

ABSTRACT

Maftuh, Nafiul, 09220073, 2013. *Funding of People Business Credit Program (KUR) In Bank Mandiri Syariah Branch Singosari Malang*. Thesis. Majority Islamic Business Law. Syariah Faculty. Islamic State University of Maulana malik Ibrahim Malang. Supervisor : Ahmad Wahidi, M.HI.

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Credit is one of the important roles for the debtor and the Bank, the as cooperation has to provide advantages/benefits both of them, from this point, all banks can do loans transaction in Law No. 21 of 2008 about banking. Furthermore, terms of credit in Sharia Banking is nothing, but in Mandiri Shariah Banking, People Business Credit Program can be accepted well by society.

The problems of this research are: 1) how the implementation of the Funding of People Business Credit Program (KUR) In Bank Mandiri Syariah Branch Singosari Malang. 2) How the Implementation of the Funding of People Business Credit Program (KUR) In Bank Mandiri Syariah Branch Singosari Malang in perspective of Law No. 21 of 2008 Sharia Banking.

This research is emphirical research because this research uses descriptive data with words, which its uses a qualitative approach, that research methods used to examine the condition of the natural objects.

The results of this study showed that the implementation of the Funding of People Business Credit Program (KUR) In Mandiri Syariah Banking Branch Singosari Malang is that its remarked for Micro, Small and Medium Enterprises and Cooperatives (UMKM) in productive that is sector and viable business but still have limitations in fulfilling the requirements set up by the banks. Giving the Funding of People Business Credit Program (KUR) by BSM is funding with a value of less than 5 (five) million dollars with the amount of the guarantee coverage up to 70% of the ceiling. This contract uses *Murhâbahah* contract in Law No. 21 of 2008 on Sharia Banking Article 1 No. 25 C states that funding is providing fund or a bill that is equivalent to the sale and purchase transactions in the form of *murhâbahah* debt and the others.