

**MICRO LENDING WITHOUT COLLATERAL RURAL BANK OF SWEET  
DIKABUPATEN INDRAGIRI HILIR**

**ABSTRACT**

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One of the goals and business banking activities are the provision of credit, to keep the passage of business banking activities, whether in the form of savings deposited by clients and lending to the public, especially SMEs, particularly for micro loans where the micro enterprise is advancing economic system a regions, especially in Indragiri Hilir, therefore the Company regional Rural Banks Gemilang provide an opportunity to give credit, especially credit without collateral against the perpetrators of SMEs, due to the Company's regional Rural Banks Gemilang not just give credit given the absence of collateral to clients of micro-enterprises , so the banks should be selective and cautious in giving credit, of course, the bank does not exclude the principles of a healthy credit. Authors interested in discussing: 1) Why Giving Micro Credit Unsecured In Rural Bank Gemilang in Indragiri Hilir, 2) How does the loan process, Micro without collateral at the Bank of Rural Gemilang in Indragiri Hilir, and 3) How is the completion of the repayment of loans Micro without collateral if the debtor defaults on Rural Bank Gemilang in Indragiri Hilir ?. Method research approach is juridical empirical results of the study were 1) the reason why provide unsecured loans for working capital (credit bakulan) to SMEs, because before obtaining a credit customer is suggested to save the PD BPR Gemilang three (3) consecutive months before obtaining credit without collateral, the debtor in carrying out business activities there is progress, good character, the Bank may restrict credit loans, rural banks set high interest from beginning to end of the loan repayment, as well as the length of time given the relatively short-ranged bank three months; 2) In the process of bank lending do various stages in accordance with the policy, in the process the bank should really pay attention to the character and good faith debtor in order to restore the debt is certainly based on the stages of the loan in accordance with the rules and not cause harm to the bank after credits are awarded. 3) If there is a problem of bad loans so that banks will look at the criteria of credit problems include criteria jammed and smoothly, meaning that the PD BPR Gemilang may negotiate to the debtor to pay utannya, if the billing is not completed, then the PD BPR Gemilang will do the removal of the books of , therefore PD BPR Gemilang should use article 1131 of the Civil Code for protection to creditors.

Keywords: Credit, Micro, Unsecured