

## **ABSTRAK**

Penyebaran Covid-19 telah membuat banyak sektor bisnis terpaksa membatasi kegiatan usahanya, termasuk sektor perbankan yang harus menghadapi peningkatan kredit bermasalah. Permasalahan yang diajukan adalah bagaimana hambatan pelaksanaan restrukturisasi kredit di bank BTN Ciputat selama masa pandemi Covid-19, dan bagaimana seharusnya pelaksanaan restrukturisasi kredit di bank selama masa pandemi Covid-19 yang memberikan keadilan bagi debitur dan kreditur. Metode penelitian yang digunakan adalah yuridis normatif yang didukung dengan data primer berupa hasil wawancara. Hasil penelitian menunjukkan hambatan-hambatan yang dihadapi dalam pelaksanaan restrukturisasi kredit di Bank BTN Ciputat adalah banyak pihak yang memanfaatkan situasi pandemi Covid-19 untuk melakukan restrukturisasi kredit seperti dari PNS, TNI, dan POLRI. Selain itu, banyak debitur yang mengajukan keluhan karena setelah masa restrukturisasi kredit, terdapat perpanjangan jangka waktu kredit. Pelaksanaan restrukturisasi kredit di bank selama pandemi Covid-19 yang dapat memberikan keadilan bagi debitur dan kreditur diterapkan berdasarkan POJK Nomor 48 /POJK.03/2020. Saran yang diberikan adalah: 1) Harus terjalin komunikasi yang jelas dan mendetail antara Bank BTN Ciputat dan debitur terkait restrukturisasi kredit; 2) penerapan restrukturisasi kredit harus dilakukan dengan penuh tanggung jawab dan mengedepankan itikad baik dari pihak kreditur dan debitur.

**Kata kunci: Restrukturisasi Kredit, Pandemi Covid-19**

## ***ABSTRACT***

The spread of Covid-19 has forced many business sectors to limit their business activities, including the banking sector which has to face an increase in non-performing loans. The problems posed are how are the obstacles to implementing credit restructuring at Bank BTN Ciputat during the Covid-19 pandemic, and how should the implementation of credit restructuring at banks during the Covid-19 pandemic provide justice for debtors and creditors. The research method used is normative juridical which is supported by primary data in the form of interviews. The results of the study show that the obstacles faced in implementing credit restructuring at Bank BTN Ciputat are that many parties take advantage of the Covid-19 pandemic situation to restructure loans such as civil servants, TNI, and POLRI. In addition, many debtors filed complaints because after the credit restructuring period, there was an extension of the credit period. The implementation of credit restructuring in banks during the Covid-19 pandemic that can provide justice for debtors and creditors is implemented based on POJK Number 48 / POJK.03/2020. The suggestions given are: 1) There must be clear and detailed communication between Bank BTN Ciputat and debtors regarding credit restructuring; 2) the implementation of credit restructuring must be carried out with full responsibility and prioritizing good faith from creditors and debtors.

**Keywords: Credit Restructuring, The Covid-19 Pandemic**