## ABSTRAK

**PENYELESAIAN KREDIT TANPA AGUNAN (KTA) YANG MENGALAMI KEMACETAN DI LEMBAGA PERKREDITAN DESA (LPD) DESA ADAT TEGAL TUGU KECAMATAN GIANYAR KABUPATEN GIANYAR**



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This study aims to analyze the mechanism of granting and resolving non-performing loans of Unsecured Loans (KTA) at LPD Desa Adat Tegal Tugu, Gianyar. This empirical legal research uses fact and sociological approaches with primary data (interviews) and secondary data (legal materials). The results conclude: First, the granting of KTA integrates Article 1320 of the Civil Code and living law. The procedure requires prospective debtors to be krama banjar with a maximum ceiling of Rp1,000,000. The creditworthiness analysis emphasizes non-material aspects (character and capacity) without physical collateral. Second, the resolution of non-performing KTA is carried out persuasively through Warning Letters (SP 1 and SP 2) to a restructuring mediation forum (payment relief/interest waiver). If it deadlocks, the dispute is resolved through Paruman Desa Adat based on the asih, asah, asuh principle. Debtors who intentionally do not pay (ngeracinin desa) are subjected to socio-moral sanctions in the form of a prohibition from ngayah at the Temple during odalan without banishment (kasepekang).


Keywords: **Unsecured Loans, Non-Performing Loans, LPD, Customary Sanctions.**



Penelitian hukum empiris ini menggunakan pendekatan fakta dan sosiologis dengan sumber data primer (wawancara) serta sekunder (bahan hukum). Hasil penelitian menyimpulkan: Pertama, pemberian KTA mengintegrasikan Pasal 1320 KUHPerdata dan living law. Prosedur mewajibkan calon debitur berstatus krama banjar dengan plafon maksimal Rp1.000.000,-. Analisis kelayakan menitikberatkan aspek non-material (character dan capacity) tanpa jaminan fisik (collateral). Kedua, penyelesaian KTA macet dilakukan persuasif melalui Surat Peringatan (SP 1 dan SP 2) hingga forum mediasi restrukturisasi (keringanan bayar/penghapusan bunga). Jika buntu, sengketa diputus melalui Paruman Desa Adat berdasarkan asas asih, asah, asuh. Debitur yang sengaja tidak membayar (ngeracinin desa) dijatuhi sanksi moral-mental berupa larangan ngayah di Pura saat odalan tanpa adanya pengucilan (kasepekang).


Kata Kunci: **Kredit Tanpa Agunan, Kredit Macet, LPD, Sanksi Adat.**