

**Empowering Islamic Finance through Strategic
Risk and Deposit Practices**

Two Day Specialized Online Training on Risk and Deposit Management in Islamic Banking and Finance



April 20-21, 2026

(Virtually) 
zoom

Organized by



CIBE-UAE



www.alhudacibe.com/rdibf2026

About AlHuda CIBE

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.

More details are available at www.alhudacibe.com

About Training

In the evolving landscape of global Islamic finance, effective risk and deposit management are critical to sustaining trust, stability, and growth. Islamic banking institutions must navigate an increasingly complex environment by adhering to Shari'ah principles while adopting global best practices in risk mitigation and liquidity management. Strengthening deposit protection frameworks, enhancing risk governance, and promoting financial resilience are essential to building a robust Islamic banking sector that meets the expectations of a diverse, international clientele. As Islamic finance continues its global expansion, a harmonized approach to risk and deposit management ensures the industry's integrity, supports sustainable growth, and reinforces its role as a responsible and ethical alternative to conventional finance.

Training Contents

Day I

Introduction to Risk Management in Islamic Finance

- Overview of risk types in Islamic banking
- Sharia-compliant risk management principles
- Regulatory framework and compliance

Sharia-Compliant Risk Identification and Assessment

- Developing risk matrices with Islamic finance considerations
- Integrating Maqasid al-Sharia (Objectives of Sharia) in risk assessment

Risk Mitigation Strategies

- Utilizing Islamic financial contracts for risk diversification
- Takaful (Islamic insurance) as a risk mitigation tool
- The role of Wakalah and Khiyar in minimizing contractual risks

Stress Testing in Islamic Finance

- Importance of stress testing in risk management
- Designing and conducting stress tests in compliance with Sharia principles
- Interpreting stress test results and strategic planning

Day II

Essentials of Deposit Mobilization

- Types of Islamic deposits
- Strategies for attracting and retaining deposits
- Regulatory aspects of deposit mobilization

Profit and Loss Sharing Mechanisms

- Mudarabah and Musharakah contracts in deposit products
- Profit distribution models
- Managing returns and risks in PLS (Profit and Loss Sharing) accounts

Liquidity Management

- Liquidity risk in Islamic banking
- Liquidity management tools and techniques
- Case studies on effective liquidity management

Customer Relationship Management in Deposit Products

- Building customer trust in Islamic banking
- Designing customer-centric deposit products
- Marketing and communication strategies for deposit products

Benefits of Attending

- Gain a comprehensive understanding of the principles and practices involved in risk management and deposit mobilization in the context of Islamic finance.
- Learn how to navigate and apply Sharia principles in risk management and deposit products, ensuring that your strategies align with ethical and Islamic financial standards.
- Stay informed about the latest regulatory frameworks and compliance standards relevant to Islamic banking, helping you navigate the industry with confidence.
- Understand how to integrate risk management tools while adhering to Sharia principles.
- Learn about the strategies for mobilizing and managing deposits in accordance with Islamic finance principles.
- Connect with industry experts, trainers, and fellow participants.
- Understand and implement Sharia-compliant risk mitigation techniques, such as Takaful (Islamic insurance).
- Customer Trust and Relationship Management: Learn how to build and maintain trust with customers through transparent and Sharia-compliant deposit products

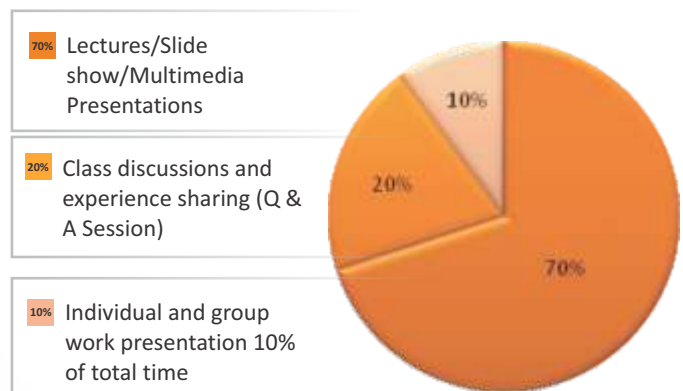
Who should attend this Training?

- Islamic and Conventional banks
- Takaful & Insurance companies
- Islamic Finance Professionals
- Risk managers in Islamic financial institutions
- Regulatory Bodies and Compliance Officers
- Investment Managers and Financial Analysts
- Treasury and Liquidity Managers
- Auditors and Internal Control Professionals
- Entrepreneurs and Business Owners
- Government Officials
- SMEs & Cooperative Societies

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





Muhammad Zubair Mughal

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

Trainer

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 the 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 a number of public and private sector organizations for Islamic finance advisory and consultancy around the globe.

REGISTRATION FORM



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

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

Training Fee

Training fee includes registration, training material & Literature, Books & Research Material, Presentations and E-Certificates.

TOPIC	Pakistani Participation Fee	Participation Fee
Two Days Specialized Online Training on Risk and Deposit Management in Islamic Banking and Finance April 20-21, 2026 Online (Via Zoom)	PKR 14,500	USD 195

By sending in this registration form, I acknowledge that I commit myself to the immediate payment of the full training 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.
- ❖ Agreement and Bank Invoice for fee transfer will be shared after receiving filled form

Return Address:



Date: ___/___/___ Signature: _____

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

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.

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

AlHuda CIBE FZ LLE - U.A.E

📍 M05, M Floor, Bushaqer Building, Block B, Al Garhoud, Dubai, UAE.

☎ + 971 56 929 6664 📞 +971 55938 9900



✉ info@alhudacibe.com 🌐 www.alhudacibe.com

Hotline: + 971 56 929 6664 +92 331 936 0000