

## Restrukturisasi kredit bermasalah di tengah pandemi Covid-19 di Indonesia = Restructuring of non-performing loans during the Covid-19 pandemic

Dinda Nisfia Syabani, author

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### Abstrak

Skripsi ini membahas mengenai kebijakan restrukturisasi kredit bermasalah di tengah pandemi Covid-19. Terdapat implikasi terhadap bank dan debitur dalam mengimplementasikan kebijakan restrukturisasi kredit di tengah Covid-19. Berdasarkan hal tersebut, Penulis mengajukan pokok permasalahan yaitu bagaimana kebijakan restrukturisasi kredit bermasalah di tengah pandemi Covid-19 di Indonesia dan bagaimana implikasi yang timbul dari adanya kebijakan restrukturisasi kredit bermasalah di tengah pandemi Covid-19 di Indonesia. Bentuk penelitian ini bersifat yuridis normatif dan tipologi penelitian deskriptif. Kesimpulan yang didapatkan adalah 1) Kebijakan restrukturisasi kredit di tengah Covid-19 diatur melalui POJK No. 11/POJK.03/2020 yang diperpanjang melalui POJK No. 48/POJK.03/2020 yang mekanismenya dikembalikan oleh masing-masing bank. 2) Terdapat beberapa implikasi yang timbul dalam mengimplementasikan kebijakan restrukturisasi, yaitu seperti laba bank menjadi berkurang dan jangka waktu kredit menjadi lebih lama karena diperpanjang. Saran yang diberikan adalah: 1) Bank dapat meningkatkan pengawasan terhadap usaha serta kondisi keuangan debitur. 2) Bank dapat melakukan pendekatan terhadap debitur yang tidak kooperatif. 3) Diperlukan upaya lanjutan oleh pemerintah untuk meningkatkan usaha debitur. 4) Bank dapat melakukan kunjungan usaha secara virtual melalui video call

This thesis discusses the non-performing loan restructuring policy during the Covid-19 pandemic. There are implications for banks and debtors in implementing credit restructuring policies during Covid-19. Based on this, the author proposes the main problem, how the policy of restructuring non-performing loans during the Covid-19 pandemic in Indonesia and what are the implications that arise from the problematic credit restructuring policy during the Covid-19 pandemic in Indonesia. The form of this research is normative juridical and descriptive typology of research. The conclusions obtained are 1) The credit restructuring policy during Covid-19 is regulated through POJK No. 11 / POJK.03 / 2020 which was extended through POJK No. 48 / POJK.03 / 2020 whose mechanism is returned by each bank. 2) There are several implications that arise in implementing the restructuring policy, such as reduced bank profits and longer credit terms due to being extended. The suggestions given are: 1) Banks can increase supervision of the debtor's business and financial condition. 2) Banks may approach uncooperative debtors. 3) It takes further efforts by the government to increase the debtor's business. 4) Banks can conduct business visits virtually via video call