

**PELAKSANAAN PENGHAPUSAN HAK TANGGUNGAN (ROYA)
MANUAL DI KANTOR PERTANAHAN KOTA YOGYAKARTA PASCA
PENGABUNGAN TIGA PT. BANK SYARIAH MENJADIPT. BANK
SYARIAH INDONESIA (BSI).**

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INTISARI

Tujuan penelitian ini untuk mengetahui dan menganalisis akibat hukum terhadap nasabah penerima fasilitas dengan hak tanggungan pasca penggabungan tiga Bank Umum Syariah menjadi Bank Syariah Indonesia dan menganalisis kesesuaian penyelenggaraan penghapusan hak tanggungan (roya) manual di Kantor Pertanahan Kota Yogyakarta setelah adanya Bank Syariah Indonesia dengan peraturan yang berlaku.

Penelitian ini merupakan penelitian normatif empiris yang mengkaji peraturan perundang-undangan melalui studi dokumen melalui buku, jurnal, peraturan perundang-undangan dan studi lapangan. Data tersebut dikumpulkan dan dianalisis secara kualitatif, melalui kategorisasi berdasarkan permasalahan yang diteliti dan data yang dikumpulkan yang menggambarkan akibat hukum terhadap nasabah pasca penggabungan dan proses roya di kantor pertanahan Yogyakarta.

Hasil penelitian menunjukkan: (a) akibat hukum terhadap nasabah penerima fasilitas terhadap adanya penggabungan adalah hubungan hukum terkait fasilitas tersebut beralih ke bank hasil penggabungan karena bank peserta penggabungan status badan hukumnya berakhir demi hukum serta wajib didaftarkan oleh kreditor yang baru kepada Kantor Pertanahan. (b) kesesuaian hukum penyelenggaraan penghapusan hak tanggungan (roya) manual di Kantor Pertanahan berjalan sesuai alur, tetapi untuk ketepatan waktu masih banyak kejadian yang tidak tepat waktu sehingga merugikan debitur itu sendiri.

Kata Kunci: Penggabungan, Nasabah, Roya.

* Sidomulyo, Gumulan, Klaten Tengah, Klaten

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IMPLEMENTATION OF THE MANUAL REMOVAL OF MORTGAGE RIGHTS (ROYA) AT THE YOGYAKARTA CITY LAND OFFICE FOLLOWING THE MERGER OF THREE PT. SYARIAH BANKS INTO PT. BANK SYARIAH INDONESIA (BSI).

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ABSTRACT

The purpose of this study is to determine and analyze the legal consequences for customers receiving facilities with mortgage rights after the merger of three Islamic Commercial Banks into Bank Syariah Indonesia and analyze the suitability of the implementation of the elimination of manual mortgage rights (roya) at the Yogyakarta City Land Office after the existence of Bank Syariah Indonesia with applicable regulations.

This research is an empirical normative research that examines laws and regulations through document studies through books, journals, laws and regulations and field studies. The data is collected and analyzed qualitatively, through categorization based on the problems studied and the data collected which describes the legal consequences for customers after the merger and roya process at the Yogyakarta land office.

The research results show: (a) the legal consequences to the customers receiving the facility against the merger is the legal relationship related to the facility shifted to the bank resulting from the merger because the bank participating in the merger status of the legal entity ended by law and must be registered by the new creditor to the Land Office. (b) the legal suitability of the implementation of manual extinguishment of mortgage rights (roya) at the Land Office goes according to the flow, but for timeliness there are still many incidents that are not on time to the detriment of the debtor himself.

Keywords: Merger, Customer, Roya

* Sidomulyo, Gumulan, Klaten Tengah, Klaten

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