

 <b>UNESA</b>	<b>Universitas Negeri Surabaya</b> <b>Faculty of Economics and Business</b> <b>Islamic Economics Undergraduate Study Program</b>					<b>Document Code</b>	
<b>SEMESTER LEARNING PLAN</b>							
Courses	CODE	Course Family	Credit Weight			SEMESTER	Compilation Date
Legal and Regulatory Aspects of Sharia Banking	6020202007		T=2	P=0	ECTS=3.18	7	July 17, 2024
AUTHORIZATION	SP Developer		Course Cluster Coordinator			Study Program Coordinator	
	.....		.....			Dr. Ahmad Ajib Ridwan, S.Pd., M.SEI.	
Learning model	Project Based Learning						
Program Learning Outcomes (PLO)	PLO study program that is charged to the course						
	Program Objectives (PO)						
	PLO-PO Matrix						
		<div style="border: 1px solid black; padding: 5px; display: inline-block;">P.O</div>					
Short Course Description	This course discusses sharia banking in the national banking system, the principles of Islamic agreements in sharia banking products, implementation of prudential principles in sharia banking, sharia banking dispute resolution, national sharia arbitration institutions. Approach: contextual, cooperative learning model; Method: lecture, discussion, question and answer, giving assignments						
	References	Main :					
<ol style="list-style-type: none"> <li>1. Antonio, MS. 2015. Bank Syariah, Dari Teori Ke Praktik. Jakarta: Gema Insani.</li> <li>2. Sjahdeini, SR. 2014. Perbankan Syariah, Produk-Produk dan Aspek-Aspek Hukumnya. Jakarta: Kencana.</li> <li>3. Usman, Rachmadi. 2014. Aspek Hukum Perbankan Syariah di Indonesia. Jakarta: Sinar Grafika.</li> <li>4. Mardani. 2011. Hukum Ekonomi Syariah di Indonesia. Bandung: Refika Aditama.</li> <li>5. Gemala Dewi. 2007. Aspek-aspek hukum dalam Perbankan dan Perasuransian Syariah di Indonesia. Jakarta : Prenada Media</li> <li>6. Aunur Rohim Faqih. 2017. Bank Syariah, Kontrak Bisnis Syariah &amp; Penyelesaian Sengketa di Pengadilan. Yogyakarta: FH UII Press</li> <li>7. Dewi Nurul Musjtari.2012. Penyelesaian Sengketa dalam Praktik Perbankan Syariah. Yogyakarta: Parama Publishing</li> <li>8. UU perbankan Nomor 21 Tahun 2008.</li> <li>9. Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia</li> </ol>							
Supporters:							
Supporting lecturer	Clarashinta Canggih, S.E., CIFP. Rachma Indrarini, S.EI., M.SEI.						

Week-	Final abilities of each learning stage (Sub-PO)	Evaluation		Help Learning, Learning methods, Student Assignments, [ Estimated time]		Learning materials [ References ]	Assessment Weight (%)
		Indicator	Criteria & Form	Offline ( offline )	Online ( online )		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Able to understand study contracts and able to explain basic concepts of sharia banking law	1.1. Explain operational definition 1.2. Explain the legal basis of sharia banking in Indonesia 1.3. Explain the vision and mission of sharia banking 1.4. Explain the principles, functions and objectives of sharia banking 1.5. Explain the history of sharia banking in Indonesia		2 X 50			0%
2	Able to explain banks in Islam and sharia banks in the national banking system	2.1. Explain the naming and meaning of Islamic banks 2.2. Explain sharia banking development policies in Indonesia 2.3. Explain the history of sharia banking regulations in Indonesia 2.4. Explains banks that may carry out business activities based on sharia principles 2.5. Describe the principles, objectives and functions of sharia banking 2.6. Explain the legal basis for sharia bank regulation 2.7. Explains the activities and prohibitions of sharia banking businesses		2 X 50			0%
3	Able to explain sharia banking in law	Explain the laws related to sharia banking		2 X 50			0%

4	Able to explain administrative provisions of sharia banking, types of business, business activities, prohibitions on sharia banking and sharia banking products	4.1. Explain sharia bank licensing 4.2. Explain the legal entity and articles of association 4.3. Explain ownership and changes in sharia bank capital 4.4. Explain the types and business activities of sharia banks 4.5. Explaining the Prohibitions for Islamic banks 4.6. Explain the basic concepts and juridical foundations of sharia banking products 4.7. Explain sharia banking products		2 X 50			0%
5	Explain the implementation of the principle of prudence in sharia banking	5.1 Explain the principle of prudence in sharia banking business activities 5.2 Explain the feasibility analysis for distributing funds 5.3. Explaining the obligation to provide minimum capital 5.4 Explaining the net foreign exchange position and the maximum limit for channeling funds 5.5 Explaining the prohibitions on providing credit 5.6 Explaining the minimum statutory reserves		2 X 50			0%

6	Able to explain bank secrets in sharia banking business activities	<p>6.1. Explain the need for and rationale for bank secrecy provisions</p> <p>6.1. Explain the theory of bank secrets</p> <p>6.2. Explain the scope of bank secrecy in sharia banking business activities</p> <p>6.4. Explain the parties who are obliged to keep bank secrets confidential in sharia banking</p> <p>6.5. Explain exceptions to the application of bank secrecy provisions in sharia banking</p> <p>6.3. Explain the bank's obligations to provide information and customer rights</p> <p>6.7. Explains criminal acts and threats of violating bank secrecy provisions in sharia banking</p>		2 X 50			0%
7	Able to explain the development of sharia banking in the sharia banking architecture	<p>7.1. Explain the challenges of developing sharia banking in sharia banking architecture</p> <p>7.1. Analyzing the sharia banking development policy paradigm in the sharia banking architecture</p> <p>7.3. Explain the formation of the basic framework of the sharia banking system</p> <p>7.2. Explain the formation of the structure of the sharia banking industry</p> <p>7.4. Explaining the finalization of the sharia banking system</p>		2 X 50			0%
8	UTS	UTS		2 X 50			0%

9	Able to explain banking risk management	9.1. Explain the meaning of banking risk management 9.2. Explain the types and impacts of sharia banking risks 9.3. Explaining sharia banking risk management 9.4. Explains risk management certification for management and officials of commercial banks		2 X 50			0%
10	Able to explain the health assessment of sharia banking	10.1. Explain the assessment of bank health level 10.2. Explain the rescue and restructuring of problematic sharia banks 10.3. Explain the follow-up actions for handling BPRS		2 X 50			0%
11	Able to explain collateral law in sharia banking	11.1. Explain the general concept of guarantee law 11.2. Explain banking guarantee law 11.2. Explain the concept of guarantee according to Islamic law		2 X 50			0%
12	Explaining sharia banking restructuring	12.1. Explain the concept and definition of restructuring 12.2. Explain the concept of banking acquisitions 12.3. Explain the change (conversion) of conventional commercial banks to sharia commercial banks 12.4. Explaining the separation (Spin off) of Sharia Business Units of Conventional Commercial Banks		2 X 50			0%

13	Explain the resolution of problematic financing	<p>13.1. Explain the definition of problematic financing</p> <p>13.2. Explain procedures for resolving problematic financing</p> <p>13.3. Explain procedures for resolving problematic financing through internal channels</p> <p>13.4. Explain procedures for resolving problematic financing through litigation and non-litigation channels</p> <p>13.5. Explains the elimination of problematic financing and collateral auctions</p>		2 X 50			0%
14	Explaining the legal protection of customers as sharia banking consumers	<p>14.1. Explain the basic concept of legal protection</p> <p>14.2. Explain customer protection in sharia banks according to consumer protection laws and the role of customers as banking consumers</p> <p>14.3. Explain the urgency and objectives of bank customer protection</p> <p>14.4. Explain the forms and mechanisms of customer protection</p> <p>14.5. Explaining the legal protection of sharia bank customers</p>		2 X 50			0%

15	Explain corporate governance	15.1. Explain the definition of good corporate governance 15.2. Explain the legal basis for sound governance 15.3. Explain the urgency of implementing GCC principles in sharia banking practices 15.4. Explain the objectives of implementing GCC for sharia banks 15.5. Explain the application of GCC in sharia banking		2 X 50			0%
16	UAS	UAS		2 X 50			0%

#### Evaluation Percentage Recap: Project Based Learning

No	Evaluation	Percentage
		0%

#### Notes

- Learning Outcomes of Study Program Graduates (PLO - Study Program)** are the abilities possessed by each Study Program graduate which are the internalization of attitudes, mastery of knowledge and skills according to the level of their study program obtained through the learning process.
- The PLO imposed on courses** are several learning outcomes of study program graduates (CPL-Study Program) which are used for the formation/development of a course consisting of aspects of attitude, general skills, special skills and knowledge.
- Program Objectives (PO)** are abilities that are specifically described from the PLO assigned to a course, and are specific to the study material or learning materials for that course.
- Subject Sub-PO (Sub-PO)** is a capability that is specifically described from the PO that can be measured or observed and is the final ability that is planned at each learning stage, and is specific to the learning material of the course.
- Indicators for assessing** ability in the process and student learning outcomes are specific and measurable statements that identify the ability or performance of student learning outcomes accompanied by evidence.
- Assessment Criteria** are benchmarks used as a measure or measure of learning achievement in assessments based on predetermined indicators. Assessment criteria are guidelines for assessors so that assessments are consistent and unbiased. Criteria can be quantitative or qualitative.
- Forms of assessment:** test and non-test.
- Forms of learning:** Lecture, Response, Tutorial, Seminar or equivalent, Practicum, Studio Practice, Workshop Practice, Field Practice, Research, Community Service and/or other equivalent forms of learning.
- Learning Methods:** Small Group Discussion, Role-Play & Simulation, Discovery Learning, Self-Directed Learning, Cooperative Learning, Collaborative Learning, Contextual Learning, Project Based Learning, and other equivalent methods.
- Learning materials** are details or descriptions of study materials which can be presented in the form of several main points and sub-topics.
- The assessment weight** is the percentage of assessment of each sub-PO achievement whose size is proportional to the level of difficulty of achieving that sub-PO, and the total is 100%.
- TM=Face to face, PT=Structured assignments, BM=Independent study.