

## ABSTRACT

**Julmiati**, 2019. "*Procedure to Manage the Problem of Financing Problems Before the Auction AT PT BNI Syariah Branch Office Banjarmasin*". Thesis, Department of Sharia Banking, Economics and Islamic Business Faculty. Supervisor: (I) Dr. Mahmud Yusuf, M.Si. (II) Annisa sayheed, SHL., M, Si.

**Keywords:** Management Procedures, Collateral Items, Problematic Financing, Auction

This research is backed by the financing in PT BNI Syariah branch Office in Banjarmasin and the goods will be auctioned by PT BNI Syariah Banjarmasin Branch office to the party KPKNL or the bank itself, but must go through the procedure of management of the problem of financing collateral before the auction in advance.

This research is *afield* research with a qualitative descriptive approach. This research is located at PT BNI Syariah Branch Office Banjarmasin Jl. Jenderal Ahmad Yani Km. 4 No. 385 Bunga, District Banjarmasin Timur, Banjarmasin, South Kalimantan province. The data collection techniques used are observations, interviews and documentation. Data sources derived from RRA (*Recovery Remedial Assistant*) and OP (*Operational Manager*).

Based on the results of the research in PT BNI Syariah branch office Banjarmasin that about the procedure of management of the problem of financing collateral before the auction. First the management of the guarantee that the financing of customers who have delinquent above 90 days arrears will be managed by the unit RR (*Recovery Remedial / collektability 3 (doubtful) / NPF*, Survey and documentation, taxation, proposed value of the Limit selling price collateral, accounting for the valuable documents of ownership documents and bindings for the requirements of auction application in Before the guarantee is registered in place of auction usually banks have a way that the term restructuring in banking makes the financing can be a way again whether or by *reschedule* (the extended period) or the installment is minimized but the remaining amount of the main remains only a hike annually. The two obstacles that are often faced by PT BNI Syariah in the procedure of management of the problem of financing collateral are related to the customer and the collateral objects such as: The collateral is still inhabited, vehicles made guarantee is not available, guarantees are still in the process behind the name and binding on the rights of liabilities.