

**IMPLEMENTASI PERATURAN OTORITAS JASA KEUANGAN REPUBLIK
INDONESIA NOMOR 48/POJK.03/2020 SEBAGAI UPAYA PENYELAMATAN
NON PERFORMING LOAN AKIBAT PANDEMI COVID-19
DI PT BANK CIMB NIAGA TBK**

INTISARI

Oleh:

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Penelitian Hukum ini bertujuan untuk mengetahui dan menganalisis implementasi kebijakan stimulus perekonomian nasional dan upaya manajemen risiko dalam melaksanakan kebijakan stimulus perekonomian sebagaimana diatur dalam peraturan Otoritas Jasa Keuangan Nomor 48/POJK.03/2020 sebagai upaya penyelamatan *Non Performing Loan* akibat pandemi Covid-19 di PT Bank CIMB Niaga Tbk. Penelitian ini juga merupakan sarana untuk menambah wawasan, pengetahuan serta memperoleh data yang dibutuhkan dalam penyusunan penulisan hukum sebagai prasyarat memperoleh gelar sarjana hukum.

Penelitian ini berjenis penelitian yang sifatnya normatif-empiris yang berkarakteristik menggabungkan esensi dari penelitian lapangan dan penelitian kepustakaan sehingga dalam implementasinya menggabungkan teknik dari kedua penelitian tersebut. Teknik yang digunakan dalam penelitian kepustakaan ialah dengan mengumpulkan data dengan mencari, mengumpulkan serta mengkaji data-data sekunder yang meliputi berbagai bahan hukum dan menggunakan teknik penelitian lapangan melalui metode wawancara secara daring berdasarkan pada pedoman wawancara yang telah disusun sehingga tergambar informasi yang sesuai dengan rumusan masalah dalam penelitian ini. Penelitian ini menggunakan analisis data kualitatif yang disusun secara deskriptif untuk mencapai tujuan penelitian.

Berdasarkan penelitian ini, dapat diambil kesimpulan bahwa PT Bank CIMB Niaga Tbk telah melaksanakan kebijakan stimulus perekonomian nasional sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 48/POJK.03/2020 tentang perubahan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019 yang meliputi kebijakan penetapan kualitas aset hingga pemberian restrukturisasi kredit kepada nasabah terdampak pandemi Covid-19. Dalam implementasi kebijakan stimulus Perekonomian nasional tersebut juga didapati bahwa PT Bank CIMB Niaga menerapkan manajemen risiko sehingga pelaksanaan kebijakan stimulus perekonomian nasional dapat tepat sasaran dan meminimalisir dampak negatifnya.

Kata Kunci: Kualitas Aset, Restrukturisasi kredit, Manajemen Risiko

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**IMPLEMENTATION OF REGULATION OF AUTHORITIES OF FINANCIAL
SERVICES NUMBER 48/POJK.03/2020 AS NON PERFORMING
LOAN SAVING EFFORTS DUE TO COVID-19 PANDEMIC
AT PT BANK CIMB NIAGA TBK**

ABSTRACT

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This Legal Research aims three objectives, to study and analyze the implementation of national economic stimulus policy as well as to analyze the risk management on national economic stimulus policy implementation as regulated on Regulation of Authorities of Financial Services Number 48/POJK.03.2020 as non performing loan saving effort due to Covid-19 Pandemic in PT Bank CIMB Niaga Tbk. This research also means to add insight, knowledge and obtain data needed in the preparation of this legal writing as a prerequisite for obtaining a law degree.

This Research was conducted using normative-empirical research which is characterized by combining the essence of field research and library research thus in its implementation combines the technique of the two studies. The technique used in library research was to collect data by seeking, collect and review secondary data which consist of various legal materials. In the implementation of field research, research techniques are carried out through online interviews based on interview guidelines that have been prepared so that information is drawn in accordance with the formulation of the problem in this study. This study uses qualitative data analysis that is compiled descriptively to achieve the research objectives.

Based on this research, it can be concluded that PT Bank CIMB Niaga Tbk has implemented the national economic stimulus policy as referred to in the Financial Services Authority Regulation Number 48/POJK.03/2020 regarding the amendment to the Financial Services Authority Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy for the Impact of the Spread of Coronavirus Disease 2019 which includes policies for determining asset quality to providing credit restructuring to customers affected by the Covid-19 pandemic. In implementing the national economic stimulus policy, it was also found that PT Bank CIMB Niaga implemented risk management so that the implementation of the national economic stimulus policy was right on target and minimized its negative impact.

Key words: Quality Asset, Credit Restructuring, Risk Management

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