

**ANALISIS YURIDIS KEBIJAKAN RESTRUKTURISASI KREDIT
AKIBAT PANDEMI COVID-19 PADA KREDIT PEMILIKAN RUMAH DI
BANK TABUNGAN NEGARA KANTOR CABANG YOGYAKARTA.**

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INTISARI

Penulisan Hukum ini bertujuan untuk mengetahui mekanisme penentuan debitur penerima restrukturisasi kredit akibat pandemi COVID-19 pada Kredit Pemilikan Rumah di Bank Tabungan Negara Kantor Cabang Yogyakarta berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 48/POJK.03/2020 dan akibat hukum restrukturisasi kredit akibat pandemi COVID-19 pada kredit pemilikan rumah Bank Tabungan Negara Kantor Cabang Yogyakarta terhadap perjanjian asuransi atas objek Hak Tanggungan.

Penelitian ini bersifat yuridis empiris yang bertujuan untuk mendalami penerapan hukum positif dalam praktik di lapangan. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari penelitian kepustakaan dan data primer yang diperoleh dari penelitian lapangan. Data yang diperoleh dianalisis secara kualitatif dan disajikan dengan metode deskriptif.

Hasil penelitian menunjukkan bahwa mekanisme penentuan debitur penerima restrukturisasi kredit akibat pandemic COVID-19 pada kredit pemilikan rumah Bank Tabungan Negara Kantor Cabang Yogyakarta dilakukan pada tahap analisis kredit yang penentuan debitur penerima restrukturisasi kredit akibat pandemic COVID-19 terdapat kekhususan yang berbeda dari restrukturisasi kredit pada umumnya, yaitu diberikan pada debitur yang benar-benar terdampak COVID-19 berdasarkan penjelasan pasal 2 ayat (1) huruf a Peraturan Otoritas Jasa Keuangan Nomor 48/POJK.03/2020 dan tidak memandang kualitas kredit. akibat hukum restrukturisasi kredit akibat pandemi COVID-19 pada kredit pemilikan rumah di Bank Tabungan Negara Kantor Cabang Yogyakarta terhadap perjanjian asuransi atas objek Hak Tanggungan adalah harus dilakukan perubahan atau pembaharuan perjanjian dikarenakan telah mencantumkan jangka waktu secara tegas sehingga perlu dilakukan perubahan perjanjian asuransi guna penambahan jangka waktu untuk memberikan perlindungan Objek Hak Tanggungan dan kepastian hukum pada pembayaran premi.

Kata Kunci : Restrukturisasi Kredit, COVID-19, Asuransi.

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JURIDICAL ANALYSIS OF RESTRUCTURING CREDIT POLICY DUE TO PANDEMIC COVID-19 ON HOME OWNERSHIP CREDIT AT BANK TABUNGAN NEGARA BRANCH YOGYAKARTA

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ABSTRACT

This legal writing aims to determine the mechanism for determining the debtor who receives restructuring credit due to the COVID-19 pandemic on Home Ownership Credit at Bank Tabungan Negara Branch Yogyakarta based on Regulation of Otoritas Jasa Keuangan Number 48 / POJK.03 / 2020 and the legal consequences of restructuring credit due to the COVID-19 pandemic on Home Ownership credit of the Bank Tabungan Negara Branch Yogyakarta against the insurance agreement on the object of the Mortgage Rights.

This research is a empirical juridical study which aims to explore the application of positive law in practice in the field. The used in this research are secondary data obtained from library research and primary data obtained from field research. The data obtained were analyzed qualitatively and presented with a descriptive method.

The results show that the mechanism for determining the debtor who receives restructuring credit due to the COVID-19 pandemic on the home ownership credit at Bank Tabungan Negara Branch Yogyakarta is carried out at the credit analysis stage where the determination of the debtor restructuring credit due to the COVID-19 pandemic has a different specificity from restructuring credit in general. which is given to debtors who are really affected by COVID-19 based on the explanation of article 2 paragraph (1) letter a of the Regulation of Otoritas Jasa Keuangan Number 48 / POJK.03 / 2020 and does not consider credit quality. due to the legal effect of restructuring credit due to the COVID-19 pandemic on home ownership credit at the at Bank Tabungan Negara Branch Yogyakarta to the insurance agreement for the object of the Mortgage, it is necessary to change or renew the agreement because it has stated a strict timeframe so it is necessary to change the insurance agreement to increase the term. time to provide protection of the object of the Mortgage and legal certainty on premium payments.

Keywords: Restructuring credit, COVID-19, insurance

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