

Lampiran 2. Tabel Anggaran Pembiayaan BSM Pensiun

PLANO	ANGSURAN PEMBAYARAN CALON PENSUN DAN PENSUNAN PT BANK SYARIAH MANDIRI														
	1 Tahun	2 Tahun	3 Tahun	4 Tahun	5 Tahun	6 Tahun	7 Tahun	8 Tahun	9 Tahun	10 Tahun	11 Tahun	12 Tahun	13 Tahun	14 Tahun	15 Tahun
20.000.000	1.781.657	946.146	669.073	531.600	449.959	396.224	358.425	330.576	309.351	292.752	279.509	269.721	259.953	252.634	246.504
25.000.000	2.272.072	1.182.683	836.341	664.500	562.448	495.279	440.031	412.220	386.699	365.940	349.386	335.964	324.912	315.792	308.131
30.000.000	2.672.486	1.419.219	1.003.609	797.400	674.938	594.335	537.637	499.864	464.027	439.129	419.212	403.157	389.930	378.951	369.757
35.000.000	3.117.900	1.655.756	1.170.876.90	930.300	787.424	693.391	627.433	579.508	541.364	512.317	489.140	470.350	454.918	442.109	431.383
40.000.000	3.563.315	1.892.292	1.338.145	1.063.200	899.418	792.447	716.550	661.152	618.702	585.505	559.012	537.542	519.906	505.267	493.000
45.000.000	4.008.729	2.128.829	1.505.413	1.196.100	1.012.407	891.503	806.556	743.296	696.040	658.693	628.894	604.736	584.895	568.426	554.635
50.000.000	4.454.143	2.365.365	1.627.681	1.329.290	1.124.897	990.559	898.662	828.640	773.378	731.881	698.721	671.929	649.883	631.584	616.261
55.000.000	4.899.557	2.601.902	1.839.949	1.461.900	1.237.387	1.089.915	985.668	909.084	850.715	805.069	769.649	739.122	714.871	694.743	677.887
60.000.000	5.344.972	2.838.438	2.007.216	1.594.800	1.349.876	1.188.671	1.075.274	998.059	928.053	878.257	838.526	806.314	779.860	757.901	739.513
65.000.000	5.790.386	3.074.975	2.174.486	1.727.700	1.462.366	1.287.227	1.164.880	1.074.373	1.005.391	951.445	908.403	873.507	844.848	821.059	801.139
70.000.000	6.235.800	3.311.512	2.341.754	1.860.600	1.574.856	1.386.783	1.254.487	1.157.017	1.082.729	1.024.633	978.280	940.700	909.836	884.218	862.765
75.000.000	6.681.215	3.548.048	2.509.022	1.993.500	1.687.345	1.485.838	1.344.093	1.239.616	1.160.066	1.097.821	1.048.157	1.007.893	974.825	947.376	924.392
80.000.000	7.126.629	3.784.585	2.676.290	2.126.400	1.799.835	1.584.894	1.433.699	1.322.305	1.237.404	1.171.009	1.118.034	1.075.086	1.039.813	1.010.535	986.018
85.000.000	7.572.043	4.021.121	2.843.558	2.259.300	1.912.325	1.683.950	1.523.305	1.406.949	1.314.742	1.244.197	1.187.911	1.142.279	1.104.801	1.073.693	1.047.644
90.000.000	8.017.458	4.267.658	3.010.876	2.392.200	2.024.814	1.783.006	1.612.911	1.487.593	1.392.080	1.317.386	1.257.789	1.209.472	1.169.789	1.136.852	1.109.270
95.000.000	8.462.872	4.494.194	3.178.094	2.525.100	2.137.304	1.882.062	1.702.518	1.570.237	1.469.417	1.390.574	1.327.666	1.276.664	1.234.778	1.200.010	1.170.896
100.000.000	8.908.286	4.730.731	3.345.563	2.658.000	2.249.794	1.981.118	1.792.124	1.652.881	1.546.755	1.463.762	1.397.543	1.343.857	1.299.766	1.263.168	1.232.622
110.000.000	9.799.115	5.203.804	3.679.899	2.923.800	2.474.773	2.179.230	1.971.336	1.818.181	1.701.431	1.610.138	1.537.297	1.478.243	1.429.743	1.389.485	1.355.274
120.000.000	10.689.944	5.676.877	4.014.435	3.189.600	2.699.753	2.377.341	2.150.549	1.983.457	1.856.106	1.761.011	1.677.051	1.612.629	1.559.719	1.515.802	1.479.026
130.000.000	11.580.772	6.149.950	4.348.971	3.455.400	2.924.732	2.575.453	2.329.761	2.148.745	2.010.782	1.902.890	1.816.806	1.747.014	1.689.696	1.642.119	1.602.279
140.000.000	12.471.601	7.096.096	4.683.508	3.721.200	3.149.711	2.773.565	2.508.973	2.314.033	2.165.457	2.049.266	1.956.560	1.881.400	1.819.673	1.768.436	1.725.531
150.000.000	13.362.429	7.956.096	5.018.044	3.987.000	3.359.670	2.971.677	2.688.186	2.479.321	2.320.133	2.195.643	2.096.314	2.015.786	1.949.649	1.894.753	1.848.783
160.000.000	14.253.258	7.659.169	5.352.580	4.252.800	3.599.670	3.169.789	2.867.398	2.644.609	2.474.808	2.342.019	2.236.069	2.150.172	2.079.626	2.021.069	1.972.035
170.000.000	15.144.087	8.042.242	5.687.116	4.518.600	3.824.629	3.367.900	3.064.611	2.809.897	2.628.484	2.488.395	2.375.823	2.284.557	2.209.602	2.147.386	2.095.288
180.000.000	16.034.915	8.515.315	6.021.653	4.784.400	4.049.629	3.566.012	3.225.823	2.975.186	2.788.159	2.634.771	2.515.577	2.418.943	2.339.579	2.273.703	2.218.540
190.000.000	16.925.744	8.988.389	6.356.189	5.050.200	4.274.608	3.764.124	3.405.035	3.140.474	2.998.835	2.781.147	2.655.332	2.553.329	2.469.556	2.400.020	2.341.792
200.000.000	17.816.573	9.461.462	6.690.725	5.316.000	4.499.588	3.962.236	3.594.248	3.305.762	3.093.510	2.927.523	2.795.086	2.687.715	2.598.532	2.526.317	2.465.044
210.000.000	18.707.401	9.934.535	7.025.261	5.581.800	4.724.567	4.160.348	3.783.460	3.471.150	3.248.186	3.073.900	2.934.840	2.822.100	2.729.509	2.652.634	2.588.296
220.000.000	19.598.230	10.407.608	7.352.798	5.847.600	4.949.546	4.340.459	3.942.672	3.656.538	3.402.861	3.220.276	3.074.594	2.956.486	2.859.485	2.778.970	2.711.549
230.000.000	20.489.058	10.880.681	7.694.334	6.113.400	5.174.526	4.524.571	4.121.885	3.860.514	3.712.212	3.536.652	3.214.349	3.090.872	2.989.462	2.905.287	2.834.801
240.000.000	21.379.887	11.353.754	8.028.870	6.379.200	5.399.505	4.704.683	4.301.097	3.965.914	3.712.212	3.536.652	3.214.349	3.090.872	2.989.462	2.905.287	2.834.801
250.000.000	22.270.716	11.828.827	8.364.406	6.645.000	5.624.485	4.884.795	4.480.310	4.122.022	3.864.888	3.659.404	3.493.857	3.359.643	3.249.415	3.157.921	3.081.305
260.000.000	23.161.544	12.299.900	8.697.943	6.910.800	5.849.464	5.069.464	4.659.522	4.297.920	4.021.563	3.805.780	3.633.612	3.494.029	3.379.392	3.284.238	3.204.557
270.000.000	24.052.373	12.772.973	9.032.479	7.176.600	6.074.443	5.249.130	4.838.734	4.462.778	4.176.239	3.952.157	3.773.366	3.628.415	3.509.368	3.410.555	3.327.810
280.000.000	24.943.202	13.246.046	9.370.551	7.442.400	6.299.423	5.427.130	5.017.947	4.688.066	4.330.914	4.098.533	3.913.120	3.762.800	3.639.345	3.536.871	3.451.062
290.000.000	25.834.030	13.719.119	9.701.551	7.708.200	6.524.402	5.645.242	5.197.159	4.793.355	4.485.590	4.244.909	4.052.874	3.897.186	3.769.322	3.663.188	3.574.314
300.000.000	26.724.859	14.192.192	10.036.088	7.974.800	6.749.381	5.834.354	5.376.372	4.958.643	4.640.265	4.391.285	4.192.629	4.031.572	3.899.298	3.789.505	3.697.566

Contact Person  
**PT BANK SYARIAH MANDIRI**  
**MAJESTINE SHAHMAMIRASHELLA**  
**(Ella)**  
**KC AMBARUMOH YOGYAKARTA**  
**DL LAKSDA ADISUCIPRO NO.167**  
**HP : 085747492343**

**Peringatan :**  
 Formulir permohonan pembiayaan yang telah diisi lengkap dan ditandatangani  
 Copy Surat Keputusan Pensiun  
 Surat Permohonan Kasabah  
 Copy KTP nasabah dan spouse  
 Copy Kartu identitas pegawai (Pra Pensiun)  
 Copy Kartu Identitas Pensiun (KARIP)  
 Copy NPWP (untuk pinjaman > Rp 50 juta)  
 Copy akta nikah pemohon/ akta cerai/ keterangan meninggal  
 Pas Foto terbaru berwarna ukuran 3x4  
 Copy Kartu Keluarga  
 Copy Buku Tabungan Pensiun 2 bulan

**KETENTUAN**  
 Nasabah adalah penerima pensiun dan pra pensiun PNS, TNI,  
 POLRI, Pensiunan pegawai BUMN /Swasta  
 Selain penstunan Program PT Taspem, harus ada PKB BSM.  
 Saat jatuh tempo (lunas) maksimal 75 tahun.  
 Bersedia menandatangani pembiayaan pensiun bulanananya ke BSM  
 Platond maksimal Rp 200 juta (Tanpa agunan) jangka waktu 15 tahun  
 DSR maksimal 70%, dan maksimal 90% (jika ada penjaminan lain)  
 Angsuran tetap, tidak berubah selama masa pembiayaan