

Step Into the Global Powerhouse of Islamic Banking and Finance

EXPOSURE VISIT ON ISLAMIC FINANCE

(Covering Islamic Banking and Finance Including Takaful,
Islamic Capital Market, Sukuk & Islamic Microfinance)

📅 December 01-05, 2025 🇵🇰
📍 Islamabad & Karachi, Pakistan

Organized by



CIBE - UAE

In Association with



Pakistan Embassy Ethiopia

 www.alhudacibe.com/exposurevisitpak2025



About AlHuda Centre of Islamic Banking & Economics

Towards the pursuance of our goal to promote Islamic Banking and Finance all over the globe, AlHuda Centre of Islamic Banking and Economics is working diligently since 2005. AlHuda CIBE has been acknowledged as a distinguished service provider due to our notable services, team of dedicated professionals and one stop solutions of Islamic Banking and Finance. Our aim is to provide state-of-the-art services of Islamic banking and finance. We are proud to be prominent for our Advisory and consultancy, research and development, education and capacity building, Shariah advisory, publication and events all over the world.

AlHuda CIBE is supported by many national and international organizations and institutions as Strategic Partners support and our Alumni have spread over 100 countries. We are proud to stand among world's largest presences for capacity building, trainings, consultancy and other services.

AlHuda Services

We offer the following services in the field of Islamic Banking and Finance:

- Advisory and Consultancy
- Education, Training & Capacity building
- International conferences and workshops on Islamic finance
- Research and Islamic Financial Product Development
- Shariah Audit and Advisory
- Publications

Islamic Finance Industry in Pakistan

As the global Islamic finance industry is projected to reach USD 6 trillion by 2026, driven by the rapid expansion of Islamic banking, Takaful, Sukuk, Islamic FinTech, and microfinance, Pakistan stands at the forefront of a historic transformation toward a fully Shariah-compliant financial system, targeted for completion by December 2027. The country's Islamic finance sector has emerged as one of the most vibrant and fastest-growing worldwide, fueled by progressive regulations, strong policy direction, and increasing public demand. Pakistan is also recognized as a leading hub for producing skilled human resources in Islamic finance, contributing to the growth of the industry both domestically and internationally. Let's join us in the global powerhouse of Islamic banking and finance, where innovation meets faith-based principles to shape the future of ethical finance.

The conventional banks in Pakistan operate Islamic banking windows, complementing the operations of six full-fledged Islamic banks and a rapidly expanding network of more than 6,000 Islamic banking branches nationwide. The ecosystem also includes over 20 Islamic banking windows, 46 family and general Takaful operators (including window Takaful), Islamic microfinance institutions, Islamic pension funds, innovative Islamic FinTech solutions, and a flourishing Islamic capital market featuring Sukuk, Shariah-compliant mutual funds, and equities listed on the Pakistan Stock Exchange.

To ensure standardization and transparency, the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP) have introduced pioneering Shariah governance initiatives, including the Shariah Governance Framework, Shariah Board Regulations, and Fit and Proper Criteria for Shariah Advisors. With cohesive regulatory reforms and robust institutional capacity, Pakistan is fast emerging as a global model for building a resilient, inclusive, and innovation-driven Islamic financial system.



Why the Visit to Pakistan

- **Strong Regulatory Framework:** Supervised by SBP and SECP, ensuring transparency and robust Shariah compliance.
- **Global Thought Leadership:** 40–50% of the world's leading Shariah scholars originate from Pakistan.
- **Academic Excellence:** 20–22 universities offer Islamic finance programs from undergraduate to postgraduate levels.
- **Innovation Hub:** A center for product innovation including **Sukuk, REITs, Takaful, Islamic Microfinance, and Fintech solutions.**
- **Vibrant Islamic Ecosystem:** A well-developed network of Islamic banks, Takaful operators, capital markets, and fintech firms creating a complete Islamic financial environment.



"Message of Ambassador of Pakistan in Ethiopia "



H.E. Mr. Atif Sharif Mian

Ambassador
Embassy of Pakistan
Addis Ababa, Ethiopia

“ I commend AlHuda Centre of Islamic Banking and Finance for leading an Ethiopian Banking delegation to Pakistan to study Islamic Banking and Finance in Pakistan. Islamic Banking (IB) has recorded double digit growth in Pakistan since many decades. The IB has now captured 21% share of total Banking industry assets and 25% share of total banking deposits in Pakistan reflecting the impressive success of IB. There are 6 full fledged IB in Pakistan and over 6000 IB Branches. The IBs in Pakistan also use innovative financing products such as Murabahah, Ijarah, Musharakah, Salam and Istisna. Pakistan has cutting edge knowledge in IB Regulation, new products development, capacity building, governance and digital banking. Pakistan would like to share its knowledge in IB with Ethiopia which is according high priority to this sector. Pakistan’s Central Bank is willing to offer any form of cooperation to Ethiopian Banking Delegation that include: **i)** short training courses at National Institute of Banking and Finance (NIBAF) either in Karachi or Islamabad; **ii)** virtual meeting/short introductory sessions on Islamic Finance/Banking; **iii)** training courses for Sharia scholars (ulema) in Islamic Banking.; **iv)** networking and pairing between Islamic banks in both countries. I wish a very fruitful visit to the delegation. ”



About the Exposure Visit

The Exposure Visit provides a unique learning experience through on-site engagements with top institutions in Islamabad and Karachi, combined with executive training sessions.

Program Highlights

- Executive Trainings by global experts (Islamabad & Karachi)
- Industry Visits to Banks, Takaful Companies, Regulators, FinTech and Islamic Finance Institutions
- Networking with senior professionals, policy makers, and researchers
- Practical insights on Sukuk, Takaful, Islamic Capital Market and Microfinance
- Visit to an Islamic Finance Education Institute / University and Shariah Boards

Program Schedule – Islamabad & Karachi, Pakistan

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|--|-------------------|
| • Arrival in Islamabad | November 30, 2025 |
| • Executive Training (Islamabad)..... | December 01, 2025 |
| • Industry Visits (Islamabad)..... | December 02, 2025 |
| • Industry Visits & Travel to Karachi..... | December 03, 2025 |
| • Executive Training (Karachi)..... | December 04, 2025 |
| • Industry Visits (Karachi)..... | December 05, 2025 |
| • City Tour & Gala Dinner | December 05, 2025 |
| • Departure | December 06, 2025 |





Key Objectives of the Program

- Enhance awareness of Islamic banking and finance as a sustainable solution
- Equip professionals with hands-on exposure to industry best practices
- Build capacity to design innovative Shariah-compliant solutions
- Connect participants with global experts & institutions
- Empower organizations to adopt digital innovations in Islamic finance

Who Should Attend?

- Conventional & Islamic Banks, IFIs
- Retail, Corporate, SME & Treasury Bankers
- Fund Managers & Investors
- Islamic Microfinance Institutions & Programs
- Government & Policy Maker
- Financial Consultants & Advisors
- Economists, Stock Brokers, Regulators
- Academics & Researchers

Executive Training Content:

- Introducing of Islamic economics and finance system
- Main products in Islamic finance: Murabahah, Salam, Ijarah,
- Musharakah, Mudarabah and Diminishing Musharakah
- Practical implication of Islamic Banking Products
- Introduction and Conceptual Framework of Islamic Microfinance
- Potential and challenges for the development of Islamic Banking
- Takaful introduction, types and Models
- Sukuk introduction, types and Models

Glimpse of AlHuda Exposure Visits



Glimpse of AlHuda Exposure Visits



Registration Form

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

Participant Information

Title: ☐ Prof. ☐ Dr. ☐ Mr. ☐ Ms. ☐ Mrs. Other _____

Full Name: _____

Organization: _____ Designation: _____

Address: _____

City: _____ Country: _____

Telephone: _____ Cell: _____

Email (Official): _____ Email (Personal): _____

Event Name	Participation Cost (USD)
Exposure Visit on Islamic Finance December 01-05, 2025 - Islamabad & Karachi, Pakistan.	USD 1,750

Registration Fee Covers:

- Hotel Accommodation (6 nights)
- Visa Support
- Food during training sessions and industry visits
- Exclusive industry visits in Islamabad & Karachi
- In-depth executive training sessions in both cities
- Local airport transfers & economy-class domestic flight (Islamabad-Karachi)
- Local transport for industry visits
- Certificate of Participation
- Comprehensive exposure visit report
- Study Material
- Guided city tour

Discount Policy

- Four or more delegates from the same organization - 20% Discount
- Early Bird Discount till one month before the event/training - 20% Discount
- From the above only one discount option can be availed at a time

Additional Instructions

- **Payment** is due on registration
- **Confirmation:** Please allow 3 days for e-mail confirmation of your registration.
- **Cancellation Policy:** AlHuda CIBE does not have any cancellation policy once registration is finalized, meanwhile, an alternative can be nominated.
- If any candidate shared this filled and signed form. She/he will be eligible to pay its registration fee.
- Agreement and Bank Invoice for fee transfer will be shared after receiving filled form

Date: ____/____/____ Signature: _____

OUR PROMISE

QUALITY PRODUCTS

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

HIGHLY 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.

SERVICES EXCELLENCE

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



CENTRE OF ISLAMIC BANKING AND ECONOMICS

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