



**ALHUDA**  
**Centre of Islamic Banking & Economics**  
Offers  
**Two Days Specialized Training Workshop**  
**On**  
**Islamic Banking & Finance**

**Dated: May 10<sup>th</sup> & 11<sup>th</sup>, 2011 Venue: PC Hotel, Peshawar Timing: 09:00 am to 05:00 pm**

**Fee: PKR 8,000/- (Including Reading Material, Lunch & Refreshment)**

**Topics**

**Fundamentals of Islamic Banking**

- Islamic Banking & Finance Basic Concept
- Introduction & types of Riba
- Islamic Banking & Finance Products Structure & Mechanisms

**Musharakah & Mudarabah**

- What is Mudarabah & Musharakah?
- Applications of Mudarabah & Musharakah
- Unrestricted, Restricted Mudarabah & Musharakah
- How does Mudarabah compare with Musharakah?
- What are the risks for Islamic banks providing Mudarabah & Musharakah facilities?
- Case studied

**Murabaha**

- What is Murabaha?
- What are the characteristics of Murabaha?
- Murabaha terminology
- What are the applications of Murabaha?
- Practical steps in constructing a Murabaha transaction
- Bank guarantees with Murabaha
- Murabaha and the Sharia
- How does Murabaha differ from conventional bank lending?

**Salam & Istisna**

- What is Salam & Istisna?
- The characteristics of Salam & Parallel Salam
- What is the difference between Salam and Murabaha?
- The characteristics & Implications

**Ijarah (Islamic Lease)**

- Ijarah as the alternative of Conventional Lease
- Product structure in Ijarah financing
- Rental Mechanisms
- Practices as Car & House Ijarah

**Diminishing Musharakah**

- Concept and Definition
- Determination of Rental Mechanism
- Unit Sale Mechanism
- Practices in Housing Finance

**Takaful**

- What is Takaful?
- Shariah Mechanism of Takaful.
- Takaful System in Islamic Era
- Difference between Takaful & Conventional Insurance

**Sukuk**

- Definition & Introduction of Sukuk
- Advantages of Sukuk Issuar & Investor
- Structuring of Sukuk
- Case Study

**Course Experts**

**Mr. Abdul Samad**

Shariah Advisor  
The Bank of Khyber

**Mr. Muhammad Abbas**

Principal,  
Quaid-e-Azam College of Commerce, University of Peshawar.

**Mr. Hammad Rasool**

Director - Research, Trainings & Advisory  
AlHuda CIBE

**Mr. Zubair Mughal**

Chief Executive Officer  
AlHuda CIBE

**Mr. Adnan Malik**

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