

**KREDIT PEMILIKAN RUMAH DENGAN UANG MUKA 0% PADA
BANK RAKYAT INDONESIA KANTOR CABANG MLATI SLEMAN
YOGYAKARTA SEBAGAI LANGKAH PEMULIHAN
SEKTOREKONOMI DI MASA COVID-19 MENURUT
PRINSIP KEHATI-HATIAN DAN MITIGASI RISIKO**

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INTISARI

Permasalahan yang dikaji dalam penelitian ini bertujuan untuk mengetahui, menganalisis aspek hukum dan implementasi aturan pemberian KPR dengan DP 0%. Penelitian ini juga bertujuan untuk mengetahui mitigasi risiko dan pelaksanaannya menurut prinsip kehati-hatian.

Metode penelitian dilakukan dengan campuran penelitian yuridis normatif yang dilakukan berdasarkan pendekatan hukum yang meliputi asas-asas hukum, sumber hukum dan peraturan perundang-undangan yang berlaku, bersifat teoritis ilmiah yang dapat menganalisis dan berkaitan erat terhadap permasalahan yang dibahas. Penelitian secara yuridis empiris melalui wawancara dengan pihak praktisi perbankan di Bank Rakyat Indonesia Kantor Cabang Mlati, Sleman, Yogyakarta.

Hasil penelitian menunjukkan bahwa secara aspek hukum ketentuan peraturan KPR uang muka 0% berlaku untuk fasilitas rumah pertama, meskipun rumah kedua diperbolehkan, *developer* dengan kualifikasi *tier 1* dan *tier 2*, dan *fix income* dengan *payroll* melalui BRI. Adanya kebijakan pelonggaran LTV untuk kredit properti yang didasarkan pada PBI No. 23/2/PBI/2021 pada Bank Rakyat Indonesia Kantor Cabang Mlati, Sleman, Yogyakarta tentu mempengaruhi pertumbuhan di sektor kredit konsumtif. Saat pandemi COVID-19 pun KPR masih berjalan dengan kelas rumah subsidi untuk masyarakat berpenghasilan rendah dengan DP minimal 1% dan sesuai kebijakan *developer*. Meskipun ada ketentuan DP 0% sebagai langkah pemulihan sektor ekonomi di masa Pandemi COVID-19, BRI KC Mlati Sleman, Yogyakarta dalam implementasinya tetap menerapkan adanya penggunaan uang muka. Proses Analisis pemberian KPR pada Bank Rakyat Indonesia Kantor Cabang Mlati Sleman Yogyakarta merupakan bentuk dari mitigasi risiko serta pelaksanaan prinsip kehati-hatian dalam pemberian kredit menggunakan prinsip 5C dan 7P.

Kata kunci: KPR, Uang Muka 0%, Bank Rakyat Indonesia, Prinsip Kehati-hatian, Mitigasi Risiko.

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***HOUSE OWNERSHIP CREDIT WITH 0% ADVANCES TO BANK
RAKYAT INDONESIA BRANCH MLATI SLEMAN YOGYAKARTA
AS A RECOVERY METHOD IN THE ECONOMIC
SECTOR IN THE TIME OF COVID-19 ACCORDING TO
PRUDENTIAL PRINCIPLES AND RISK MITIGATION***

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ABSTRACT

The problems studied in this study aim to find out, analyze the legal aspects and implementation of the rules for granting mortgages with a 0% down payment. This study also aims to determine risk mitigation and its implementation according to the prudential principle.

The research method is carried out with a mixture of normative juridical research carried out based on a legal approach which includes legal principles, sources of law and applicable laws and regulations, scientific theoretical nature that can analyze and is closely related to the problems discussed. Empirical juridical research through interviews with banking practitioners at Bank Rakyat Indonesia Mlati Branch Office, Sleman, Yogyakarta.

The results show that from a legal perspective the provisions of the 0% down payment mortgage regulations apply to first home facilities, although second homes are allowed, developers with tier 1 and tier 2 qualifications, and fixed income with payroll through BRI. The existence of an LTV easing policy for property loans based on PBI No. 23/2/PBI/2021 at Bank Rakyat Indonesia Branch Office Mlati, Sleman, Yogyakarta certainly affects growth in the consumer credit sector. Even during the COVID-19 pandemic, mortgages were still running with subsidized housing classes for low-income people with a minimum down payment of 1% and according to developer policies. Even though there is a 0% DP provision as a measure to recover the economic sector during the COVID-19 Pandemic, Bank Rakyat Indonesia Mlati Sleman Yogyakarta Branch Office is a form of risk mitigation and the implementation of prudential principles in lending using the 5C and 7P Principles.

Keywords: KPR, Down Payment (DP) 0%, Bank Rakyat Indonesia, Prudential Principles, Risk Mitigation.

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