

ABSTRACT

Wuryanti, Student ID Number 10220021, *the Handling of Financing Stalled at PT BPRS Bhakti Sumekar Sumenep Perspective of Act Regulation No. 21/2008 on Islamic Banking*. Thesis, Sharia Business Law Department, Sharia Faculty, the State Islamic University of Maulana Malik Ibrahim of Malang, Supervisor: Dr. Noer Yasin, M.H.I.

Key words: The Handling, Financing Stalled

Financing is an activity of Islamic banks in channeling funds to those customers who need funds. Funding also contributed the greatest among the disbursements made by the Islamic banks although in the field practice often occurs in financing stalled or problematic. To handle this cases between Conventional Banks, Islamic Banks or BPRS there is a difference in the solve it. Although there are differences of Islamic banks in resolving the stalled funding must comply with the provisions of law relating to banking business itself.

The problems of this research are: 1) how does the process of handling of the financing stalled by PT BPRS Bhakti Sumekar Sumenep? 2) What is the process of handling of the financing stalled perspectives of law No. 21 of 2008 about Islamic banking? This study belongs to the type of field research in the form of an empirical study to find theories about the processes and workings of law in society. The approach used is a socio-juridical approach. This research uses descriptive qualitative method, by means of field research work in order to analyze the field data. Most of the primary data collected from field observation and direct relationships with informants related to the field of study directly. Literature and documentation on issues related to use as a secondary data source.

The results shows that the process of resolving of the financing stalled by PT BPRS Bhakti Sumekar Sumenep using rescheduling (schedule change), restructure (change of contract), and recondition (change guarantees). In practice, Completion process of the financing stalled by PT BPRS Bhakti Sumekar Sumenep in accordance with the Law No. 21 of 2008 on Islamic Banking. However, in the field execution bank has own way of solution that does not conflict with the laws and regulations in force.