**KEBIJAKAN RESTRUKTURISASI KREDIT DIMASA PANDEMI**

**COVID 19 TERHADAP NASABAH DI PT BANK SUMUT**

**KCP MANDALA BY PASS KOTA MEDAN**

**ABSTRAK**

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Perbankan memiliki peran yang sangat penting dalam kegiatan perekonomian masyarakat. Akan tetapi dimana pandemi covid-19 mempengaruhi perekonomian masyarakat sehingga sebagian besar sangat sulit untuk melakukan kewajibannya sebagai nasabah kepada Bank. Sehingga nasabah sangat sulit mengembalikan pinjaman tersebut. Penelitian ini bertujuan untuk mengetahui bagaimana tingkat kesanggupan nasabah dalam pembayaran kredit dimasa pandemi covid 19 dan implementasi restrukturisasi kredit yang dilakukan sesuai peraturan dari PT Bank Sumut KCP Mandala By Pass, Medan Kota Medan. Dan jenis penelitian yang digunakan penulis adalah penelitian deskriptif dengan pendekatan kualitatif sifat penelitian secara empiris/sosiologis. Tenik pengumpulan data berdasarkan bahannya dokumen serta wawancara. Hasil dari analisis yang dilakukan menujukan bahwa penerapan kebijakan restrukturisasi kredit pada PT Bank Sumut KCP Mandala By Pass berjalan dengan sesuai peraturan dan kebijakan-kebijakan restrukturisasi kredit yaitu dengan penyelamatan melalui penurunan suku bunga, perpanjangan jangka waktu, pengurangan tunggakan kredit, pengurangan tunggakan pokok.

**Kata Kunci :** *Kebijakan**Restrukturisasi Kredit Dimasa Pandemi covid-19 Terhadap Nasabah.*

**KEBIJAKAN RESTRUKTURISASI KREDIT DIMASA PANDEMI COVID 19 TERHADAP NASABAH DI PT BANK SUMUT KCP MANDALA BY PASS KOTA MEDAN**

***CREDIT RESTRUCTURING POLICY DURING THE COVID 19 PANDEMIC ON CUSTOMERS AT PT BANK SUMUT KCP MANDALA BY PASS KOTA MEDAN***

***ABSTRACT***

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*Banking has a very important role in the economic activities of the community. However, where the covid-19 pandemic affects the economy of the community, it is mostly very difficult to perform its obligations as a customer to the Bank. So that the customer is very difficult to repay the loan. The objective of the research was to find out how the level of customer ability in credit payments during the covid 19 pandemic and the implementation of credit restructuring carried out in accordance with regulations from PT Bank Sumut KCP Mandala By Pass, Medan Kota Medan. And the type of research used by the author is descriptive research with a qualitative approach to the nature of research empirically / sociologically. Technique of the data collection based on the material documents and interviews. The results of the analysis conducted showed that the implementation of credit restructuring policy at PT Bank Sumut KCP Mandala By Pass proceeded in accordance with regulations and credit restructuring policies, namely by saving through interest rate reduction, extension of term, reduction of credit arrears, reduction of principal arrears.*

***Keywords:*** *Credit Restructuring Policy during the Covid-19 Pandemic on Customers.*