

Two Days Specialized Training on Operational and Practical Aspects of **ISLAMIC BANKING, TAKAFUL, ISLAMIC MICROFINANCE AND SUKUK**

February 24-25, 2026
Kathmandu, Nepal



Organized by



AlHuda CIBE

AlHuda Center of Islamic Banking and Economics (CIBE) is a pioneer organization started its efforts to promote Islamic Banking and Finance since 2005. In these working years, AlHuda CIBE is acknowledged all around the world due to its excellent services and its team of dedicated professionals who are equipped to continue thriving.

AlHuda CIBE has primarily been committed to provide quality services. Based on this principal, the recognition of AlHuda CIBE is increasing by leaps & bounds. It has built up a range of excellent services in the promotion of Islamic Banking and Finance into the masses such as Advisory & Consultancy, Research & Development, Education & Capacity Building, Shariah Advisory and Publications & Events.

AlHuda CIBE is increasing its outreach globally also making a close interaction with Global market which enables to gather market information efficiently and activate service operations whenever and wherever it needed.

About Training

This specialized training aims to provide comprehensive knowledge and practical insights into the core aspects of Islamic finance. The program is designed to enhance the understanding and application of Shariah-compliant financial practices, focusing on Islamic banking, takaful (Islamic insurance), Islamic microfinance, and sukuk (Islamic bonds). The program is intended for professionals who are either involved in or transitioning to Islamic finance services.

About Nepal

Nepal, a diverse and mountainous nation nestled between India and China, has experienced steady economic growth driven by tourism, remittances, hydropower potential, and a gradually modernizing financial sector. Its banking industry has expanded significantly over the past two decades, evolving into a well-structured system comprising commercial banks, development banks, finance companies, and a vibrant microfinance sector. The Nepal Rastra Bank (NRB), the central bank, has strengthened regulatory frameworks to promote financial stability, digital banking, and financial inclusion. As customer demand for Shariah-compliant products grows, several banks and microfinance institutions are showing increasing interest in Islamic banking windows, takaful services, and ethical finance solutions, positioning Nepal as an emerging market for Islamic financial services in South Asia.





Contents

Riba & Its Prohibition

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

Islamic Banking and Finance industry in Nepal

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

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

- Mudarabah
- Musharakah
- Diminishing Musharakah

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

- Basic Rules & Kind of Bai (Trade) in Islamic Banking and Finance.
- Murabahah
- Salam & Istisna

Rental Based Modes of Islamic Banking & Finance

- Ijarah (Islamic Lease)
- Shariah compliance of Ijarah
- Practical aspects & Issues of Ijarah.

Takaful (Islamic Insurance)

- Introduction to Takaful (Islamic Insurance)
- Structural & Operational details of Takaful,
- Legal and regularity framework in Takaful.
- Models of takaful

Sukuk, Islamic Bond & Islamic Capital Market

- Introduction of Sukuk
- How Sukuk can facilitate Kenyan Government for country development
- Asset based financing: A complete risk free solutions for International crises
- Structuring of Shariah compliant fund

Islamic Microfinance at Glance

- o Islamic Microfinance as effective tool of poverty alleviation
- o Islamic Micro - Financial Products mechanisms & Compatibility with Conventional Microfinance Products



Trainer



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 20 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.

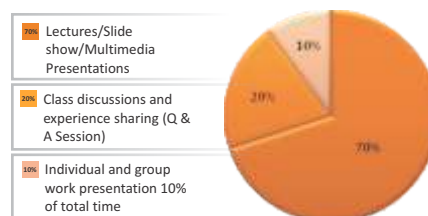
Who should attend this Training?

- Banking and finance professionals.
- Islamic finance practitioners.
- Insurance companies and takaful operators.
- Financial regulators and policymakers.
- Academia and researchers in Islamic finance.
- Commercial Banks & Conventional Banks
- Investors and fund managers interested in sukuk and Islamic financial products.
- Development organizations working on microfinance and financial inclusion.
- Mudarabah and Leasing companies
- Shariah Scholars and Experts

Delivery Methods to be used

The segregation of methods to be used for training is as follows:

- 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



Benefits of Attending

By the end of this two-day intensive training, participants will get the following benefits:

- Gain a knowledge thorough understanding of the theoretical and practical aspects of Islamic banking, takaful, Islamic microfinance, and sukuk.
- Learn how to apply Islamic finance principles in their organizations.
- Understand the operational and regulatory frameworks governing Islamic financial institutions.
- Be equipped with knowledge on risk management and product structuring in Islamic finance.



REGISTRATION FORM

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

Participant Information

Full Name:					
Organization:				Designation	
Address:					
Postal/Zip code:		City		Country	
Telephone:		Cell		Fax	
Email (Official)			Email (Personal)		

Training Fee

Training fee include admission to training sessions, tea/coffee, lunch, registration materials and Certificate.

Event Name	Participation Fee
Two Days Specialized Training on Practical Aspects of Islamic Banking, Takaful, Islamic Microfinance and Sukuk February 24-25, 2026 in Kathmandu, Nepal	USD 395 (2 Days)

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.

Additional Instructions

- ❖ **Payment Information:** Registration forms must be accompanied by full payment in order to be processed.
- ❖ **Full payment** is due on registration
- ❖ **Confirmation:** Please allow 3 days for e-mail confirmation of your registration.
- Cancellation Policy:** AlHuda CIBE do not have any cancellation policy once registration finalized, meanwhile, alternative can be nominated.

Discount Policy

- ❖ Five or more delegates from the same organization - 25% Discount

Return Address



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

Date: ____/____/____ Signature: _____



OUR PROMISE

QUALITY PRODUCTS

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

STRICT 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.

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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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