

ABSTRACT

MSME DEBTOR SETTLEMENT DISPUTES (MICRO, SMALL, MEDIUM ENTERPRISES) IN BANK PERKREDITAN RAKYAT KMI (KREDIT MANDIRI INDONESIA) DUE TO THE COVID-19 PANDEMIC

(xi + 129 pages)

The Covid-19 pandemic has not only caused a drastic decline in human biological health conditions but has also had a major impact on the community's economy. In addition, it has a profound impact on the community's economy, including the Micro, Small, and Medium Enterprises (namely UMKM) sector, where, to carry out their business activities, many business actors use bank credit to finance their operations. The capital which is supposed to be a driving force for a strong and stable economic cycle has become a new problem and could even cause disputes between business actors as debtors and banks as creditors, where there are many phenomena of non-payment or bad loans, which are indicated as defaults from the debtor. However, the central government's special interest in national economic recovery through the Financial Services Authority (OJK) regulations led to new policies, including the Countercyclical, which in this research involves PT. Bank Perkreditan Rakyat Kredit Mandiri Indonesia to support non-performing loan debtors which affected by the Covid-19 pandemic, namely tenor extension facilities with competitive or varied interest on credit loan agreements while still considering the bank's ability through risk analysis and prudential review according to their internal policies. In constructing this study, normative research methods were used based on the concepts of civil law and business law, retrieved from primary, secondary, and tertiary legal materials that have been academically harmonized with the actual phenomena during the Covid-19 pandemic on the economic conditions of the business community in collaboration with the banking sector as part of the research material.

References: 69 (1987-2020)

Key Words: Pandemic, Dispute, Banking