

**IMPLIKASI PANDEMI COVID-19 TERHADAP PELAKSANAAN  
PERJANJIAN KREDIT MODAL KERJA DIKAITKAN DENGAN  
PERATURAN OTORITAS JASA KEUANGAN TENTANG  
RESTRUKTURISASI KREDIT (STUDI PADA PT BANK CENTRAL ASIA  
TBK KANTOR CABANG UTAMA TANGERANG CITY)**

Oleh:

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**INTISARI**

Disamping bertujuan untuk mengkaji pelaksanaan perjanjian Kredit Modal Kerja antara BCA KCU Tangerang City dengan nasabah yang terimplikasi oleh pandemi Covid-19, Penelitian Hukum ini juga dimaksudkan untuk menganalisis penerapan Peraturan Otoritas Jasa Keuangan terkait restrukturisasi kredit sebagai pedoman yang digunakan untuk mengatasi kendala dalam Kredit Modal Kerja periode pandemi Covid-19 di BCA KCU Tangerang City.

Metode yang digunakan pada penelitian ini adalah pendekatan yuridis empiris, yang merupakan perpaduan antara penelitian lapangan dan penerapan hukum positif, terkhusus mengenai perjanjian kredit dalam dunia perbankan dan restrukturisasi kredit. Kemudian, data yang diperoleh, berupa data primer dan data sekunder dianalisis dengan pendekatan penelitian kualitatif dan dipaparkan secara deskriptif.

Hasil dari Penelitian Hukum ini adalah bahwa pandemi Covid-19 berimplikasi terhadap pemenuhan prestasi debitur pada perjanjian Kredit Modal Kerja di BCA Kantor Cabang Utama Tangerang City. BCA Kantor Cabang Utama Tangerang City turut serta mendukung kebijakan pemerintah dengan memberikan keringanan dalam memperoleh restrukturisasi kredit sebagai jalur penyelesaian perjanjian Kredit Modal Kerja yang terkendala selama pandemi Covid-19 yang berpedoman dan telah sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019* beserta perubahan-perubahannya.

***Kata Kunci: Restrukturisasi Kredit, Kredit Modal Kerja, POJK, Covid-19.***

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***THE IMPACT OF COVID-19 PANDEMIC ON  
THE PERFORMANCE OF WORKING CAPITAL LOAN AGREEMENTS  
AND THE COMPLIANCE WITH REGARDS TO THE FINANCIAL  
SERVICES AUTHORITY REGULATION CONCERNING LOAN  
RESTRUCTURING (CASE STUDY IN PT BANK CENTRAL ASIA TBK  
TANGERANG CITY MAIN BRANCH OFFICE)***

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***ABSTRACT***

*Besides aiming to assess the implementation of the Working Capital Loan agreement between BCA KCU Tangerang City and the debtors affected by the Covid-19 pandemic, this Legal Research is also intended to analyze the application of Financial Services Authority Regulations related to loan restructuring as a guideline used to overcome obstacles in Working Capital Loans during the Covid-19 pandemic period at BCA KCU Tangerang City.*

*The method used in this research is empirical juridical approach, which includes the combination of field research and the application of positive law, specifically loan agreements in banking and loan restructuring. Then, the data obtained in this research are primary data and secondary data, which are analyzed using a qualitative research approach and presented descriptively.*

*The results of this Legal Research are that the Covid-19 pandemic has implications toward the debtor in fulfilling their obligation in the Working Capital Loan agreement at BCA Tangerang City Main Branch Office. BCA Tangerang City Main Branch Office participates in supporting government policies by providing relief in obtaining loan restructuring as a way to settle the Working Capital Loan agreements which are constrained due to the Covid-19 pandemic which is guided by and in accordance with the Financial Services Authority Regulation concerning National Economic Stimulus as a Countercyclical Policy on The Impact of Spread of Coronavirus Disease 2019 along with it's amendments.*

***Keywords: Loan Restructuring, Working Capital Loan, Financial Services Authority Regulation, Covid-19.***

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