

ABSTRACT

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“IMPLEMENTATION OF BANKING CREDIT RESTRUCTURING BASED ON FINANCIAL SERVICES AUTHORITY REGULATION NUMBER 11/03/2020 jo. FINANCIAL SERVICES AUTHORITY REGULATION NUMBER 48/03/2020”

(x +76 pages)

Coronavirus Disease 2019 (COVID-19) is a virus that infects the respiratory system. The pandemic began in March 2020 which spread very quickly and took many victims worldwide. The COVID-19 outbreak has affected various sectors in the world. The pandemic has also had a tremendous impact on the world economy and the affected countries. With the PSBB policy, many MSME entrepreneurs were forced to go out of business due to the border. As a result, the number of unemployment and poverty continues to increase, affecting the economy in general. due to layoffs (Termination of Employment). During this pandemic, a lot of banks take the risk of bad credits. Bad credits concludes high NPL number and it causes bank to face loss. In order to prevent that on getting worse, the government issued the program called credit restructuring. To proves that credit restructuring indeed works on decrease the number of NPL we must know How can POJK No.11/032020 in conjunction with POJK No.48/03/2020 solve problems regarding bad loans so that NPL can decrease. This theory used on this research is parties involved in banking and restructuring and the state budget (APBN). The type research used is empirical legal research, data needed to support this research is primary and secondary data. In this research, the method collected are library studies and interviews. This research use statute approach. The result of this research are the 2 types of credit restructuring that are the most effective are interest rate cut and extension of time. To join the program debtor should follow the rules closely and credit restructuring is indeed decreasing NPL number.

Keywords: COVID-19, Bank, Credit Restructuring, Credit Agreement