

## ABSTRAK

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Kata kunci: *mudharabah*, risk, collateral.

Seen from its development, the practice of bank or non-banks financial institutions has been steadily changing. Starting from the Syariah economic growth that was emerging since 1992 using free of riba system or profit-sharing that was operated by Syariah banks with the concept of Islamic Economy developed for the economic stability of the ummah evenly. Syariah bank system in its application such as funding, lending and another service are using the contracts in muamalah. The payment system of Syariah banking that one of its product applied the contract of *mudharabah* is an investment contract, but the practice of collateral is the one a solution *mudharabah* financing.

This research is conducted to obtain the practice of *Mudharabah* financing in Bank Syariah Mandiri (BSM) branch of Ponorogo and to know on how to settle the dispute resolution of default, balance of collateral and profit-sharing. The method that was used is qualitative research that are descriptive and tend to use the analysis.

This research was inferred as the practice of akad or contract implementation in BSM which is the customer does not know clearly what the contents of the contract have been signed and customer also does not get a copy of his contract, which may result in the risk of default in the future. On completion of dispute practiced in BSM to the default customer is billing constantly, restructuring and the execution strategy, while more commonly used by BSM is execution of strategies in a way that kinship can benefit both parties, but BSM off the upper hand selling price collateral done by the customer At risk balance of collateral risk and profit-sharing that occurs in Islamic bank financing practices indicating magnitude of collateral than the financing's value received by the customer, so that if there is financing defaulted or customer failed to pay is more profitable for the bank because asset of collateral held by the bank, whereas the predetermined profit sharing of the contract in a time bank requests early in the month, under the consideration that the customer's business is in good due to obtaining some additional funds from the bank and that such thing is the occurrence of an uncertainty division (*gharar*).