembaga ini telah dikenal sejak zaman penjajahan Belanda, namun sebelum berlakunya Undang-Undang Jaminan Fidusia (UJF), kewenangan fidusia lebih banyak berbasis pada kasus hukum dan belum diatur secara lengkap dalam undang-undang,

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