

ABTRACTION

The world keeps evolving, generation by generation. One of the most importing aspects of evolution is technology. It even becomes the measurement to divide which country is the most developed then others. Technology become the proved of humans knowledge. That is way become important day by day to protect it by all mean necessary. Weather protecting the technologies, or the human who created the technologies, or even the process of creating and developing the technologies it self. That's when the technology and the law came across each other. The laws create the frame to protect it, such as The Patent Laws.

On the other hands, technology will also developed if it had enough fund. In our country one of the most reliable fund resources is banks. Bank provided fund for the people who create and developed the technologies, especially the one with limited fund to give a head start, or in other words to gives loan to start producing. So when the producer had their new born technology, and the already enlisted it with The Patent, their next step will be to produce the technologies.

The Banks have their own rules in providing the fund. One of the basic is that it must have collateral. The collateral it self also have the guide line, such as: it has to have the great value of money, and easy to transfer from one to another. The common collateral we found these days is estate such as house or land, vehicle, stock or even machinery in the factory.

But the question will occurs when the producer don't have enough object to become the loan collateral. And all they have left is The Patent certificate. Is it worth something? Or in other words can it be used to be their collateral? Is the laws approved it or even against it. This is the main idea of this Thesis.