





KEMENTERIAN AGAMA REPUBLIK INDONESIA
 INSTITUT AGAMA ISLAM NEGERI KENDARI
 FAKULTAS EKONOMI DAN BISNIS ISLAM

Jl. Sultan Qaimuddin No. 17 Baruga Kendari Telp. (0401) 3192081 Fax. 3193710
 Email: febu_ain@yahoo.co.id - Website: http://stain.ac.id

Nomor : 005/FE/FE.1/TL.00/01/2023 06 Januari 2023
 Lampiran : -
 Perihal : *Izin Penelitian*

Yth.

Kepala Bank Syariah Indonesia KCP Morowali

Dalam rangka penyusunan Skripsi Mahasiswa sebagai syarat penyelesaian Studi di IAIN Kendari, maka dimohon kepada Bapak/Ibu kiranya berkenan memberikan Izin kepada Mahasiswa:

Nama : Nurhidayah
 NIM : 19050102032
 Prog. Studi : Perbankan Syariah
 Alamat : Jl. Sultan Qaimuddin

Untuk melakukan penelitian serta pengumpulan data pada instansi/perusahaan yang Bapak Pimpin, dengan judul skripsi sebagai berikut :

"Metode Perhitungan *Margin* Pada Pembiayaan Murabahah Di Bank Syariah Indonesia KCP Morowali"

Pembimbing : 1. Alfian Toar SP, MM
 2. Nurjannah S.Kom, M.Pd

Demikian atas bantuan dan kerjasamanya disampaikan terima kasih.



Ummi Kalsum, M. Ag
 197401092005012001



PT. Bank Syariah Indonesia, Tbk
 KCP Morowali Bungku Tengah 1
 Jl. Trans Sulawesi, Ds. Matansala,
 Kec. Bungku Tengah, Kab. Morowali,
 Sulawesi Tengah - 94673
 T : 0811 458 4455
 www.bankbsi.co.id

SURAT KETERANGAN

No. 03/072-3/0318

PT BANK SYARIAH INDONESIA, Tbk KCP Morowali Bungku Tengah yang berkedudukan di Jl Trans Sulawesi, Desa Matansala, Kecamatan Bungku Tengah, Kabupaten Morowali, Provinsi Sulawesi Tengah, dengan ini menerangkan bahwa :

Nama : Nurhidayah
 NIM : 19050102032
 Program Studi : Perbankan Syariah
 Universitas : Institut Agama Islam Negeri (IAIN) Kendari

Telah melaksanakan penelitian/riset di PT BANK SYARIAH INDONESIA, Tbk KCP Morowali Bungku Tengah dengan judul skripsi "Metode Perhitungan *Margin* pada Pembiayaan Murabahah di Bank Syariah Indonesia KCP Morowali".

Mohon surat ini untuk dipergunakan sebagaimana mestinya dan membebaskan PT Bank Syariah Indonesia, Tbk KCP Morowali Bungku Tengah dari segala tuntutan dikemudian hari.

Demikian surat keterangan ini dibuat untuk dipergunakan sebagaimana mestinya.

Morowali, 06 Februari 2023
 PT BANK SYARIAH INDONESIA, Tbk
 KCP Morowali Bungku Tengah

Agus Muhammad Zainuddin
 Branch Manager

Sofyannur Burhan
 BOSM

Pembiayaan KUR BSI

Gadai & Cicil Emas Mudah & Cepat



PLAFOND	JANGKA WAKTU				
	1	2	3	4	5
10,000,000	860,664	443,206	304,219	234,850	193,328
15,000,000	1,290,996	664,809	456,329	352,275	289,992
20,000,000	1,721,329	886,412	608,439	469,701	386,656
25,000,000	2,151,661	1,108,015	760,548	587,126	483,320
30,000,000	2,581,993	1,329,618	912,658	704,551	579,984
40,000,000	3,442,657	1,772,824	1,216,877	939,401	773,312
50,000,000	4,303,321	2,216,031	1,521,097	1,174,251	966,640
60,000,000	5,163,986	2,659,237	1,825,316	1,409,102	1,159,968
70,000,000	6,024,650	3,102,443	2,129,536	1,643,952	1,353,296
75,000,000	6,454,982	3,324,046	2,281,645	1,761,377	1,449,960
80,000,000	6,885,314	3,545,649	2,433,755	1,878,802	1,546,624
90,000,000	7,745,979	3,988,855	2,737,974	2,113,653	1,739,952
100,000,000	8,606,643	4,432,061	3,042,194	2,348,503	1,933,280
125,000,000	10,758,304	5,540,076	3,802,742	2,935,629	2,416,600
150,000,000	12,909,964	6,648,092	4,563,291	3,522,754	2,899,920
175,000,000	15,061,625	7,756,107	5,323,839	4,109,880	3,383,240
200,000,000	17,213,286	8,864,122	6,084,387	4,697,006	3,866,560
250,000,000	21,516,607	11,080,153	7,605,484	5,871,257	4,833,200
275,000,000	23,668,268	12,188,168	8,366,033	6,458,383	5,316,520
300,000,000	25,819,929	13,296,183	9,126,581	7,045,509	5,799,840
350,000,000	30,123,250	15,512,214	10,647,678	8,219,760	6,766,481
400,000,000	34,426,572	17,728,244	12,168,775	9,394,012	7,733,121
450,000,000	38,729,893	19,944,275	13,689,872	10,568,263	8,699,761
500,000,000	43,033,215	22,160,305	15,210,969	11,742,515	9,666,401

KELENGKAPAN BERKAS

- 1 FC KTP Suami Istri
- 2 FC Kartu keluarga, Buku Nikah, NPWP
- 3 Pasphoto 4x6 (Suami Istri)
- 4 Dokumen Usaha
- 5 Dokumen Jaminan (SHM, PBB, IMB)

YUSUF - 0823 9396 3966

Reza - 08533 7333 042

PT BANK SYARIAH INDONESIA

DS MATANSALA JL. TRANS SULAWESI

Pembiayaan KUR BSI

Gadai & Cicil Emas Mudah & Cepat



PLAFOND	JANGKA WAKTU				
	1	2	3	4	5
10,000,000	860,664	443,206	304,219	234,850	193,328
15,000,000	1,290,996	664,809	456,329	352,275	289,992
20,000,000	1,721,329	886,412	608,439	469,701	386,656
25,000,000	2,151,661	1,108,015	760,548	587,126	483,320
30,000,000	2,581,993	1,329,618	912,658	704,551	579,984
40,000,000	3,442,657	1,772,824	1,216,877	939,401	773,312
50,000,000	4,303,321	2,216,031	1,521,097	1,174,251	966,640
60,000,000	5,163,986	2,659,237	1,825,316	1,409,102	1,159,968
70,000,000	6,024,650	3,102,443	2,129,536	1,643,952	1,353,296
75,000,000	6,454,982	3,324,046	2,281,645	1,761,377	1,449,960
80,000,000	6,885,314	3,545,649	2,433,755	1,878,802	1,546,624
90,000,000	7,745,979	3,988,855	2,737,974	2,113,653	1,739,952
100,000,000	8,606,643	4,432,061	3,042,194	2,348,503	1,933,280
125,000,000	10,758,304	5,540,076	3,802,742	2,935,629	2,416,600
150,000,000	12,909,964	6,648,092	4,563,291	3,522,754	2,899,920
175,000,000	15,061,625	7,756,107	5,323,839	4,109,880	3,383,240
200,000,000	17,213,286	8,864,122	6,084,387	4,697,006	3,866,560
250,000,000	21,516,607	11,080,153	7,605,484	5,871,257	4,833,200
275,000,000	23,668,268	12,188,168	8,366,033	6,458,383	5,316,520
300,000,000	25,819,929	13,296,183	9,126,581	7,045,509	5,799,840
350,000,000	30,123,250	15,512,214	10,647,678	8,219,760	6,766,481
400,000,000	34,426,572	17,728,244	12,168,775	9,394,012	7,733,121
450,000,000	38,729,893	19,944,275	13,689,872	10,568,263	8,699,761
500,000,000	43,033,215	22,160,305	15,210,969	11,742,515	9,666,401

KELENGKAPAN BERKAS

- 1 FC KTP Suami Istri
- 2 FC Kartu keluarga, Buku Nikah, NPWP
- 3 Pasphoto 4x6 (Suami Istri)
- 4 Dokumen Usaha
- 5 Dokumen Jaminan (SHM, PBB, IMB)

YUSUF - 0823 9396 3966

Reza - 08533 7333 042

PT BANK SYARIAH INDONESIA

DS MATANSALA JL. TRANS SULAWESI



PEMBIAYAAN MITRAGUNA PNS / CPNS / PPPK SKPD

PLAFOND	JANGKA WAKTU														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20.000.000	1,784,001	948,490	671,473	534,072	452,506	398,848	361,126	333,354	312,205	295,680	282,508	271,840	263,089	255,834	249,767
30.000.000	2,676,001	1,422,734	1,007,210	801,107	678,759	598,272	541,690	500,032	468,307	443,519	423,761	407,760	394,634	383,752	374,651
40.000.000	3,568,001	1,896,979	1,342,947	1,068,143	905,012	797,696	722,253	666,709	624,409	591,359	565,015	543,680	526,178	511,669	499,535
50.000.000	4,460,001	2,371,224	1,678,683	1,335,179	1,131,265	997,120	902,816	833,386	780,512	739,199	706,269	679,600	657,723	639,586	624,418
60.000.000	5,352,002	2,845,469	2,014,420	1,602,215	1,357,518	1,196,544	1,083,379	1,000,063	936,614	887,039	847,523	815,520	789,267	767,503	749,302
70.000.000	6,244,002	3,319,714	2,350,156	1,869,251	1,583,771	1,395,968	1,263,943	1,166,741	1,092,716	1,034,879	988,777	951,440	920,812	895,240	874,186
80.000.000	7,136,002	3,793,958	2,685,893	2,136,286	1,810,024	1,595,392	1,444,506	1,333,418	1,248,819	1,182,718	1,130,030	1,087,360	1,052,356	1,023,338	999,070
90.000.000	8,028,002	4,268,203	3,021,630	2,403,322	2,036,277	1,794,816	1,625,069	1,500,095	1,404,921	1,330,558	1,271,284	1,223,280	1,183,901	1,151,255	1,123,953
100.000.000	8,920,003	4,742,448	3,357,366	2,670,358	2,262,530	1,994,240	1,805,632	1,666,772	1,561,023	1,478,398	1,412,538	1,359,200	1,315,446	1,279,172	1,248,837
110.000.000	9,812,003	5,216,693	3,693,103	2,937,394	2,488,783	2,193,664	1,986,196	1,833,450	1,717,125	1,626,238	1,553,792	1,495,120	1,446,990	1,407,089	1,373,721
120.000.000	10,704,003	5,690,938	4,028,840	3,204,430	2,715,036	2,393,088	2,166,759	2,000,127	1,875,228	1,774,078	1,695,046	1,631,040	1,578,535	1,535,006	1,498,604
130.000.000	11,596,003	6,165,182	4,364,576	3,471,466	2,941,289	2,592,512	2,347,322	2,166,804	2,029,330	1,921,918	1,836,299	1,766,961	1,710,079	1,662,924	1,623,488
140.000.000	12,488,004	6,639,427	4,700,313	3,738,501	3,167,542	2,791,936	2,527,885	2,333,481	2,185,432	2,069,757	1,977,553	1,902,881	1,841,624	1,790,841	1,748,372
150.000.000	13,380,004	7,113,672	5,036,049	4,005,537	3,393,795	2,991,360	2,708,449	2,500,158	2,341,535	2,217,597	2,118,807	2,038,801	1,973,168	1,918,758	1,873,255
160.000.000	14,272,004	7,587,917	5,371,786	4,272,573	3,620,048	3,190,784	2,889,012	2,666,836	2,497,637	2,365,437	2,260,061	2,174,712	2,104,713	2,046,675	1,998,139
170.000.000	15,164,005	8,062,162	5,707,523	4,539,609	3,846,301	3,390,208	3,069,575	2,833,513	2,653,739	2,513,277	2,401,315	2,310,641	2,236,257	2,174,592	2,123,023
180.000.000	16,056,005	8,536,407	6,043,259	4,806,645	4,072,554	3,589,632	3,250,138	3,000,190	2,809,842	2,661,117	2,542,568	2,446,561	2,367,802	2,302,509	2,247,907
190.000.000	16,948,005	9,010,651	6,378,996	5,073,680	4,298,807	3,789,056	3,430,702	3,166,867	2,965,944	2,808,956	2,683,822	2,582,481	2,499,347	2,430,427	2,372,790
200.000.000	17,840,005	9,484,896	6,714,733	5,340,716	4,525,060	3,988,480	3,611,265	3,333,545	3,122,046	2,956,796	2,825,076	2,718,401	2,630,891	2,558,344	2,497,674
210.000.000	18,732,006	9,959,141	7,050,469	5,607,752	4,751,313	4,187,904	3,791,828	3,500,222	3,278,189	3,104,626	2,966,530	2,854,721	2,762,426	2,686,261	2,622,558
220.000.000	19,624,006	10,433,386	7,386,206	5,874,788	4,977,566	4,387,328	3,972,391	3,666,899	3,434,251	3,252,476	3,107,584	2,990,241	2,893,980	2,814,178	2,747,441
230.000.000	20,516,006	10,907,631	7,721,942	6,141,824	5,203,819	4,586,752	4,152,955	3,833,576	3,590,353	3,400,316	3,248,837	3,126,161	3,025,525	2,942,095	2,872,325
240.000.000	21,408,006	11,381,875	8,057,679	6,408,859	5,430,072	4,786,176	4,333,518	4,000,254	3,746,456	3,548,155	3,390,091	3,262,081	3,157,069	3,070,013	2,997,209
250.000.000	22,300,007	11,856,120	8,393,416	6,675,895	5,656,325	4,985,600	4,514,081	4,166,931	3,902,558	3,695,995	3,531,345	3,398,001	3,288,614	3,197,930	3,122,092
260.000.000	23,192,007	12,330,365	8,729,152	6,942,931	5,882,578	5,185,024	4,694,644	4,333,608	4,058,660	3,843,835	3,672,599	3,533,921	3,420,158	3,325,847	3,246,976
270.000.000	24,084,007	12,804,610	9,064,889	7,209,967	6,108,831	5,384,448	4,875,208	4,500,285	4,214,762	3,991,675	3,813,853	3,669,841	3,551,703	3,453,764	3,371,880
280.000.000	24,976,008	13,278,855	9,400,626	7,477,003	6,335,084	5,583,372	5,055,771	4,666,963	4,370,865	4,139,515	3,955,106	3,805,761	3,683,248	3,581,681	3,496,744
290.000.000	25,868,008	13,753,099	9,736,362	7,744,038	6,561,337	5,783,296	5,236,334	4,833,640	4,526,967	4,287,354	4,096,360	3,941,681	3,814,792	3,709,599	3,621,627
300.000.000	26,760,008	14,227,344	10,072,099	8,011,074	6,787,590	5,982,720	5,416,897	5,000,317	4,683,089	4,435,194	4,237,614	4,077,601	3,946,337	3,837,516	3,746,511
310.000.000	27,652,009	14,701,589	10,407,835	8,278,110	7,013,843	6,182,144	5,597,461	5,166,994	4,839,172	4,583,034	4,378,868	4,213,521	4,077,881	3,965,433	3,871,395
320.000.000	28,544,009	15,175,834	10,743,572	8,545,146	7,240,096	6,381,568	5,778,026	5,333,671	4,995,274	4,730,874	4,520,122	4,349,441	4,209,426	4,093,350	3,996,278
330.000.000	29,436,009	15,650,079	11,079,309	8,812,182	7,466,349	6,580,992	5,958,587	5,500,349	5,151,376	4,878,714	4,661,376	4,485,361	4,340,970	4,221,267	4,121,162
340.000.000	30,328,009	16,124,323	11,415,045	9,079,218	7,692,602	6,780,416	6,139,150	5,667,026	5,307,479	5,026,553	4,802,629	4,621,281	4,472,515	4,349,185	4,246,046
350.000.000	31,220,009	16,598,568	11,750,782	9,346,253	7,918,855	6,979,840	6,319,714	5,833,703	5,463,581	5,174,393	4,943,883	4,757,201	4,604,059	4,477,102	4,370,929

KELENGKAPAN BERKAS

- 1 ASLI SK CPNS 6 FC Kartu Keluarga
- 2 ASLI SK PNS 7 FC Buku Nikah
- 3 ASLI SK TERAKHIR 8 FC NPWP
- 4 ASLI SK PPPK 9 FC Rekening Gaji Mutasi 3 Bulan Terakhir
- 5 FC KTP Pemohon dan Pasangan Terakhir 10 Spm Gaji, Tukin dan LP Bulan

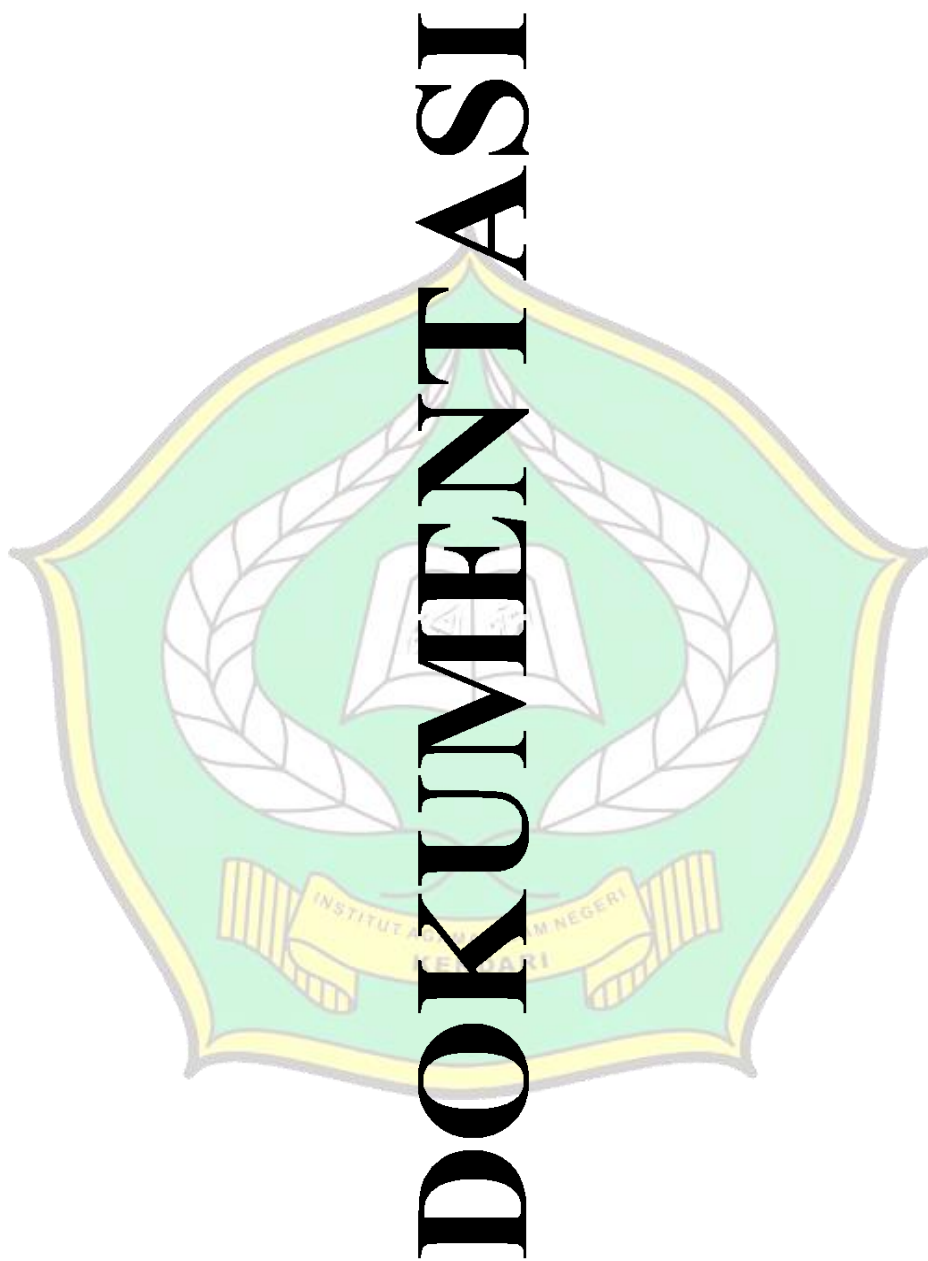
***Melayani Take Over (Pindah Kredit)**

dari Bank Lain ke Bank BSI

***Melayani Pembiayaan Pra Pensiun dan**

Hubungi Kami

MarDio 08114544468





Ket. Wawancara kepada Branch Manager BSI KCP Morowali





Ket. Wawancara kepada mikro staf



Ket. Wawancara kepada staf RSE



Ket. Wawancara kepada staf FTS





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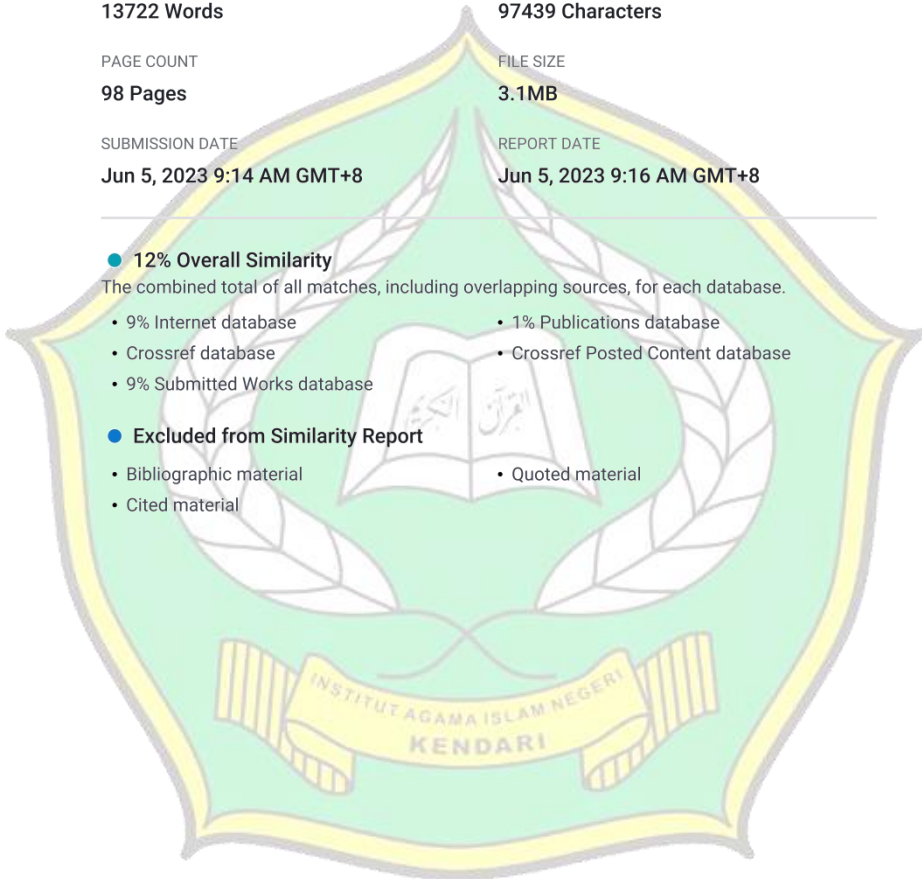
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Summary

BIOGRAFI PENULIS

Nama : Nurhidayah
 Tempat, Tanggal Lahir : Kendari, 17-Juni-2001
 Jenis Kelamin : Perempuan
 Agama : Islam
 Alamat : Kel. Ulunambo, Kec. Menui Kepulauan,
 Kab. Morowali, Provinsi Sulawesi
 Tengah
 No. Telp : 082129932424
 Email : nhurh48@gmail.com

Riwayat Pendidikan

- 2006 : TK 1 Dharma Wanita Kelurahan
Ulunambo
- 2007-2013 : SD Negeri 1 Kelurahan Ulunambo
- 2013-2016 : SMP Negeri 1 Kelurahan Ulunambo
- 2016-2019 : SMA Negeri 1 Kelurahan Ulunambo
- 2019-Sekarang : Institut Agama Islam Negeri Kendari