

**PELAKSANAAN RESTRUKTURISASI KREDIT USAHA MIKRO
TERDAMPAK PANDEMI COVID-19 DI PT BANK DKI KANTOR
LAYANAN SLAMET RIYADI SURAKARTA**

Oleh: Yasmin Salmaningtyas¹ Herliana²

INTISARI

Penelitian hukum ini bertujuan untuk mengetahui dan menganalisis pelaksanaan restrukturisasi kredit usaha mikro terdampak pandemi COVID-19 di PT Bank DKI Kantor Layanan Slamet Riyadi Surakarta yang dikaitkan dengan Peraturan Otoritas Jasa Keuangan Nomor 48/POJK.03/2020. Penelitian hukum ini juga menganalisis akibat hukum pelaksanaan restrukturisasi kredit usaha mikro terdampak pandemi COVID-19 terhadap perjanjian kredit di PT Bank DKI Kantor Layanan Slamet Riyadi Surakarta.

Penelitian ini merupakan penelitian normatif empiris yang menggabungkan penelitian kepustakaan dan penelitian lapangan. Penelitian kepustakaan bertujuan untuk memperoleh data sekunder berupa peraturan perundang-undangan, buku, dan jurnal, sementara penelitian lapangan ditujukan untuk memperoleh data primer berupa hasil wawancara dengan responden. Data yang terkumpul kemudian dianalisis dengan metode deskriptif kualitatif.

Hasil penelitian dan pembahasan menunjukkan bahwa pertama, Bank DKI Kantor Layanan Slamet Riyadi Surakarta telah melaksanakan restrukturisasi kredit usaha mikro terdampak pandemi COVID-19 sesuai dengan kebijakan stimulus perekonomian nasional yang diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 48/POJK.03/2020. Kedua, pelaksanaan restrukturisasi kredit usaha mikro terdampak pandemi COVID-19 di PT Bank DKI Kantor Layanan Slamet Riyadi Surakarta berakibat hukum pada perubahan dalam pemenuhan hak dan kewajiban kreditur dan debitur dalam perjanjian kredit, dalam hal ini terlaksananya restrukturisasi kredit tidak memberikan konsekuensi hukum pada hapusnya perjanjian kredit awal, melainkan hanya mengubah sebagian klausul yang sudah disepakati dalam addendum perjanjian kredit.

Kata Kunci: Kredit usaha mikro, Restrukturisasi kredit, COVID-19.

¹ Mahasiswa Konsentrasi Hukum Perdata, Fakultas Hukum, Universitas Gadjah Mada, Yogyakarta.

² Dosen Hukum Perdata, Fakultas Hukum, Universitas Gadjah Mada, Yogyakarta.

***THE IMPLEMENTATION OF MICRO CREDIT RESTRUCTURING DUE TO
COVID-19 PANDEMIC AT PT BANK DKI SLAMET RIYADI SURAKARTA
BRANCH OFFICE***

By: Yasmin Salmaningtyas³ Herliana⁴

ABSTRACT

This research aims to analyze the implementation of micro credit restructuring due to COVID-19 pandemic at PT Bank DKI Slamet Riyadi Surakarta Branch Office in related to Financial Services Authority Regulation Number 48/POJK.03./2020. This research also analyzes the legal consequences of the implementation micro credit restructuring due to COVID-19 pandemic against the credit agreement at PT Bank DKI Kantor Layanan Branch Slamet Riyadi Surakarta.

This is a normative empiric research which combines library research and field research. Library research aims to obtain secondary data such as regulation, book, and journal, whereas field research aims to obtain primary data from interviewing process with the respondents. All the collected data were analyzed using descriptive qualitative methods.

This research shows that first, Bank DKI has carried out micro credit restructuring due to COVID-19 pandemic in accordance to the national economic stimulus policy as it ruled in Financial Services Authority Regulation Number 48/POJK.03./2020. Second, the implementation of micro credit restructuring due to COVID-19 pandemic at PT Bank DKI Slamet Riyadi Surakarta Branch Office affect in credit agreements which amend the rights and obligation of creditor and debtor, this credit restructuring doesn't terminate the main credit agreement, but only modify several clauses which has been agreed by both parties in credit addendum.

Keywords: Micro credit, credit restructuring, COVID-19.

³ Undergraduate student of civil law department, Faculty of Law, Universitas Gadjah Mada, Yogyakarta.

⁴ Lecturer at Civil Law Program, Faculty of Law, Universitas Gadjah Mada, Yogyakarta.