

## Legal analysis on the role of public appraiser service office in credit bank = Analisis hukum mengenai Ppran Kkntor jasa penilai publik dalam kredit bank

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### Abstrak

Skripsi ini membahas mengenai peran Kantor Jasa Penilai Publik dalam Kredit Bank. Kantor Jasa Penilai Publik merupakan badan hukum bisnis yang memberikan jasa untuk melakukan penilaian yang didirikan oleh Penilai Publik. Salah satu jasa yang diberikan oleh Kantor Jasa Penilai Publik adalah Kantor Jasa Penilai Publik dalam hal penilaian terhadap properti. Skripsi ini menggunakan metode penelitian berupa normative dengan mengumpulkan data kepustakaan yang menggunakan sumber hukum dan interview. Skripsi ini membahas pengaturan mengenai penilaian dalam kredit bank serta hubungan hukum, peran, dan mekanisme dalam penggunaan kantor jasa penilai publik dalam kredit bank.

Metode penelitian berupa normative dengan kepustakaan yang menggunakan sumber hukum dan interview. Kesimpulan pertama, pengaturan mengenai penilaian dalam kredit bank terdapat pada pasal 8 UU Perbankan Indonesia mengenai penilaian terhadap unsur 5C, PMK No. 101/PMK.01/2014 sebagaimana telah dirubah PMK No. 56/PMK.01/2017 mengenai penilai publik dimana penilai dapat melakukan penilaian terhadap properti, PBI No 20/8/PBI/2018 mengenai Rasio Loan to Value, and PBI No. 14/15/PBI/2012 regarding Penilaian Kualitas Aktiva dalam Bank Umum. Kesimpulan kedua, hubungan hukum antara penilai publik dan bank adalah pihak terafiliasi, peran kantor jasa penilai publik adalah melakukan penilaian terhadap agunan berbentuk properti untuk mendapatkan nilai agunan, dan mekanisme penilaian tersebut harus dilakukan oleh penilai sesuai dengan standar penilai Indonesia.

.....This thesis discusses regarding the role of Public Service Appraiser Service Office in credit bank. Public Service Appraiser Service Office is a business entity that gives services for appraisal in which it is established by Public Appraiser. One of the services that given by Public Service Appraiser Service Office is Public Service Appraiser Service Office in regards to the Appraisal of property. This thesis will discuss regarding the regulations in regards to appraisal in credit bank also analyze the legal relationship role, and mechanism in the use of public appraiser service office in credit bank.

This thesis is using the normative analisis based on library research which using legal sources data collection and from the interview. First conclusion, the regulations in regards to the appraisal in credit bank are article 8 Indonesian banking law regarding analisis which is element of 5C, PMK No.

101/PMK.01/2014 as amended by PMK No. 56/PMK.01/2017 regarding public appraiser in which public appraiser can conducted an appraisal to propery in order to get an economic value regarding the property, PBI No 20/8/PBI/2018 which is regarding Ratio Loan to Value, and PBI No. 14/15/PBI/2012 regarding Asset Quality Assessment for Commercial Banks. Second conclusion, legal relationship between public appraiser service office and bank is affiliation party, the role of public appraiser service office in credit bank is to conduct an appraisal of collateral in the form of property to become collateral value, and the mechanism of appraisal must be conducted by appraiser in accordance with Indonesian standard appraisal.