

**PELAKSANAAN RESTRUKTURISASI KREDIT USAHA MIKRO KECIL
DAN MENENGAH (UMKM) YANG MACET AKIBAT PANDEMI
COVID-19 BERDASARKAN POJK NOMOR 11/POJK.03/2020
(Studi Pada PT. BPR Cincin Permata Andalas Cabang Padang)**



**PROGRAM STUDI MAGISTER KENOTARIATAN
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ABSTRAK

Sektor perbankan memiliki kedudukan penting dalam membangun dan mengembangkan perekonomian suatu negara. Peran terbesar perbankan adalah sebagai lembaga perantara. Pada awal tahun 2020 wabah Virus Corona melanda Indonesia. Masyarakat yang menggunakan fasilitas kredit dari bank mengalami kemacetan. pemerintah membuat program restrukturisasi kredit bagi pelaku Usaha Mikro Kecil dan Menengah yang terdampak covid-19 yaitu Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 Tentang Stimulus Perekonomian Nasional Sebagai Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019. Rumusan masalah yaitu Apakah pelaksanaan restrukturisasi kredit Usaha Mikro Kecil dan Menengah yang macet akibat Pandemi covid-19 telah sesuai Peraturan Otoritas Jasa Keuangan Nomor. 11/POJK.03/2020, Bagaimana pengawasan Otoritas Jasa Keuangan dalam proses Restrukturisasi Kredit yang terdampak Pandemi Covid-19. Apa kendala yang dihadapi oleh pihak Bank dalam melaksanakan Restrukturisasi Kredit tersebut, sebagai pembandingan digunakan Teori Kepastian Hukum dan Teori Perlindungan Hukum, metode pendekatan yuridis empiris yang disajikan secara deskriptif analisis. Hasil penelitian yaitu penanganan kredit macet akibat Pandemi Covid-19 dilaksanakan melalui program restrukturisasi dengan skema rescheduling. Restrukturisasi harus tetap menerapkan manajemen resiko dan prinsip kehati-hatian. Nasabah yang layak mendapatkan restrukturisasi adalah nasabah yang masih memiliki prospek usaha yang baik dan mampu terus bertahan menjalankan usahanya pada masa pandemi covid-19. Selama masa program restrukturisasi berjalan pihak Bank Perkreditan Rakyat Cincin Permata Andalas Cabang Padang wajib melaporkan posisi akhir bulan laporan secara iuring kepada Otoritas Jasa Keuangan, laporan disampaikan paling lambat akhir bulan berikutnya setelah posisi bulan laporan. Sejalan dengan itu pengawasan yang dilakukan oleh Otoritas Jasa Keuangan yaitu pengawasan on site dan off site. pengawasan on site yaitu pengawasan pemeriksaan langsung kepada Jasa Industri Keuangan yang diawasi sesuai dengan ketentuan yang berlaku, pengawasan off site yaitu tindak lanjut analisis terhadap monitoring laporan rutin yang disampaikan oleh Industri Jasa Keuangan kepada Otoritas Jasa keuangan.

Kata Kunci : Restrukturisasi Kredit, Pandemi Covid-19

**IMPLEMENTATION OF LOAN RESTRUCTURING OF MICRO, SMALL
AND MEDIUM BUSINESS WHICH WAS DAMAGED DUE TO THE
COVID-19 PANDEMI BASED POJK. NUMBER 11/POJK.03/2020.
(Study at PT. BPR. Cincin Permata Andalas, Padang Branch)**

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ABSTRACT

The banking sector has an important position in building and developing a country's economy. The biggest role of banking is as an intermediary institution. At the beginning of 2020 when the Corona Virus outbreak occurred. People who use credit facilities from banks experience bottlenecks in the payment process. Therefore, the government, through the Financial Servis Authority, has created a credit restructuring program for affected by Covid-19, namely Financial Servis Authority Number 11/POJK.03/2020 Concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019. So that through this research it can be identified how the implementation of the restructuring of credit is stalled due to the Covid-19 Pandemic based on Financial Servis Authority Number. 11/POJK.03/2020, How is Financial Servis Authority supervision in the Credit Restructuring process affected by the Covid-19 Pandemic. What are the obstacles faced by the Bank in carrying out the Credit Restructuring, as a comparison the authors use the Theory of Legal Certainty and Theory of Legal Protection, with an empirical juridical approach method presented in a descriptive analysis. The results of the study are that the handling of MSME loans that are stuck due to the Covid-19 Pandemic is carried out through a restructuring program with a rescheduling scheme, this policy is valid until March 31, 2022. However, restructuring must still apply risk management and the principle of prudence. Customers who deserve restructuring are customers who still have good business prospects and can continue running their businesses during the Covid-19 pandemic. During the ongoing restructuring program, PT. RB. Cincin Permata Andalas Padang Branch is required to report the position at the end of the reporting month regularly to the Financial Servis Authority, the report must be submitted no later than the end of the following month after the position of the reporting month. If the deadline for submitting a report falls on a holiday, the report will be submitted on the next business day. In line with that, the supervision carried out by the Financial Servis Authority is on-site and off-site supervision. on-site supervision, namely direct inspection supervision of the Financial Services Industry which is supervised by applicable regulations, off-site supervision, namely the follow-up analysis of routine monitoring reports submitted by the Financial Services Industry to the Financial Services Authority.

Keywords: Credit Restructuring, Pandemic Covid-19.