

Implementation of Rescheduling in Problematic Working Capital Financing According to DSN-MUI Fatwa No. 48/DSN-MUI/2005 at Bank Bsi Medan (Case Study: Bank BSI Jalan Setia Budi, Medan)

¹Ahmad Parlindungan Pasaribu, ²Ahmad Zuhri Rangkuti

^{1,2}Institut Syekh Abdul Halim Hasan Binjai, Indonesia

Article Info	ABSTRACT
Keywords: Reschedule, DSN-MUI Fatwa No. 48/2005, Financing problematic, Bank Syariah Indonesia	Study This done with objective For analyze Implementation of the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 48/DSN-MUI/2005 concerning restructuring working capital financing problematic in form reschedule at Bank Syariah Indonesia (BSI) Medan Branch Office, Jalan Setia Budi. DSN-MUI Fatwa No. 48 of 2005 give guide for Islamic Financial Institutions (LKS) in overcome customers who experience difficulty payment with principle justice in accordance with Islamic teachings. Research This use approach qualitative with method studies case. Data obtained through the interview process with bank parties, and observations field. Research results show that Bank BSI Medan has implement the fatwa through procedure reschedule which includes review repeat term time and quantity installment financing with consider ability financial customers. Although in a way general implementation walk in accordance with sharia provisions, there are a number of constraint like delay response Customers. Research This recommend strengthening education to Customer related restructuring financing sharia based.
This is an open access article under the CC BY-NC license	Corresponding Author: Ahmad Parlindungan Pasaribu Institut Syekh Abdul Halim Hasan Binjai, Indonesia ahmadparlindungan@insan.ac.id



INTRODUCTION

Financial Institutions (LKS) have role important in provide service appropriate financing with principles of Islamic sharia. One of aspect important in LKS operations are How handle financing problematic, especially when Customer experience difficulty in fulfil obligation payment. In general form rescue carried out by the bank with party buyers (*musytari*) in the form of scheduling return (*rescheduling*), requirements reconditioning, rearrangement restructuring, assistance consulting (*management assistance*), sales goods collateral (*liquidation*) (Susi, 2012).

The fatwa become guidelines main for Islamic banking in give solution to financing problematic without ignore principle justice, mutual assistance (*ta'awun*), as well as avoid practice usury and uncertainty (*gharar*). One of form frequent restructuring applied is *reschedule* or scheduling return payment financing. This step done with adapt term time and quantity installment based on ability customers, so that can give room for Customer For still fulfil his obligation in a way responsible answer.

Bank Syariah Indonesia (BSI) as the largest Islamic bank in Indonesia, has role strategic in implementation policies that are sourced from the DSN-MUI Fatwa. The BSI Branch Office in Medan, especially on Jalan Setia Budi, is one of the active institution in give service financing to community and participate face various challenge in handle financing problematic.

According to Taufiq Hulam, rescue financing problematic in a way early is must For guard quality healthy financing with target end For maintain bank (Taufiqul, 2022)liquidity. Financing problematic is One condition Where Customer No Can pay part or all over obligation to the bank as stated promised, so that will impact loss for the bank, namely loss Because No can receive the funds that have been distributed return or No accepted.

Table 1. Total Customer *Reschedule* at BSI Medan, Setia Budi for 2020-2024

Year	Amount Customer <i>Reschedule</i>	Payment Types Most	Common <i>Reschedule</i> Reasons	Percentage Against Total Customers
2020	128	Macro Financing	Impact COVID-19 Pandemic	8.3%
2021	143	Financing Consumptive	Decrease Income	9.1%
2022	119	Working Capital Financing	Change Business	7.6%
2023	97	Financing Micro	General Restructuring	6.8%
2024	81	Financing Micro	Difficulty Finance	5.9%

Financing problematic can happen Because a number of factors, one of which is is customers who do default or deny promise to term time return, good in the form of arrears installment and also settlement obligation in a way comprehensive. The existence of financing problematic cause the emergence loss for the bank because the delay installment main and also income.(Azizah, 2022)

Study This aiming For know to what extent is the implementation of DSN-MUI Fatwa No. 48/DSN-MUI/2005 concerning *reschedule* at Bank BSI Medan, Jalan Setia Budi, as well as analyze obstacles and solutions faced in its implementation. With understand implementation of this fatwa, it is hoped study This can give contribution to development practice more sharia financing fair and sustainable in Indonesia.

RESEARCH METHODS

This study uses a qualitative approach with a case study method to gain a deep understanding of the implementation of DSN-MUI Fatwa No. 48/DSN-MUI/2005 concerning rescheduling of financing at Bank Syariah Indonesia (BSI) Medan Branch Office, Jalan Setia Budi. The location of the study was chosen purposively at the branch office because it is one of the active branches in implementing financing restructuring policies. This study was conducted for two months, namely from March to April 2025.

The data sources in this study consist of primary and secondary data. Primary data were obtained through semi-structured interviews with internal parties of the bank, such as financing and risk management staff. Meanwhile, secondary data were collected through supporting documents such as annual reports, scientific articles, and academic journals that are relevant to the topic of fatwa and financing practices in Islamic banking. These two types of data complement each other to provide a comprehensive picture.

Data collection techniques were conducted through semi-structured interviews and direct observation. Interviews were designed to be flexible but still focused, allowing researchers to explore important aspects related to the implementation of financing rescheduling. Direct observation was conducted by observing the work processes and procedures carried out by the bank in implementing the fatwa, both in meetings with customers and in re-arranging contracts.

Data analysis was conducted descriptively qualitatively, which includes three main stages: data reduction, data presentation, and drawing conclusions. Data reduction aims to filter information that is relevant to the focus of the research. Furthermore, the data is presented in the form of narratives and direct quotes from informants to describe the phenomenon in real terms. Finally, conclusions are drawn by identifying patterns, meanings, and implications of the implementation of fatwas in Islamic banking practices. To ensure the validity of the data, source and technique triangulation techniques are used, and member checking with informants to ensure the validity of research findings.

RESULTS AND DISCUSSION

Research result show How implementation of DSN-MUI Fatwa No. 48/DSN-MUI/2005 concerning scheduling rescheduling is implemented *at* Bank Syariah Indonesia (BSI) Medan, Jalan Setia Budi.

Implementation *Rescheduling* Working Capital Financing Troubled With Contract Murabahah at BSI Setia Budi, Medan According to the DSN-MUI Fatwa

Because of the product most working capital financing used by customers, BSI Setia Budi Medan provides service in form facility working capital financing. Banks consider whether client need capital in form of money or goods moment give working capital financing. Employee, fine from government private both national and SME (small and medium enterprises) small and medium) can utilise financing. Procedure financing among others:

1. Photocopy of husband and wife 's ID card (if already) Marry)
2. Photocopy of Family Card
3. Photocopy Marriage Book
4. Photocopy Guarantee
5. Photocopy of Proof of Income

After all condition fulfilled, the bank will do survey without known candidate Customers. Survey This will determine whether candidate Customer worthy For get working capital financing.

According to Nurselina Nasution, before give financing the bank must moreover formerly analyze Customer selected For its eligibility based on 5C analysis (Character, Capacity, Collateral, Condition of Economy, Capital) (Nurselina, 2021).

However, BSI often experience problem congestion payment when give financing. For overcome problem This, BSI is doing *reschedule* for customers who experience problem Payment. Customer often ignore problem payment financing moment do *rescheduling*, which causes the process No smoothly. According to BSI Setia Budi, Medan factors inhibitor in implementation *Rescheduling* is :

1. Customer Already truly No capable For pay
2. Lack of communication between customers and banks
3. Business data Customer No in accordance reality on the ground
4. Customer Not yet understand the *reschedule* process
5. Contents of the decision between customers and banks do not run in accordance with agreement

Example of Financing Case Troubled Ever It happened at BSI Setia Budi Bank, Medan

Customer on behalf of Mr. Mawardi Sucipto, in 2022 he submitted working capital For increase capital for open a grocery and basic necessities store, with financing amounting to Rp. 150,000,000.00 with term 24 months, but starting from the 13th installment of Mr. Mawardi's installment start experience congestion because of decline turnover consequence increase price principal and decline Power buy public post pandemic. Although thus, Mr. Mawardi still try pay off financing carried out with method request relief to the BSI party, so that do it *rescheduling* with method extend term time installment from remaining tenor 11 months extended to be 18 months with No add remainder remaining installments. In case this, BSI bank must more thorough in analyze business customers.

Steps taken by BSI regarding give time tenor contained in The proposition of Al-Quran surah Al-Baqarah: 280, which reads :

وَأِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۗ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ

" If he (the person who owes) that) in difficulties, give grace period time until he to obtain spaciousness. You give charity (free up debt) that more Good for you if You knowing (his)." (QS Al-Baqarah: 280).

Sheikh H. Abdul Halim Hasan in book his interpretation entitled " Tafsir Al-Ahkam" says that Surah Al-Baqarah verse 280 has interpretation : Jumhur paragraph on refer to to all those who are in debt who are in difficulty. As for the person who suspended payment his debt No Because is at in difficulties but solely Because want to to rebel No Want to pay his debt that, it is called as a wrongdoer. For people who give alms his receivables That all or part to the person who is in condition difficult, is more Good than give tempo. There are also those who argue, give charity to the poorer people Good for you. But the first word more authentic and more in accordance with arrangement paragraph on (Halim, 2016).

There is also a related hadith of the Prophet SAW give time tenor for those who are in debt :

تَلَقَّتِ الْمَلَائِكَةُ رُوحَ رَجُلٍ مِمَّنْ كَانَ قَبْلَكُمْ قَالُوا أَعْمَلْتَ مِنَ الْخَيْرِ شَيْئًا قَالَ كُنْتُ أَمْرٌ فَتَيَّابِي أَنْ يُنْظَرُوا وَيَتَجَاوَرُوا عَنِ الْمُسِيرِ قَالَ قَالَ فَتَجَاوَرُوا عَنْهُ

"A number of angel meet the souls of those before you to to pull out his life. Then they said, 'Is it You own A little from charity virtue?' Then he said, 'In the past I Once order my slaveHYPERLINK "<https://rumaysho.com/19431-faedah-surat-an-nuur-26-berbuat-baik-pada-budak.html>" |t "_blank" For give grace period time and freeing up debt for those who are in convenience For pay it off.' Then Allah gave forgiveness to him." (HR. Bukhari No. 2077).

مَنْ أَنْظَرَ مُعْسِرًا أَوْ وَضَعَ عَنْهُ أَظْلَهُ اللَّهُ فِي ظِلِّهِ

"Whoever give grace period time for those who are in difficulty For pay off debt or even to free his debt, then he will get God's shade." (HR. Muslim no. 3006).

مَنْ سَرَّهُ أَنْ يُجِيرَهُ اللَّهُ مِنْ كُرْبِ يَوْمِ الْقِيَامَةِ فَلْيُنْقِصْ عَنِ مُعْسِرٍ أَوْ يَضَعْ عَنْهُ

"Whoever wants Allah to save him from trouble on the day doomsday, then should He give leniency to the person who is difficulties (in pay debt) or abolish it." (HR. Muslim No. 1563).

Based on the evidence of the Quran and hadith on can concluded that implementation in Handling settlement financing problematic Can done through :

1. *Rescheduling* (scheduling) back) given to debtor For return ability pay customers.
2. If debtor in suspension his debt Not yet Can pay off his debt, then creditors can give alms his receivables to debtor.
3. final step in the settlement effort financing problematic that is not Can billed Again is delete book or with to erase receivables debtor from balance sheet (*on balance sheet*) and recorded in administrative accounts (*off-balance sheet*) (Ilyas, 2022).

Financing problematic is something that is not desired by everyone institution finance, including BSI bank. Causes financing problematic can originate from internal customer factors, such as intention bad Customer or element intentional from party debtor where the customer should pay obligation but the funds misused For other more important needs important. However, the manager business face challenge from source external, such as uncertainty politics and economics. After researcher do interview with BSI, Mr. Muhammad Riza as head BSI Medan branch, Setia Budi said that " Nothing can say When disaster natural will come, like COVID-19 pandemic in 2020. Some sector economy collapse as consequence from disaster mentioned, one of them is business a number of BSI Bank customers who handle decline income his efforts." Financing problems at Bank BSI Medan, Setia Budi was also caused by the case recent inflation This occurred in Indonesia which caused crisis economy. BSI also said, " For minimize the occurrence problem *reschedule* in the future, we focus on analysis more eligibility strict moment beginning seller financing. We also have to increase education finance to customers, carry out routine monitoring of business they as well as guard good communication. "

BSI is loyal to Budi in face financing problematic must do more early so that the funds released by the bank can be received withdrawn back. Mr. Muhammad Riza as head BSI Setia

Budi branch said that settlement financing problematic at BSI Setia Budi through a number of stages that is :

1. Completion through non- litigation path done with method :
 - a. Billing with method contact Customer through telephone.
 - b. Giving letter warning or reprimand ; in matter this is bsi bank will send letter warning (SP)1 in 7 days time from financing maturity, letter warning 2 in 14 days time from financing maturity, and letters 21 days warning from financing maturity.
 - c. *Rescheduling*.
2. Completion through track litigation done with method :
 - a. Sell assets in a way voluntary.
 - b. Auction.

Activity *The rescheduling* implemented by BSI Setia Budi Medan is: with method arrange return term time financing and amount installments that have been agreed between Customer with the appropriate bank with ability customers. Based on the evidence that has been collected, and interviewed with BSI then can concluded that BSI Setia Budi, Medan has implementing DSN-MUI fatwa No. 48 of 2005 very well to its customers. BSI said that the use of DSN MUI fatwa No. 48 of 2005 is very help. This fatwa give very clear instructions in finish financing problematic in accordance with sharia principles. With existence guidelines the completion process become more fast, structured, and efficient, as well as increase trust Customer to system payment customers at BSI.

CONCLUSION

Completion financing problems at BSI Setia Budi were carried out through track litigation and non- litigation. Activity *The rescheduling* implemented by BSI Setia Budi Medan is: with method arrange return term time financing and amount installments that have been agreed between Customer with the appropriate bank with ability customers. BSI Setia Budi Medan said that reason financing problematic is disaster nature that is not can predicted like COVID-19 pandemic in 2020. Pandemic This result in BSI customers experience decline in sector economy so that cause obstruction payment financing. Financing problems at Bank BSI Medan, Setia Budi was also caused by the case inflation finance. For minimize the occurrence problem *reschedule* in the future, BSI Setia Budi Medan focuses on analysis more eligibility strict moment beginning submission financing, increasing education finance to customers, and carry out routine monitoring of business Customer as well as guard good communication. Inhibiting factors in implementation *rescheduling* includes : Customers Already truly No capable For pay, lack of communication between customers and banks, business data Customer No in accordance reality on the ground, customers Not yet understand the *reschedule* process and, content decision between customers and banks do not run in accordance with agreement.

REFERENCES

Al-Atsqolani, I. H. (2001). Kitab Syarh Shohih Bukhari (Jld. 4, Cet. IV). Daarul Hadits.

Implementation of Rescheduling in Problematic Working Capital Financing According to DSN-MUI Fatwa No. 48/DSN-MUI/2005 at Bank Bsi Medan (Case Study: Bank BSI Jalan Setia Budi, Medan)—Ahmad Parlindungan Pasaribu, et.al

- Azizah, N. (2022). Analisis Fatwa DSN MUI No. 48/DSN-MUI/II/2005 dan hukum perdata terhadap penyelesaian wanprestasi nasabah pembiayaan murabahah di BPRS Lantabur Tebuireng Kantor Cabang Mojokerto (Skripsi, Universitas Islam Negeri Sunan Ampel Surabaya).
- Fauzan, M. I. (2022). Analisis Fatwa DSN-MUI Nomor 48/DSN-MUI/II/2005 dan Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2021 terhadap restrukturisasi pembiayaan mikro di Bank Syariah Indonesia KCP Sepanjang bagi debitur terdampak COVID-19 (Skripsi, Universitas Islam Negeri Sunan Ampel Surabaya).
- Hasan, A. H. (2006). Tafsir Al-Ahkam. Kencana.
- Hulam, T. (2022). Penjadwalan kembali (rescheduling) tagihan murabahah di Bank Rakyat Indonesia Syariah (BRIS) Kota Pekanbaru berdasarkan hukum Islam. *Jurnal Perspektif Hukum*, 16(1), 45–55.
- Ismail, M. (2020). Fiqh muamalah kontemporer. Prenadamedia Group.
- Karim, A. A. (2016). Bank Islam: Analisis fiqih dan keuangan. PT RajaGrafindo Persada.
- Lubis, Z. A. (2018). Hukum ekonomi syariah. Sinar Grafika.
- Nasution, N. (2021). Pelaksanaan rescheduling pada pembiayaan modal kerja bermasalah dengan akad murabahah pada Bank Syariah Indonesia KC Lubuk Pakam. *Jurnal Penelitian Administrasi Publik*, 1(3), 77–86.
- Nawawi, I. (2001a). Kitab Shohih Muslim (Jld. 5, Cet. III). Daarul Hadits.
- Nawawi, I. (2001b). Kitab Shohih Muslim (Jld. 9, Cet. III). Daarul Hadits.
- Rivai, V. (2017). Islamic banking: Sistem bank Islam bukan hanya solusi menghadapi krisis, tetapi sistem perbankan masa depan. Bumi Aksara.
- Susilowati, S. (2012). Pengaruh pembiayaan mudharabah terhadap non-performing financing (NPF). PT RajaGrafindo Persada.
- Syafi'i, M. (2019). Fatwa-fatwa Dewan Syariah Nasional: Kajian hukum ekonomi Islam. Deepublish.