

# Islamic Finance Knowledge Repository (I-FIKR)

I-FIKR Website  
Manual for  
Corporate Users



# How to login to I-FIKR Website

1. Go to: <https://ifikr.isra.my/>
2. Click **CORPORATE** on the homepage
3. Enter credentials:

Contact your university librarian for library access

For any assistance, please contact:  
[ifikr@inceif.org](mailto:ifikr@inceif.org)

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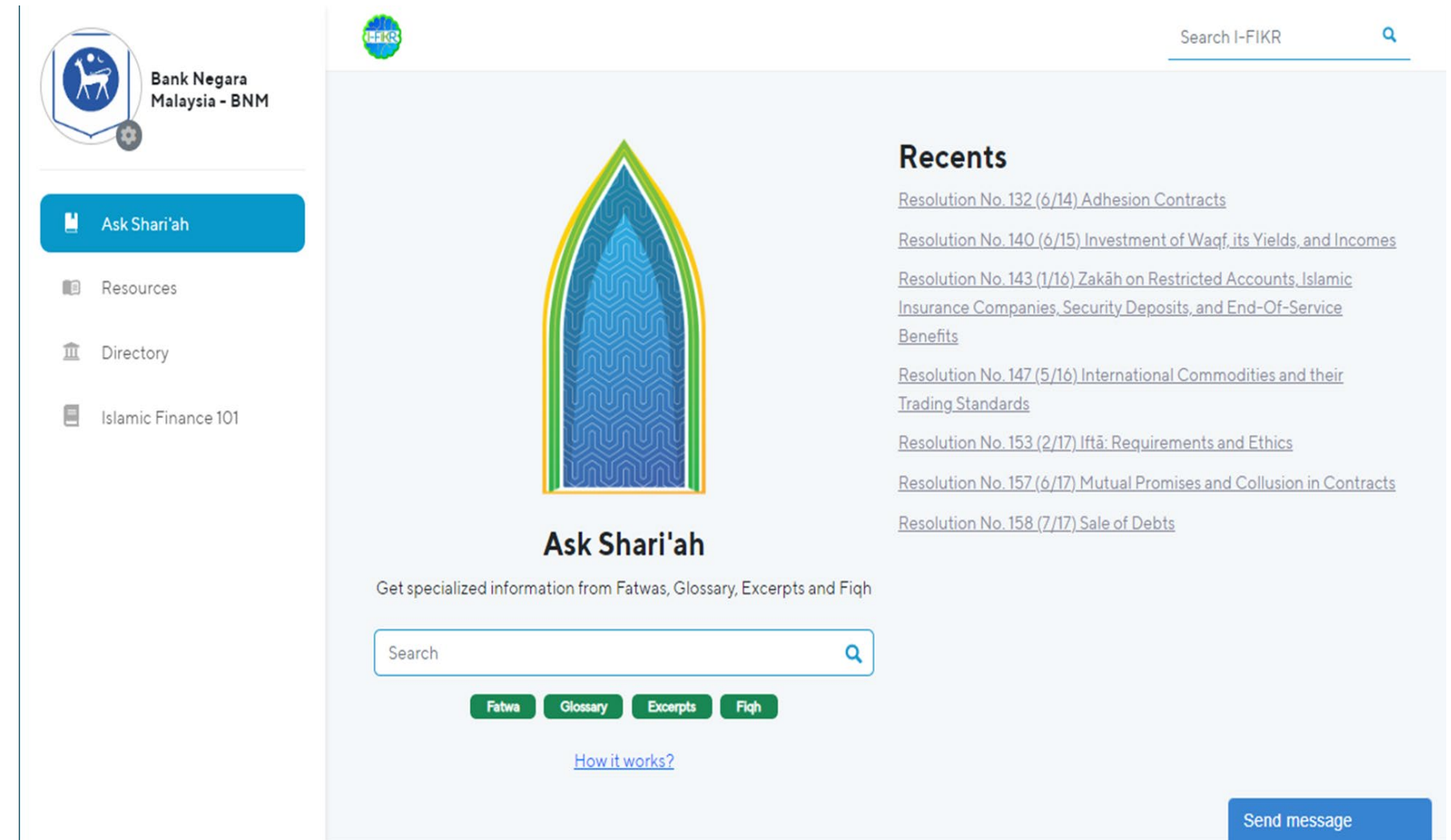
Send message

# Ask Shari'ah

- Search through I-FIKR specialised Shari'ah contents from Fatwas, Glossary, Excerpts and Fiqh (*muamalat*) text on various matters related to Islamic finance.

## Content in Ask Shari'ah

- Fatwas
- Glossary
- Excerpts
- Fiqh (*muamalat*) text



The screenshot displays the 'Ask Shari'ah' web application. On the left, the Bank Negara Malaysia (BNM) logo is visible, along with a navigation menu containing 'Ask Shari'ah', 'Resources', 'Directory', and 'Islamic Finance 101'. The main content area features a large blue and green archway graphic with the text 'Ask Shari'ah' and a search bar. Below the search bar are buttons for 'Fatwa', 'Glossary', 'Excerpts', and 'Fiqh', and a link for 'How it works?'. On the right, a 'Recents' section lists several resolutions with their titles and dates. A 'Send message' button is located at the bottom right of the interface.

Bank Negara Malaysia - BNM

Ask Shari'ah

Resources

Directory

Islamic Finance 101

Search I-FIKR

Ask Shari'ah

Get specialized information from Fatwas, Glossary, Excerpts and Fiqh

Search

Fatwa Glossary Excerpts Fiqh

[How it works?](#)

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**Recents**

- [Resolution No. 132 \(6/14\) Adhesion Contracts](#)
- [Resolution No. 140 \(6/15\) Investment of Waqf, its Yields, and Incomes](#)
- [Resolution No. 143 \(1/16\) Zakāh on Restricted Accounts, Islamic Insurance Companies, Security Deposits, and End-Of-Service Benefits](#)
- [Resolution No. 147 \(5/16\) International Commodities and their Trading Standards](#)
- [Resolution No. 153 \(2/17\) Iftā: Requirements and Ethics](#)
- [Resolution No. 157 \(6/17\) Mutual Promises and Collusion in Contracts](#)
- [Resolution No. 158 \(7/17\) Sale of Debts](#)

# How to Search in Ask Shari'ah

Type out any question in the search box of Ask Shari'ah, e.g. "What is *Murabahah* financing?"

**Click enter** for general result or specify on of the following category under the search box:

- Fatwas
- Glossary
- Excerpts
- Fiqh (muamalat) text

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Ask Shari'ah

Resources

Directory

Islamic Finance 101

Search I-FIKR

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**Ask Shari'ah**

Get specialized information from Fatwas, Glossary, Excerpts and Fiqh

Search

Fatwa Glossary Excerpts Fiqh

[How it works?](#)

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# Resources

This section provides users with access to read various Islamic finance publications, such as eBooks, Research papers, Articles, etc.

## Features of Resources

- eBook available in PDF or ePub format (with search and bookmarks)
- Continue reading your most recent viewed publications
- Submit your publications to be reviewed and added to I-FIKR Library

The screenshot displays the I-FIKR Resources page. On the left, the Bank Negara Malaysia - BNM logo is visible, along with a navigation menu containing 'Ask Shari'ah', 'Resources', 'Directory', and 'Islamic Finance 101'. The main content area is titled 'RESOURCES' and features a search bar, a '+ Submit' button, and a featured banner for 'NEW E-BOOK'. The banner includes logos for INCEIF 15 Years and ISRA, and text indicating that the eBooks are available in PDF format and accessible via the I-FIKR App. Below the banner are tabs for 'Books', 'Research Papers', and 'Featured', with a row of book covers and a 'Send message' button.

# Islamic Finance 101

This section provides quick access to various Islamic finance contracts and concepts. This provides basic information as an introduction to Islamic finance.

**Bank Negara Malaysia - BNM**

- Ask Shari'ah
- Resources
- Directory
- Islamic Finance 101**

## ISLAMIC FINANCE 101

**Murabahah**

**Definition**

Bay' al-murabahah literally means increase in capital or profit trading. Technically, it is defined as a sale in which the mark up is disclosed to the purchaser as per the seller's purchase price for a trust-sale of a certain specified asset, excluding monetary assets such as debt. It may be contracted either on a cash basis or deferred payment basis. The main distinctive feature that distinguishes it from other kinds of sales is that the seller in a murabahah contract expressly discloses to the purchaser how much cost he has incurred, and how much profit he is going to earn in addition to the cost.

**Views**

The legality of the murābahah can be traced from the Qur'ān, the Sunnah of Prophet Muhammad (SAW) and the consent of the majority of Muslim jurists. In the Qur'ān, Allah (SWT) has generally legalised sale contracts, one of which is the murābahah sale contract. The Qur'ān says, 'And Allah (SWT) has permitted trade and prohibited usury' (2:282). In another verse, Allah (SWT) says, 'O you who believe! Eat not up your property among yourselves unjustly except if it is a trade amongst yourselves, by mutual consent' (4:29). In

Search I-FIKR

- Shari'ah Principles
- Prohibitions in Islamic Finance
- Islamic Law of Contract
  - Exchange Contracts
    - Musawamah
    - Murabahah
    - Bay' Wadi'ah
    - Bay' Tawliyyah
    - Istisna'
    - Parallel Istisna'
    - Salam
    - Parallel Salam
    - Bay' al-Dayn
    - Sarf
    - 'Inah
    - Tawarruq
    - Bay' al-Juzaf
    - Bay' Muzayadah

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YOU!**

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