

**IMPLEMENTASI KEBIJAKAN RELAKSASI KREDIT DALAM
HAL PENYELAMATAN KREDIT MACET SERTA AKIBAT
HUKUM BAGI DEBITUR TERDAMPAK PANDEMI COVID-19
DI SEKTOR PERBANKAN (STUDI PADA BANK BRI
CABANG BUKITTINGGI)**

TESIS

Diajukan sebagai salah satu syarat guna memperoleh gelar Magister Hukum



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ABSTRAK

Indonesia dilanda Wabah COVID-19 pada tahun 2019, mempengaruhi hampir semua bisnis seperti pada sektor perbankan, mengakibatkan perlambatan dan melemahnya kemampuan bank menghimpun dan menyalurkan dana kepada masyarakat, disebabkan karena pendapatan masyarakat menurun menyebabkan pembayaran kredit debitur menjadi terkendala. Mengatasi permasalahan tersebut berlakunya kebijakan POJK Nomor 11/POJK.03/2020 stimulus dampak COVID-19, Bank dapat menerapkan kebijakan yang mendukung stimulus pertumbuhan ekonomi untuk debitur yang terkena dampak penyebaran COVID-19, tujuan dari diterbitkannya aturan ini adalah untuk memberikan relaksasi kredit bagi nasabah terdampak COVID-19, Masalah pokok yang akan dikaji di dalam tesis ini yaitu : 1. Bagaimana implementasi kebijakan relaksasi kredit dalam hal upaya penyelamatan kredit yang dilakukan Bank terhadap debitur terdampak pandemi COVID-19 ? dan 2. Bagaimana akibat hukum kebijakan relaksasi kredit bagi debitur terdampak pandemi COVID-19? Penelitian ini menggunakan tipe penelitian yuridis empiris, berdasarkan hasil penelitian, Implementasi dari kebijakan relaksasi kredit bagi debitur terdampak COVID-19, penyelamatan kredit bagi debitur terdampak COVID-19 berdasarkan peraturan pemerintah POJK No.11/POJK.03/2020 tentang stimulasi kredit melalui cara *restructuring*, *reconditioning* dan *resceduling* berlakunya peraturan ini memperburuk keuangan debitur setelah peraturan OJK berakhir dan juga perlu ditekankan soal urgensi waktu. Akibat hukum bagi debitur berlakunya peraturan OJK terjadi perubahan kesepakatan antara bank selaku pihak kreditur dan nasabah peminjam selaku debitur dalam hal pelaksanaan hak dan kewajiban para pihak dalam perjanjian, tata cara pembayaran kredit, jadwal pembayaran hutang, besarnya jumlah angsuran, keadaan debitur terdampak Covid-19 Bank harus memperhatikan itikad baik debitur.

Kata Kunci: Relaksasi Kredit, , Pandemi Covid 19, Bank Sebagai Kreditur

**THE IMPLEMENTATION OF THE CREDIT RELAXATION
POLICY AS THE RESOLUTION OF LOSS AND LEGAL
CONSEQUENCES FOR CREDITORS WHICH ARE
AFFECTED BY THE PANDEMIC OF COVID-19 IN THE
BANKING SECTOR (A STUDY AT THE BRI BANK OF
BUKITTINGGI)**

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ABSTRACT

Indonesia was hit by the COVID-19 outbreak in 2019, affecting almost all businesses such as in the banking sector, resulting in a slowdown and weakening of the ability of banks to collect and distribute funds to the public, due to declining public income causing debtor credit payments to be constrained. To overcome these problems, the implementation of the POJK POJK policy No. 11/POJK.03/2020 on the stimulus for the impact of COVID-19, the Bank can implement policies that support the stimulus for economic growth for debtors affected by the spread of COVID-19, the purpose of the issuance of this rule is to provide credit relaxation for customers affected by COVID-19, the main issues that will be studied in this thesis are: 1. How is the implementation of the credit relaxation policy in terms of credit rescue efforts carried out by the Bank for debtors affected by the COVID-19 pandemic? and 2. What are the legal consequences of the credit relaxation policy for debtors affected by the COVID-19 pandemic? This study uses an empirical juridical research type, based on research results, implementation of credit relaxation policies for debtors affected by COVID-19, credit rescue for debtors affected by COVID-19 based on government regulation POJK No.11/POJK.03/2020 on credit stimulation through restructuring, reconditioning and rescheduling the enactment of this regulation worsened the debtor's finances after the end of the OJK regulation and also emphasized the urgency of time. The legal consequences for debtors with the enactment of OJK regulations, there is a change in the agreement between the bank as the creditor and the borrowing customer as the debtor in terms of the implementation of the rights and obligations of the parties in the agreement, credit payment procedures, debt payment schedules, the amount of installments, the condition of the debtor affected by Covid-19 Banks must pay attention to the good faith of the debtor.

Keywords: *Credit Relaxation, Covid 19 Pandemic, Banks As Creditors*