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**COURSE OUTLINE  
and  
SET OF COURSE**

**Course : SYARIAH BANKING**

**Code/credits : ED 242 / 3 SKS**

**MANAGEMENT DEPARTMENT  
FACULTY OF ECONOMICS  
DIPONEGORO UNIVERSITY  
SEMARANG**

## COURSE OUTLINE

Course : **SHARIAH BANKING**

Code / credits : ED 242 / 3 credits

Brief Description : This course discusses the concept, operational, and supporting aspects of shariah banking.

General Instructional Objective : After finishing this course, the student will be able to explain the concept, operational, and supporting aspects of shariah banking

No	Specific Instructional Objective	Main topic	Sub topic	Est. Time	References
1.	After finishing this course, the student will be able to explain the concept of Islam and shariah banking relationship	Islam and shariah banking	<ul style="list-style-type: none"> <li>a. Islam as a complete and universal religion</li> <li>b. Islam as a way of life</li> <li>c. Islamic view on wealth and economy</li> <li>d. The values of Islamic economy system</li> </ul>	150 minutes	Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 1
2.	After finishing this course, the student will be able to explain history and development of shariah banking	History and development of shariah banking	<ul style="list-style-type: none"> <li>a. Initial perbankan shariah banking system</li> <li>b. Formation of shariah banking</li> <li>c. Development of shariah banks</li> <li>d. Development of shariah banking in Indonesia</li> </ul>	150 minutes	<ul style="list-style-type: none"> <li>A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 2</li> <li>B. M.M. Metwally, Prof., Dr., (1995), Teori dan Model Ekonomi Islam, Jakarta: PT. Bangkit Daya Insani, ch. 8</li> <li>C. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity, ch. 15</li> </ul>
3.	After finishing this course, the student will be able to explain konsep <i>riba</i> dalam perspektif agama dan sejarah	<i>Riba</i> (usury) in perspective of religion and history	<ul style="list-style-type: none"> <li>a. Definition and variety of <i>riba</i> (usury)</li> <li>b. Prohibited <i>riba</i> (usury) in perspective of Islam and</li> </ul>	150 minutes	<ul style="list-style-type: none"> <li>A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 4</li> <li>B. M.M. Metwally, Prof., Dr., (</li> </ul>

			<ul style="list-style-type: none"> <li>c. non-Islam religion</li> <li>c. Difference of interest and profit-sharing</li> <li>d. Variety of ulama's statements about <i>riba</i> (usury)</li> <li>e. Negative effects of <i>riba</i> (usury)</li> </ul>		<p>1995), Teori dan Model Ekonomi Islam, Jakarta: PT. Bangkit Daya Insani, ch. 7</p> <p>C. Sjahdeini, Sutan Remy, 1999, Perbakan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity, ch. 1</p>
4.	After finishing this course, the student will be able to explain <i>riba</i> (usury) in perspective of economy	<i>Riba</i> (usury) in perspective of economy	<ul style="list-style-type: none"> <li>a. Main problems</li> <li>b. Abstinence theory</li> <li>c. Interest as rent</li> <li>d. Productive Vs consumptive</li> <li>e. Opportunity cost</li> <li>f. Theory of absolute productivity and recent value, inflation</li> <li>g. Interest and negative effects (social economy)</li> </ul>	150 minutes	<p>A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 5</p> <p>B. M.M. Metwally, Prof., Dr., (1995), Teori dan Model Ekonomi Islam, Jakarta: PT. Bangkit Daya Insani, ch. 7</p> <p>C. Sjahdeini, Sutan Remy, 1999, Perbakan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity., ch. 1</p>
5.	After finishing this course, the student will be able to explain the principals of <i>wadiah</i> (depository) and <i>musyarakah</i> (partnership, project financing participation)	Fundamental principals of shariah banking	<ul style="list-style-type: none"> <li>a. Meaning of <i>wadiah</i> (depository) and <i>musyarakah</i> (partnership, project financing participation)</li> <li>b. Shariah base</li> <li>c. Contract principals of <i>wadiah</i> (depository) and <i>musyarakah</i> (partnership, project financing participation)</li> <li>d. Banking application</li> </ul>	150 minutes	<p>A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 6-7</p> <p>B. Muhammad, (2000), Sistem &amp; Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 9-18</p> <p>C. Sjahdeini, Sutan Remy, 1999, Perbakan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity, ch. 4</p>
6.	After finishing this course, the student will be able to explain <i>mudharabah</i> (trust financing, trust investment), <i>muzaraah</i>	Fundamental principals of shariah banking	<ul style="list-style-type: none"> <li>a. Meaning of <i>mudharabah</i> (trust financing, trust investment), <i>muzaraah</i> (havest-yield profit-sharing)</li> </ul>	150 minutes	<p>A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 7</p> <p>B. Muhammad, (2000), Sistem &amp;</p>

	(harvest-yield profit-sharing) and <i>musaqoh</i> (plantation management fee, based on certain portion of yield)		and <i>musaqoh</i> (plantation management fee, based on certain portion of yield) b. Shariah base c. Banking application		Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 9-18 C. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 3
7.	After finishing this course, the student will be able to explain sale and purchase principals	Fundamental principals of shariah banking	a. <i>Bai' Murabahah</i> (deferred sale) b. <i>Bai' as Salam</i> (in-front payment sale) c. <i>Bai' al Istishna'</i> (purchase by order to manufacture) d. Shariah base e. Banking application	150 minutes	A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 8 B. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 22-41 C. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 5
8.	After finishing this course, the student will be able to explain the principals of operational lease and financial lease	Fundamental principals of shariah banking	a. <i>Al Ijarah</i> (operational lease) b. <i>Al Ijarah al muntahia bit tamlik</i> (financial lease with purchase option)	150 minutes	A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 9 B. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 22-41 C. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 5
9.	After finishing this course, the student will be able to explain the principals of fee-based services	Fundamental principals of shariah banking	a. <i>Al Wakalah</i> (deputyship) b. <i>Al Kafalah</i> (guaranty) c. <i>Al Hawalah</i> (transfer) d. <i>Ar Rahn</i> (mortgage) e. <i>Al Qord</i> (soft-loan)	150 minutes	A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 10 B. Muhammad, (2000), Sistem & Prosedur Operasional Bank

			f. Shariah base g. Banking application		Islam, Yogyakarta: UII Press, pp. 35-41 C. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 6
10	After finishing this course, the student will be able to explain the mechanism of funding in shariah banking	Operational system of shariah banking	a. Current Account b. Saving Account c. Investment Account d. Special Investment Account	150 minutes	A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 11 B. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 45-68 C. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 8
11	After finishing this course, the student will be able to explain the mechanism of financing in shariah banking	Operational system of shariah banking	a. Mechanism of longterm investment financing b. Mechanism of short-term working capital financing c. Mechanism farming sector financing d. Mechanism of longterm fee-based services and construction trade e. Financing in rescuing failure project f. Financing for consumptive purpose		A. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 12 B. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 70-74 C. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 9
12	After finishing this course, the student will be able to explain supporting aspects of shariah banking system	Supporting aspects of shariah banking system	a. Money market and Forex b. Accounting system c. Audit and control d. Dispute Settlement Body	150 minutes	Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 14,15,16 and 17

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 1

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain the concept of Islam and shariah banking relationship

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Islam as a complete and universal religion
- b. Islam as a way of life
- c. Islamic view on wealth and economy
- d. The values of Islamic economy system

### B. Topic: Islam and shariah banking

### C. Sub topics :

- e. Islam as a complete and universal religion
- f. Islam as a way of life
- g. Islamic view on wealth and economy
- h. The values of Islamic economy system

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	<ol style="list-style-type: none"> <li>1. Giving short introduction and initial questions</li> <li>2. Explaining the benefits of learning Islam and shariah banking</li> <li>3. Expaining the competencies of the general &amp; specific instructional objectives</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Asking questions</li> </ol>	OHT, OHP & whiteboard
Lecturing	<ol style="list-style-type: none"> <li>i. Explaining Islam as a complete and universal religion</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening and taking a note</li> <li>2. Asking critical</li> </ol>	OHT, OHP & whiteboard

Closing	j. Explaining Islam as a way of life k. Explaining Islamic view on wealth and economy l. Explaining The values of Islamic economy system  1. Resuming the material course 2. Giving questions 3. Giving general description of the next meeting	questions  1. Listening 2. Discussion	OHT, OHP & whiteboard
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**E. Evaluation**

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

**F. Assignments:**

1. Reading the next material course
2. Making comparison of values of economy system

**G. References:**

Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 1

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 2

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain history and development of shariah banking

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Initial shariah banking system
- b. Formation of shariah banking
- c. Development of shariah banks
- d. Development of shariah banking in Indonesia

### B. Topic: History and development of shariah banking

### C. Sub topics :

1. Initial perbankan shariah banking system
2. Formation of shariah banking
3. Development of shariah banks
4. Development of shariah banking in Indonesia

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	<ol style="list-style-type: none"> <li>1. Giving short introduction and initial questions</li> <li>2. Explaining the benefits of learning History and development of shariah banking</li> <li>3. Expaining the competencies of the</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Asking questions</li> </ol>	OHT, OHP & whiteboard



Lecturing	<p>general &amp; specific instructional objectives</p> <ol style="list-style-type: none"> <li>1. Explaining perbankan banking system</li> <li>2. Explaining Formation of shariah banking</li> <li>3. Development of shariah banks</li> <li>4. Explaining Development of shariah banking in Indonesia</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening and taking a note</li> <li>2. Asking critical questions</li> </ol>	OHT, OHP & whiteboard
Closing	<ol style="list-style-type: none"> <li>1. Resuming the material course</li> <li>2. Giving questions</li> <li>3. Giving general description of the next meeting</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Discussion</li> </ol>	OHT, OHP & whiteboard

### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

### F. Assignments:

3. Reading the next material course
4. Making paper related with future development of shariah banking in Indonesia

### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 2
2. M.M. Metwally, Prof., Dr., ( 1995), Teori dan Model Ekonomi Islam, Jakarta: PT. Bangkit Daya Insani, ch. 8
3. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 15

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 3

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain *riba* (usury) concept in perspective of religion and history

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Definition and variety of *riba* (usury)
- b. Prohibited *riba* (usury) in perspective of Islam and non-Islam religion
- c. Difference of interest and profit-sharing
- d. Variety of ulama's statements about *riba* (usury)
- e. Negative effects of *riba* (usury)

### B. Topic: *Riba* (usury) in perspective of religion and history

### C. Sub topics :

1. Definition and variety of *riba* (usury)
2. Prohibited *riba* (usury) in perspective of Islam and non-Islam religion
3. Difference of interest and profit-sharing
4. Variety of ulama's statements about *riba* (usury)
5. Negative effects of *riba* (usury)

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	<ol style="list-style-type: none"> <li>1. Giving short introduction and initial quetions</li> <li>2. Explaining the benefits of learning <i>Riba</i> (usury) in perspective of religion and history</li> <li>3. Expaining the competencies of the</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Asking questions</li> </ol>	OHT, OHP & whiteboard

	general & specific instructional objectives		
Lecturing	<ol style="list-style-type: none"> <li>1. Expaining Definition and variety of <i>riba</i> (usury)</li> <li>2. Expaining Prohibited <i>riba</i> (usury) in perspective of Islam and non-Islam religion</li> <li>3. Expaining Difference of interest and profit-sharing</li> <li>4. Expaining the Variety of ulama's statements about <i>riba</i> (usury)</li> <li>5. Expaining Negative effects of <i>riba</i> (usury)</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening and taking a note</li> <li>2. Asking critical questions</li> </ol>	OHT, OHP & whiteboard
Closing	<ol style="list-style-type: none"> <li>1. Resuming the material course</li> <li>2. Giving questions</li> <li>3. Giving general description of the next meeting</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Discussion</li> </ol>	OHT, OHP & whiteboard

### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

### F. Assignments:

1. Reading the next material course
2. Identifying usury practices in field.

### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 4
2. M.M. Metwally, Prof., Dr., ( 1995), Teori dan Model Ekonomi Islam, Jakarta: PT. Bangkit Daya Insani, ch. 7
3. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity, ch. 1

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 4

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain *riba* (usury) concept in in perspective of economy

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Main problems
- b. Abstinence theory
- c. Interest as rent
- d. Productive Vs consumptive
- e. Opportunity cost
- f. Theory of absolute productivity and recent value, inflation
- g. Interest and negative effects (social economy)

### B. Topic: *Riba* (usury) in perspective of religion and history

### C. Sub topics :

1. Main problems
2. Abstinence theory
3. Interest as rent
4. Productive Vs consumptive
5. Opportunity cost
6. Theory of absolute productivity and recent value, inflation
7. Interest and negative effects (social economy)

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	1. Giving short introduction and initial quetions 2. Explaining the benefits of learning <i>Riba</i> (usury) in 3. perspective of economy Expaining the competencies of the	1. Listening 2. Asking questions	OHT, OHP & whiteboard

	general & specific instructional objectives		
Lecturing	a. Expaining Main problems b. Expaining Abstinance theory c. Expaining Interest as rent d. Expaining Productive Vs consumptive e. Expaining Opportunity cost f. Expaining Theory of absolute productivity and recent value, inflation 6. Expaining Interest and negative effects (social economy)	1. Listening and taking a note 2. Asking critical questions	OHT, OHP & whiteboard
Closing	1. Resuming the material course 2. Giving questions - 3. Giving general description of the next meeting	1. Listening 2. Discussion	OHT, OHP & whiteboard

### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

### F. Assignments:

1. Reading the next material course
2. Resuming the theories

### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 5
  2. M.M. Metwally, Prof., Dr., ( 1995), Teori dan Model Ekonomi Islam, Jakarta: PT. Bangkit Daya Insani, ch. 7
- Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity., ch. 1

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 5

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain the principals of *wadiah* (depository) and *musyarakah* (partnership, project financing participation)

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Meaning of *wadiah* (depository) and *musyarakah* (partnership, project financing participation)
- b. Shariah base
- c. Contract principals of *wadiah* (depository) and *musyarakah* (partnership, project financing participation)
- d. Banking application

### B. Topic: Fundamental principals of shariah banking

### C. Sub topics :

1. Meaning of *wadiah* (depository) and *musyarakah* (partnership, project financing participation)
2. Shariah base
3. Contract principals of *wadiah* (depository) and *musyarakah* (partnership, project financing participation)
4. Banking application

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	1. Giving short introduction and initial quetions 2. Explaining the benefits of learning Fundamental principals of shariah banking 3. Expaining the competencies of the	1. Listening 2. Asking questions	OHT, OHP & whiteboard

	general & specific instructional objectives		
Lecturing	<ol style="list-style-type: none"> <li>1. Expaining Meaning of <i>wadiah</i> (depository) and <i>musyarakah</i> (partnership, project financing participation)</li> <li>2. Expaining Shariah base</li> <li>3. Expaining Contract principals of <i>wadiah</i> (depository) and <i>musyarakah</i> (partnership, project financing participation)</li> <li>4. Expaining Banking application</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening and taking a note</li> <li>2. Asking critical questions</li> </ol>	OHT, OHP & whiteboard
Closing	<ol style="list-style-type: none"> <li>1. Resuming the material course</li> <li>2. Giving questions</li> <li>3. Giving general description of the next meeting</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Discussion</li> </ol>	OHT, OHP & whiteboard

#### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

#### F. Assignments:

1. Reading the next material course
2. identifying *wadiah* and *musyarakah* in shariah banking practices

#### G. References:

1. Antonio, M.,S., (2001), *Bank Syariah Dari Teori Ke Praktik*, Jakarta: Gema Insani, ch. 6-7
2. Muhammad, (2000), *Sistem & Prosedur Operasional Bank Islam*, Yogyakarta: UII Press, pp. 9-18

3. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity, ch. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity., ch. 1



## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 6

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain *mudharabah* (trust financing, trust investment), *muzaraah* (haves-yield profit-sharing) and *musaqoh* (plantation management fee, based on certain portion of yield)

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Meaning of *mudharabah* (trust financing, trust investment), *muzaraah* (haves-yield profit-sharing) and *musaqoh* (plantation management fee, based on certain portion of yield)
- b. Shariah base
- c. Banking application

### B. Topic: Fundamental principals of shariah banking

### C. Sub topics :

1. Meaning of *mudharabah* (trust financing, trust investment), *muzaraah* (haves-yield profit-sharing) and *musaqoh* (plantation management fee, based on certain portion of yield)
2. Shariah base
3. Banking application

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	<ol style="list-style-type: none"> <li>1. Giving short introduction and initial quetions</li> <li>2. Explaining the benefits of learning Fundamental principals of shariah banking</li> <li>3. Expaining the competencies of the general &amp; specific instrucional objectives</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Asking questions</li> </ol>	OHT, OHP & whiteboard

Lecturing	<ol style="list-style-type: none"> <li>1. Expaining Meaning of <i>mudharabah</i> (trust financing, trust investment), <i>muzaraah</i> (havest-yield profit-sharing) and <i>musaqoh</i> (plantation management fee, based on certain portion of yield)</li> <li>2. Expaining Shariah base</li> <li>3. Expaining Banking application</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening and taking a note</li> <li>2. Asking critical questions</li> </ol>	OHT, OHP & whiteboard
Closing	<ol style="list-style-type: none"> <li>1. Resuming the material course</li> <li>2. Giving questions</li> <li>3. Giving general description of the next meeting</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Discussion</li> </ol>	OHT, OHP & whiteboard

### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

### F. Assignments:

1. Reading the next material course
2. identifying mudharabah, muzaraah and musaqoh in shariah banking practices

### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 7
2. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 9-18
3. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 3Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti., ch. 1

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 6

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain *mudharabah* (trust financing, trust investment), *muzaraah* (harvest-yield profit-sharing) and *musaqoh* (plantation management fee, based on certain portion of yield)

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- d. Meaning of *mudharabah* (trust financing, trust investment), *muzaraah* (harvest-yield profit-sharing) and *musaqoh* (plantation management fee, based on certain portion of yield)
- e. Shariah base
- f. Banking application

### B. Topic: Fundamental principals of shariah banking

### C. Sub topics :

- 4. Meaning of *mudharabah* (trust financing, trust investment), *muzaraah* (harvest-yield profit-sharing) and *musaqoh* (plantation management fee, based on certain portion of yield)
- 5. Shariah base
- 6. Banking application

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	4. Giving short introduction and initial questions 5. Explaining the benefits of learning Fundamental principals of shariah banking 6. Expaining the competencies of the general & specific instructional objectives	3. Listening 4. Asking questions	OHT, OHP & whiteboard

Lecturing	<ol style="list-style-type: none"> <li>4. Expaining Meaning of <i>mudharabah</i> (trust financing, trust investment), <i>muzaraah</i> (havest-yield profit-sharing) and <i>musaqoh</i> (plantation management fee, based on certain portion of yield)</li> <li>5. Expaining Shariah base</li> <li>6. Expaining Banking application</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening and taking a note</li> <li>2. Asking critical questions</li> </ol>	OHT, OHP & whiteboard
Closing	<ol style="list-style-type: none"> <li>4. Resuming the material course</li> <li>5. Giving questions</li> <li>6. Giving general description of the next meeting</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Discussion</li> </ol>	OHT, OHP & whiteboard

#### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

#### F. Assignments:

3. Reading the next material course
4. identifying *mudharabah*, *muzaraah* and *musaqoh* in shariah banking practices

#### G. References:

4. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 7
5. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 9-18
6. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 3Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti., ch. 1

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 7

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain the principals of sale and purchase.

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Bai' Murabahah
- b. Bai' as Salam
- c. Bai' al Istishna'
- d. Shariah base
- e. Banking application

### B. Topic: The principals of Shariah Banking

### C. Sub topics :

1. Bai' Murabahah
2. Bai' as Salam
3. Bai' al Istishna'
4. Shariah base
5. Banking application

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	4. Giving short introduction and initial questions 5. Explaining the benefits of learning The fundamental principals of shariah banking 6. Expaining the competencies of the general & specific instructional objectives	3. Listening 4. Asking questions	OHT, OHP & whiteboard
Lecturing	1. Explaining Bai' Murabaha 2. Explaining Bai' as Salam 3. Explaining Bai' al Istishna'	3. Listening and taking a note 4. Asking critical	OHT, OHP & whiteboard

Closing	4. Explaining Shariah base 5. Explaining banking application	questions	OHT, OHP & whiteboard
	4. Resuming the material course 5. Giving questions 6. Giving general description of the next meeting	1. Listening 2. Discussion	

### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

### F. Assignments:

5. Reading the next material course
6. Identifying the practices of sale and purchase principals.

### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 8
2. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 22-41
3. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 5

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 8

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain the principals of operational lease and financial lease

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. *Al Ijarah* (operational lease)
- b. *Al Ijarah al muntahia bit tamlik* (financial lease with purchase option)

### B. Topic: The principals of Shariah Banking

### C. Sub topics :

1. *Al Ijarah* (operational lease)
2. *Al Ijarah al muntahia bit tamlik* (financial lease with purchase option)

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	<ol style="list-style-type: none"> <li>1. Giving short introduction and initial quetions</li> <li>2. Explaining the benefits of learning The fundamental principals of shariah banking</li> <li>3. Expaining the competencies of the general &amp; specific instructional objectives</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Asking questions</li> </ol>	OHT, OHP & whiteboard
Lecturing	<ol style="list-style-type: none"> <li>1. Explaining <i>Al Ijarah</i> (operational lease)</li> <li>2. Explaining <i>Al Ijarah al muntahia bit tamlik</i> (financial lease with purchase option)</li> </ol>	<ol style="list-style-type: none"> <li>5. Listening and taking a note</li> <li>6. Asking critical questions</li> </ol>	OHT, OHP & whiteboard

Closing	<ol style="list-style-type: none"> <li>1. Resuming the material course</li> <li>2. Giving questions</li> <li>3. Giving general description of the next meeting</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Discussion</li> </ol>	OHT, OHP & whiteboard
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### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

### F. Assignments:

1. Reading the next material course
2. Identifying the practices of operational lease and financial lease

### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 9
2. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 22-41
3. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity, ch. 5



## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 9

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain the principals of fee-based services

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. *Al Wakalah* (deputyship)
- b. *Al Kafalah* (guaranty)
- c. *Al Hawalah* (transfer)
- d. *Ar Rahn* (mortgage)
- e. *Al Qord* (soft-loan)
- f. Shariah base
- g. Banking application

### B. Topic: The principals of Shariah Banking

### C. Sub topics :

1. *Al Wakalah* (deputyship)
2. *Al Kafalah* (guaranty)
3. *Al Hawalah* (transfer)
4. *Ar Rahn* (mortgage)
5. *Al Qord* (soft-loan)
6. Shariah base
7. Banking application

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	1. Giving short introduction and initial questions 2. Explaining the benefits of learning The fundamental principals of syariah banking 3. Expaining the	3. Listening 4. Asking questions	OHT, OHP & whiteboard

	competencies of the general & specific instructional objectives		
Lecturing	<ol style="list-style-type: none"> <li>1. Explaining <i>Al Wakalah</i> (deputyship)</li> <li>2. Explaining <i>Al Kafalah</i> (guaranty)</li> <li>3. Explaining <i>Al Hawalah</i> (transfer)</li> <li>4. Explaining <i>Ar Rahn</i> (mortgage)</li> <li>5. Explaining <i>Al Qord</i> (soft-loan)</li> <li>6. Explaining Shariah base</li> <li>7. Explaining Banking application</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening and taking a note</li> <li>2. Asking critical questions</li> </ol>	OHT, OHP & whiteboard
Closing	<ol style="list-style-type: none"> <li>1. Resuming the material course</li> <li>2. Giving questions</li> <li>3. Giving general description of the next meeting</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Discussion</li> </ol>	OHT, OHP & whiteboard

### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

### F. Assignments:

1. Reading the next material course
2. Identifying the practices of fee based service

### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 10
2. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 35-41

Sjahdeini, Sutan Remy, 1999, *Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia*, Grafiti, ch. 6

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 10

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain the mechanism of funding in shariah banking

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Current Account
- b. Saving Account
- c. Investment Account
- d. Special Investment Account

### B. Topic: Operational system of shariah banking

### C. Sub topics :

1. Current Account
2. Saving Account
3. Investment Account
4. Special Investment Account

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	1. Giving short introduction and initial questions 2. Explaining the benefits of learning Operational system of shariah banking 3. Expaining the competencies of the general & specific instructional objectives	1. Listening 2. Asking questions	OHT, OHP & whiteboard
Lecturing	1. Explaining Current Account 2. Explaining Saving	3. Listening and taking a note 4. Asking critical	OHT, OHP & whiteboard

Closing	Account	questions	OHT, OHP & whiteboard
	3. Explaining Investment Account		
	4. Explaining Special Investment Account		
	1. Resuming the material course	1. Listening	
	2. Giving questions	2. Discussion	
	3. Giving general description of the next meeting		

#### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

#### F. Assignments:

1. Reading the next material course
2. Making paper related to operational banking system

#### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 11
2. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 45-68
3. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafiti, ch. 8

## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 11

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain the the mechanism of financing in sharia banking

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Mechanism of longterm investment financing
- b. Mechanism of short-term working capital financing
- c. Mechanism farming sector financing
- d. Mechanism of long-term fee-based services and construction trade
- e. Financing in rescuing failure project
- f. Financing for consumptive purpose

### B. Topic: Operational system of shariah banking

### C. Sub topics :

1. Mechanism of longterm investment financing
2. Mechanism of short-term working capital financing
3. Mechanism farming sector financing
4. Mechanism of long-term fee-based services and construction trade
5. Financing in rescuing failure project
6. Financing for consumptive purpose

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	1. Giving short introduction and initial quetions 2. Explaining the benefits of learning Operational system of shariah banking 3. Expaining the competencies of the general & specific instructional objectives	1. Listening 2. Asking questions	OHT, OHP & whiteboard

Lecturing	<ul style="list-style-type: none"> <li>4. Explaining Mechanism of longterm investment financing</li> <li>5. Explaining Mechanism of short-term working capital financing</li> <li>6. Explaining Mechanism farming sector financing</li> <li>7. Explaining Mechanism of long-term fee-based services and construction trade</li> <li>8. Explaining Financing in rescuing failure project</li> <li>9. Explaining Financing for consumptive purpose Current Account</li> <li>10. Explaining Saving Account</li> <li>11. Explaining Investment Account</li> <li>12. Explaining Special Investment Account</li> </ul>	<ul style="list-style-type: none"> <li>5. Listening and taking a note</li> <li>6. Asking critical questions</li> </ul>	OHT, OHP & whiteboard
Closing	<ul style="list-style-type: none"> <li>1. Resuming the material course</li> <li>2. Giving questions</li> <li>3. Giving general description of the next meeting</li> </ul>	<ul style="list-style-type: none"> <li>1. Listening</li> <li>2. Discussion</li> </ul>	OHT, OHP & whiteboard

### E. Evaluation

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

### F. Assignments:

1. Reading the next material course
2. Making paper to analysis financing in shariah banking system

### G. References:

1. Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 12
2. Muhammad, (2000), Sistem & Prosedur Operasional Bank Islam, Yogyakarta: UII Press, pp. 70-74
3. Sjahdeini, Sutan Remy, 1999, Perbankan Islam dan Kedudukannya dalam Tata Hukum Perbankan Indonesia, Grafity, ch. 9



## SET OF COURSE

Course : Shariah Banking  
 Code/credits : ED 242 / 3 SKS  
 Meeting time : 1 X 3 X 50 minutes  
 Meeting : 12

### A. Objectives:

#### 1. General Instructional objective:

After finishing this course, the students will be able to explain supporting aspects of shariah banking system

#### 2. Specific Instructional Objectives:

After attending class meetings of this course , the students will be able to explain:

- a. Money market and Foreign Exchange
- b. Accounting system
- c. Audit and control
- d. Dispute Settlement Body

### B. Topic: Supporting aspects of shariah banking system

### C. Sub topics :

1. Money market and Foreign Exchange
2. Accounting system
3. Audit and control
4. Dispute Settlement Body

### D. Class activity

Steps	Lecturer's activities	Student's activities	Medias
Introducing	<ol style="list-style-type: none"> <li>1. Giving short introduction and initial questions</li> <li>2. Explaining the benefits of learning Operational system of shariah banking</li> <li>3. Expaining the competencies of the general &amp; specific instructional objectives</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening</li> <li>2. Asking questions</li> </ol>	OHT, OHP & whiteboard
Lecturing	<ol style="list-style-type: none"> <li>1. Explaining Money market and Foreign Exchange</li> <li>2. Explaining Accounting system</li> </ol>	<ol style="list-style-type: none"> <li>1. Listening and taking a note</li> <li>2. Asking critical questions</li> </ol>	OHT, OHP & whiteboard

Closing	3. Explaining Audit and control 4. Explaining Dispute Settlement Body  1. Resuming the material course 2. Giving questions 3. Giving general description of the next meeting	1. Listening 2. Discussion	OHT, OHP & whiteboard
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**E. Evaluation**

Giving questions and case studies to be discussed in the small groups in order to know students' understanding about the material course.

**F. Assignments:**

1. Reading the next material course
2. Making paper to analysis supporting aspects of shariah banking system

**G. References:**

Antonio, M.,S., (2001), Bank Syariah Dari Teori Ke Praktik, Jakarta: Gema Insani, ch. 14,15,16 and 17