

ABSTRAK

Pandemi *COVID-19* mengakibatkan penurunan pada perekonomian di Indonesia. Contoh dari menurunnya perekonomian adalah kredit bermasalah tidak terkecuali Kredit Pemilikan Rumah (KPR) pada Bank Tabungan Negara (Bank BTN). Keadaan tersebut mendesak OJK mengeluarkan peraturan terkait stimulus perekonomian nasional pada masa Pandemi *COVID-19* dan ditindak lanjuti dengan adanya kebijakan baru dan peraturan Internal pada masing-masing Bank untuk mengatasi penurunan perekonomian tersebut. Salah satu contoh dari kebijakan Bank BTN dalam mengatasi keadaan ini adalah dengan melakukan penanganan kredit bermasalah yaitu dengan cara penagihan pada debitur, restrukturisasi kredit dan penyelesaian kredit baik litigasi maupun non litigasi. Restrukturisasi kredit adalah upaya pemberian keringanan pada debitur KPR oleh bank Bank yang mengalami kesulitan untuk pemenuhan kewajiban membayar kreditnya. Pendekatan dalam penulisan skripsi ini adalah pendekatan perundang-undangan (*statute approach*), pendekatan konseptual (*Conceptual Approach*) dan studi kasus (*Case Study*).

Kata kunci: *Kredit; Restrukturisasi kredit ; Kredit Pemilikan Rumah ; Pandemi COVID-19.*

ABSTRACT

Pandemic COVID-19 has affected Indonesia's economic downturn. One of the examples of the economic downturn is problematic credit, not to mention the House Ownership Credit at Bank Tabungan Negara (BTN). The decreasing of debtors capability to finish their obligation to make credit payment is because of their decreased income as the effect of pandemic COVID-19. This situation is forcing Financial Service Authority (FSA) to issue a regulation related to national economic stimulus during pandemic COVID-19 and followed up by a new policy and an internal regulation in each Bank to face the economic downturn. Even though the product of law which is issued by the Financial Service Authority isn't flawless, but hopefully it could reduce the urgent matters during this pandemic situation. One of the Bank BTN policy in facing problematic credit in this pandemic is to make billing to the debtors, credit restructuring, and settlement of credit both litigation and non-litigation, as suggested by the Financial Service Authority regulation to handle the debtors who are affected by the pandemic COVID-19. Credit restructuring is an effort to provide relief for debtors, provided by the Bank in credit activity for the debtors who are having difficulties to fulfill their obligation to pay their credits. The approach in this essay writing is using the statute approach, conceptual approach, and case study.

Keywords: *credit; credit restructuring ; house ownership credit ; COVID-19 pandemic*