



CENTER OF ISLAMIC  
BANKING AND ECONOMICS

# **Two Days Specialized Training Workshop on Islamic Banking & Finance**

December 04 - 05, 2014  
Peshawar - Pakistan

[www.alhudacibe.com](http://www.alhudacibe.com)



## **AlHuda CIBE**

AlHuda Center of Islamic Banking and Economics (CIBE) is a well established name in Islamic Banking and Finance with state-of-the-art advisory, consultancy, education, training, research and product development services. AlHuda CIBE has organized number of international customized training workshops on Islamic Banking and Finance to build the capacity of young Islamic finance professionals. As a matter of fact that Pakistan keeps enough potential for the growth of Islamic Banking and Finance, AlHuda CIBE is going to organize Two Days Training workshop on Islamic Banking for capacity building in Islamic Banking Professionals.

## **About Training**

AlHuda CIBE, realizing the immense need of training on Islamic Banking in Peshawar, Therefore, AlHuda is going to organize Two Days Specialized Training workshops on Islamic Banking & Finance to address the gap of required and existing skills in Islamic Finance for ultimate best practices. The training course will be conducted by Islamic Banking and Finance experts through comprehensively designed course modules and contents.

## **About Islamic Banking & Finance**

Islamic Banking and Finance has been a hope for the purified financial system around the globe and is being considered as the best option to address the damages of interest based system in banking and financial industry. The growth indicators for Islamic Banking and Finance ensure its strength and global acceptance. Importantly the recent global finance crises have proved the rationality behind Islamic Banking and Finance when no substantial damage to the Islamic Banking and Finance industry was evidenced in consequences of such global finance crises. Beside the appreciable growth indicators in Islamic Banking and Finance the lack of human capital and skilled personnel have been the critical areas which require immediate attention.





## Two Days Specialized Training Workshop on Islamic Banking & Finance

December 04 - 05, 2014 - Peshawar

### Contents

#### **Riba & Its Prohibition**

- What is Riba (Interest)? Prohibition of Riba in Islam.
- Types of Riba
  - oRiba tul Nissayah
  - oRiba tul Fadle
  - oRiba in Modern Banking and Finance.

#### **Islamic Economics**

- Introduction to Islamic Economics System.
- Land, Labor, Wages and Entrepreneur Laws in Islamic Economics.
- Comparison of Islamic Economic System with Socialism & Capitalism.

#### **Islamic Banking and Finance industry in Pakistan**

- Introduction to Islamic Banking and Finance.
- Overview of Islamic Banking and Financial Industry – Worldwide.
- Islamic Banking and Finance in Pakistan (Potential and future prospects)
- Islamic Banking Products in Pakistan
- Shariah Perspective of Islamic Banking and Finance

#### **Partnership Based Mode of Islamic Banking & Finance (Mudarabah & Musharakah)**

- Mudarabah
  - oThe basic rules and Features of Mudarabah
  - oDistribution of Profit & Loss in Mudarabah
- Musharakah
  - oThe basic rules and Features of Musharakah.
  - oDistribution of Profit & Loss in Musharakah.
  - Diminishing Musharakah
    - oDetermine the Rental in Diminishing Musharakah
    - oUnit Sale mechanism in Diminishing Musharakah
    - oDiminishing Musharakah as Ideal product for Islamic Housing Finance.

#### **Trade Based Mode of Islamic Banking & Finance (Murabahah, Musawamah, Salam & Istisna)**

- Basic Rules & Kind of Bai (Trade) in Islamic Banking and Finance.
  - oSome Basic Types of Bai ( Murabahah, Salam, Istisna, Tawarruq, Musawamah Surf, Eenna, Touliya, Wadhia etc )
  - oBai according to Quality (Bai Salah, Bai Fasid, Bai Batil, Bai Maqoof, Bai Majool, Bai Muqayaddah, Bai Mu'ajal etc )
- Murabahah
  - oBasic Features of Mudarabah
  - oMurabaha as financing mode
  - oStages involve in Murabaha Transaction.
  - oShariah compliance & legal documentation of Murabaha contract.
  - oMurabaha in International Trade.
  - oPractical aspects & issues of Murabahah
- Salam & Istisna

- oBasics of Bai Istisna & Bai Istisna
- oDifference between Salam & Istisna
- oPractical implementation of Salam & Istisna.

#### **Rental Based Modes of Islamic Banking & Finance**

- Ijarah (Islamic Lease)
  - oIntroduction and Brief Perspective of Ijarah.
  - oSharia'h alternative of Conventional Leasing - Ijarah.
  - oIjarah (Operating Lease) vs. conventional leasing (Financial Leasing)
  - Sharia'h compliance of Ijarah
  - oLegal framework & documentations for ijarah products
  - oBasic feature of Ijarah contract & Its Operational Mechanism
  - Practical aspects & Issues of Ijarah.
  - oPractical Implementation of Ijarah
  - oIjarah as ideal mode for vehicle, Machinery & Fixed asset Financing.

#### **Takaful (Islamic Insurance)**

- Introduction to Takaful ( Islamic Insurance )
  - oTakaful in Islamic Era.
  - oBasic Features of Takaful.
  - Structural & Operational details of Takaful,
  - oStructure of Takaful Products
  - oOperation and performance of Takaful.
  - Legal and regularity framework in Takaful.
  - oOrganizational Principles, Basis, Value Proposition, Law, Ownership, Management Status, Management and Invest Status in Conventional Insurance and Takaful
  - oLegal and Regularity requirement of Takaful.

#### **Sukuk (Islamic Bond)**

- Sukuk ( Islamic Bond)
  - oIntroduction of Sukuk ( Islamic Bond )
  - oSukuk in Islamic Era.
  - Mechanism and Structuring of Sukuk
  - oStructuring, Operation and performance of Sukuk
  - oAdvantages of Sukuk for Issuer and Investors
  - Latest Trend in Sukuk
  - oIssues and Challenges in Shariah Compliant Securitization.
  - oLatest Trends & AAOIFI standards of Sukuk

#### **Risk Management in Islam Banking & Finance**

- Introduction of Risk and Its Management.
  - oConcept of Risk and Its Type
  - oUse of Derivative, Future, Hedging & Swaps Instruments.
  - oIslamic Perspective for Risk Management
  - oFundamentals of risk Management in Islam.
  - Risk Management of Islamic Banking
  - oType of Risk in Islamic Banking and Financial Instruments (other than insurance) i.e. Credit Risk, Equity Risk, Market Risk, Liquidity Risk, Rate of Return Risk, Operational Risk, Political Risk, Internal Risk, External Risk etc.



## SPEAKERS



### **Muhammad Zubair Mughal**

Managing Director,  
AlHuda CIBE FZ LLE – UAE  
(Islamic Banking Expert)

Muhammad Zubair Mughal is Managing Director of AlHuda CIBE, CEO - Islamic Microfinance Network (IMFN) and Halal Research Council in Pakistan.

He has been serving the Islamic Banking and Finance industry for last 11 years with versatility in Islamic Financial Engineering, Modeling, Product Development, Market and Gap Analysis. He is dedicatedly and tirelessly working for the promotion of Islamic Finance through Education, Research, Trainings and Conferences on global canvas. He is also a Chief Editor of a magazine on Islamic Banking and Finance “True Banking” which depicts his strategic vision in Islamic Finance. Muhammad Zubair Mughal is a passionate and hardworking individual with a strategic vision in Islamic Finance. He has served number of public and private sector organizations for Islamic finance advisory and consultancy around the globe.



### **Qazi Abdul Samad**

Shariah Advisor  
Bank of Khyber - Pakistan

Qazi Abdul Samad is a skilled professional with proficiency in Shari’ah advisory, in-depth knowledge of Shari’ah Microfinance, innovative, commitment & pro-active approach to work, strong communications & analytical skills and able to manage and train others. Currently, he is working as a Shari’ah advisor of “The bank of Khyber-Pakistan”. He is also a visiting lecturer of Islamic Financial System in Management Science Department of city university, Peshawar. He has been providing Shariah advisory and supervision to many organizations. He is an author of many articles and presented these to numerous international conferences.



### **Mufti Raees Ahmad**

Member – Shariah Advisory Committee  
AlHuda CIBE - Pakistan

Mufti Raees Ahmad is the member of Shariah Advisory Committee of AlHuda CIBE and qualified Takhsus – Fil – Fiqah (Specialization in Islamic Jurisprudence - equivalent to PHD), Shahadatul Aalamia (Equivalent to M.A Arabic & Islamic Studies) Wifaq-ul-Madaris Arabia Pakistan, Dora Qaza-wa-Tahkeem from Jamia tul Rasheed Karachi. He has much expertise in Islamic Finance Trainings as he has conducted number of customized training workshops in different Islamic financial institutions in Pakistan.



## Who should attend this Training?

- Commercial Banks
- Conventional Banks
- Islamic Banks & Islamic Banking Windows
- Islamic Banking regulators
- Asset Management Companies
- Trade Associations/ Chamber of Commerce
- Modaraba and Leasing companies
- Islamic Banking and Finance Universities, Research and Training Centers
- Students and young professionals in Islamic Banking industry

## Training Methodology

The segregation of methods to be used for training is following:

- 70% of total time for lectures/Slide Show/Multimedia Presentations
- 20% of total time for Class discussions and experience sharing (Q&A Session)
- 10% of total time for Individual and group work presentation

70% Lectures/Slide show/Multimedia Presentations

20% Class discussions and experience sharing (Q & A Session)

10% Individual and group work presentation 10% of total time



# Registration Form

## Two Days Specialized Training Workshop on Islamic Banking & Finance December 04 - 05, 2014 - Peshawar

Please complete and return by e-mail, regular mail or fax.

Please note that the name and title you give here, will be printed on participants' list and on certificates.

### Participant Information

Title \_\_\_\_\_  Prof.  Dr.  Other: \_\_\_\_\_  Mr.  Ms.  Mrs.

First name \_\_\_\_\_

Last name \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

Postal/Zip code \_\_\_\_\_ City: \_\_\_\_\_ Country: \_\_\_\_\_

Venue: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

### Training Fee

The Training fee shall include admission to the Two days specialized Training, Tea/Coffee, Lunch, Training Material and Certificates.

Training	Fee Detail
Two Days Specialized Training Workshop on Islamic Banking & Finance	14,500

### Account details for payment

You can proceed your fee by Cheque or Demand Draft in favour of AlHuda CIBE or you can also transfer your fee Online/Wire Transfer. Bank account detail is below:

#### For Participants

Beneficiary Name: Al Huda  
Beneficiary A/C#: 0204-0100430195  
Bank Name: Meezan Bank Ltd, Lahore - Pakistan.  
Branch Address: Garden Town Branch, Lahore, Punjab – Pakistan  
Bank Swift Code: MEZNPCCA

### Additional Instructions

- Payment Information Registration forms must be accompanied by full payment in order to be processed.
  - Full payment is due on registration
  - Registration will not be confirmed until full payment has received
  - Confirmation Please allow 3 days for e-mail confirmation of your registration.
- By sending in this registration form, I acknowledge that I commit myself to the immediate payment of the full Workshop fee. I have taken notice of the cancellation terms on this form.

Return Address: **AlHuda CIBE**

160-B, 1st Floor, Ahmed Block, New Garden Town, Lahore-Pakistan.

Tel: (+92-42) 35913096-98, Fax: (+92-42) 35913056

E-mail: info@alhudacibe.com, Web: www.alhudacibe.com

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Signature: \_\_\_\_\_



## OUR PROMISE

### **Q** UALITY PRODUCTS

All our services meet the required standards and offer you competitive pricing and strict regulatory compliance.

### **S** TRICT SHARIAH COMPLIANCE

Our services are carefully designed for strict adherence of the principles of Shariah. Every product, we offer is reviewed, approved, and overseen by highly respected and independent Shariah scholars.

### **S** ERVICES EXCELLENCE

We are committed to the highest level of professionalism and strive to be respectful, responsive and reliable.



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