

ABSTRACT

Yaqub, Syaiful. 2012. **Comparison of Financing Process In Bank CIMB Niaga Syariah And Loan Process In Bank CIMB Niaga branch Conventional Surabaya**. Thesis. Department of Business Law Sharia. Faculty of Sharia. State Islamic University Maulana Malik Ibrahim Malang. Advisor: H. Khoirul Anam, Lc., M.H.

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Currently banks are divided into two kinds, namely conventional bank and syaria bank. Conventional banks 'based' common operating system the common interest rate advantage, while Islamic bank are based on the principles of Islamic tenets.

This study aimed to describrs clearly the process of CIMB Niaga bank ot wwwhich banking practices needn a comparaison for their own needs to sheet their needs.

This research is non-doctrinal legal / sociological descriptive qualitative study in form ot evaluative research located in CIMB Niaga Syaria Bank and CIMB Niaga Conventional Bank. The data of this study consist of primary data through interviews and secondary data in the form of scientific documents and literature related to the problem of the research.

Based on the findings that the Bank CIMB Niaga Syariah Murabaha Financing, Home Ownership iB financing, iB Car Ownership Financing, Working Capital iB Musharaka financing, production sharing agreements at the beginning of the contract and CIMB Niaga Syariah ask for 10% of the nominal gain financing 100 million to 1005,000,000 and tenor up to 10 years.

While Conventional Bank CIMB Niaga X-tradana male es the loan easier because businesses need loans without collateral, the costumer, just need sufficient valid data can withdraw funds from 4 million to 200 million and the loan tenor 1 to 3 years, the loan here to gain the loaned funds, also known as interest rate and a flat rate for the first year here and the next interest rate goes to the micro loan rate set using conventional CIMB Niaga collateral but the interest rate 1.1% and flat for the loan, the loan nominal 100 million to 500 million and the tenor of the time 1 to 10 years, conventional x-tradana loans and micro lending rate is equal life insurance during the tenor while CIMB Niaga Syariah not does determine life insurance.