

# **REVIEW OF BANKING CREDIT RESTRUCTURING POLICY DURING THE COVID-19 PANDEMIC**

**By:  
Muhammad Jamil Karim**

## **ABSTRACT**

*The emergence of natural disasters that have an impact on a national and even international scale causes all aspects of the field in every country in the world to experience limitations. One example of a natural disaster that has a tremendous impact on the country's economy today is the Covid-19 pandemic. Therefore, these business people have difficulty paying off the loans they have made during the Covid-19 pandemic. This is the background for the author to conduct a review of what policies have been issued by the government in order to provide a credit restructuring stimulus during the Covid-19 pandemic in the banking sector in Indonesia. This final project was prepared with the aim of knowing and conducting a review of the Indonesian banking credit restructuring policy during the Covid-19 pandemic issued by the Financial Services Authority. Based on the results of data processing, the number of debtors whose loans are restructured continues to grow every month. Although since September 2020 the growth has been sluggish, further policies related to credit restructuring are still needed. Based on this, the Regulation of the Financial Services Authority of the Republic of Indonesia Number 48 / POJK.03/2020 was issued.*

*Keywords: Policy, Restructuring, Credit, Banking, Pandemic, Covid-19*

# **TINJAUAN KEBIJAKAN RESTRUKTURISASI KREDIT PERBANKAN PADA MASA PANDEMI COVID-19**

**Oleh:  
Muhammad Jamil Karim**

## **ABSTRAK**

Kemunculan bencana alam yang berdampak skala nasional bahkan internasional menyebabkan seluruh aspek bidang dalam setiap negara di dunia mengalami keterbatasan. Salah satu contoh bencana alam yang berdampak sangat luar biasa bagi ekonomi negara saat ini adalah pandemi Covid-19. Oleh karenanya, para pelaku bisnis tersebut kesulitan untuk melunasi pinjaman yang telah dilakukannya di masa pandemi Covid-19 ini. Hal tersebut melatarbelakangi penulis untuk melakukan peninjauan terkait kebijakan apa yang dikeluarkan pemerintah dalam rangka memberikan stimulus restrukturisasi kredit di masa pandemi Covid-19 pada sektor perbankan di Indonesia. Tugas akhir ini disusun dengan tujuan untuk mengetahui dan melakukan peninjauan terhadap kebijakan restrukturisasi kredit perbankan Indonesia di masa pandemi Covid-19 yang dikeluarkan oleh Otoritas Jasa Keuangan. Berdasarkan hasil pengolahan data, jumlah debitur yang kreditnya direstrukturisasi terus bertambah setiap bulannya. Meskipun sejak bulan September 2020 pertumbuhannya melandai, namun kebijakan lanjutan terkait restrukturisasi kredit ini tetap dibutuhkan. Atas dasar hal tersebut maka dikeluarkanlah Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 48 /POJK.03/2020.

Kata kunci: Kebijakan, Restrukturisasi, Kredit, Perbankan, Pandemi, Covid-19