

ABSTRACT

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THE ROLE OF CREDIT RESTRUCTURING IN LOWERING BANK MANDIRI'S YEAR 2020 NON PERFORMING LOAN (NPL) DURING THE COVID-19 PANDEMIC

(xi + 107 pages)

The Covid-19 pandemic entered Indonesia in Q1 2020, causing the government to issue regulations aimed at breaking the chain of spread of the Covid-19 virus. Where the regulation regulates how public places may not operate and a must Work From Home which resulted in many workers being forced to be laid off. This certainly has a negative impact on the economy in Indonesia, given off large companies that are not allowed to operate, as there is no income so many cannot pay credit resulting in the number of bad loans growing. The government's initiative in issuing policies to tackle the economic sector of the community is by restructuring bank loans. In this study, it will be discussed in a juridical-normative manner because the research conducted is on the effectiveness of a law. How will the regulations issued by the government impacts the Non Performing Loans of Mandiri Bank in the pandemic year 2020. After collecting data and analysis, it can be said that the credit restructuring regulations issued helped reduce and maintain the number of Non Performing Loans of Mandiri Bank during the 2020 pandemic year.

Keyword: Covid-19, Non Performing Loan, Restructuring, Regulations Issued

References: 57 (2000-2021)