

## ABSTRACT

Nanggara Prasetyanto, 08220066, 2012, **Shafi'i Fiqh Overview Of Products Pawn Gold iB Hasanah On Bank BNI Sharia Branch Malang**, Research, Sharia Business Law Study Program, Sharia Faculty, The State Islamic University Maulana Malik Ibrahim of Malang.  
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KEY WORDS: *Fiqh Syafi'i*, Pawn Gold

One of the products of Islamic banking funds in the pledge (*rahn*) gold. Pawning gold products including short-term working capital. On the product's Gold Pawn, Bank BNI Syariah offers a solution by mortgaging safe haven commodity costs calculated on a daily entrusted plus repayment scheme that can be adapted to the abilities, which are generally the banks provide loans to its customers a nominal amount with a note, a customer is willing to give up economically valuable goods. The bank chose gold as collateral for debt, either in the form of bullion or jewelery.

The focus of this research is the practice of pawning gold and Shafi'i fiqh review the product. Therefore, the majority of Muslims in Indonesia Syafi'i madzhab's. Thus this study aimed to determine the product review Shafi'i fiqh pawning gold in PT. Bank BNI Syariah Branch Malang.

This type of research is empirical research. Data collected in the form of primary data through observation, interviews, and secondary data in the form of documents. Data analysis using descriptive qualitative, describing clearly and concisely on a review of the product Syafi'i fiqh iB Hasanah pawning gold in PT. Bank BNI Syariah Branch Malang.

The results in the PT. Bank BNI Syariah Malang obtained by the person asking the customer if they want to pawn gold financing must go through stages that have been determined by the Bank. Stages that must be passed by the Bank is carefully stage assessment in terms of maximum pawned gold price (Rp 250 million), because it was feared would be an error that would cause the maximum losses and restrictions set by BI Circular Letter No 14/7/DPbS Year 2012 Product of Gold Backed *Qardh* Sharia Banks and Sharia.

Among the contents of the circular is limiting the maximum value of gold pledged Rp. 250 million. Meanwhile, according to the Shafi'i madzhab in the literature-literature, there are no restrictions related to the nominal mortgage. To cope with the customers who still have gold in Bank BNI Syariah more than the maximum, then the bank has the solution in two ways: first, the bank pledged to return excess gold by the customer in a way customers pay off the entire amount of gold that is returned administration and updating the appointment, the two parties split the gold to the family bank customer, provided that the family had to be a customer of Bank BNI Syariah first.