

# ISLAMIC BANKING & FINANCE Training Program



This highly specialized and concentrated program is ideally suited to following individuals who are:

- Fresh Graduates
- Working in the banks
- Interested to develop and enhance their skill in the field of Islamic Banking
- Interested to switch their fields

Program is offered by: **3D Educators – Trainers & Consultants**

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## Programme Details

### Inauguration

The Training Program will be inaugurated by a senior member of 3DEducators

### Program Structure

SCHEDULE ISLAMIC BANKING & FINANCE	
Duration of each class	4-Hour with Break – 72 Hours
Number of classes in a week	One
Total Duration	72 Hours

### Other Learning Activities:

Classroom Assignments	4
Presentations by Trainees	1

## About the Program Instructor

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The Profile of Program Designers & Instructors is given below:

The “Certification In Islamic Banking & Finance” Program will be conducted by Senior most Bankers who having the huge experience of teaching The Banking. They have worked with various large commercial banks worked from credit, treasury, Foreign Trade, Retail Operations, Training & Development departments. They also served foreign, International and Local Banks too.

The Trainers who are conducting this program are have on the position of the following:

- ✓ Shariah Director
- ✓ Head of Islamic Banking
- ✓ Head of Trainings and HR
- ✓ Senior Executive Vise President
- ✓ Vice President
- ✓ Head of Foreign Trade
- ✓ Head of Retail and Operations

Some Bankers having the Banking experience where some were worked with Airlines, Chartered Accountants firms & public sector organization also.

They trainers are foreign qualified and having the degrees of PhD, M.Phill, MBA, MSc and research back ground.

As Consultant & Senior Trainers, the team of trainers from banking side we at **3D Educators – Trainers & Consultants** would not compromise on the faculty quality, where the trainers who are also provide training at Institute of Bankers Pakistan.

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## **Programme Syllabus**

### **COURSE CONTENTS:**

The Main Principles of Islamic Economics and Shariah Boundaries
Basic Concepts and Philosophy of Islamic Banking; Evolution of Islamic Banking; Int'l Institutions dealing with Islamic Banking
Islamic Law of Contracts; Principles of trading; Intermediation modes and Sub modes
Credit Sales –Murabaha and Musawamah as Financing Modes

### **Islamic Law of Contracts and Principles of trading:**

#### **ACCESSORY MODES**

- Jua'alah
- Wakalah
- Amanah
- HAWALAH (Assignment of debts)
- Kafalah (Guarantee)
- Tawarruq

#### **CREDIT SALES**

##### **MURABAHA AS A FINANCING MODE**

##### **MUSAWAMAH – CONCEPT AND SCOPE**

Shirkah, Musharaka and Mudaraba with application
The Concept of Ijarah and Ijarah Wa-Iqtina

#### **SHIRKAH AND MUSHARAKA**

#### **MUDARABA**

#### **CONCEPT OF IJARAH (LEASING)**

Ijarah as financing mode; Differentiating Islamic Ijarah from Conventional Leasing
Diminishing Musharakah – Housing Finance

*Concept of Takaful; Islamic Credit card*

**Ijarah as a mode of financing – Islamic Banks’ Ijarah Muntahia Bittamleek**

**Shariah compliance aspects of Ijarah; Practical Issues in Ijarah**

**DIMINISHING MUSHARAKAH**

**CONCEPT OF TAKAFUL AND STATUS OF TAKAFUL INDUSTRY**

**ISSUES IN ISLAMIC CREDIT CARDS**

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MANAGEMENT RESEARCH & TECHNOLOGY CONSORTIUM) – USA**

Forward Sales: Salam / Salf, Istisna'a based Financing
Application of the System

**SALAM / SALAF**

**ISTISNA'A AND ISTISNA'A BASED INFRASTRUCTURE  
FINANCING**

**APPLICATION OF THE SYSTEM ON DEPOSITS & ASSETS SIDE**

**GROUP WORK ON MARKETING OF ISLAMIC BANKING PRODUCTS**

**THROUGH EDUCATING THE CLIENTS Followed by  
PRESENTATIONS BY THE PARTICIPANTS**

**On various aspects of Deposits and Assets Sides  
& removing confusions, if any**

**End of Course Exam: Objective Test of an Hour (True & False, MCQs, Fill in the Blanks)**

**(Participants scoring 60 % or more marks shall be awarded Certificates)**

**Management 3D Educators – Trainers & Consultants**

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Students who are unable to appear for the final exam are required to submit a written application stating the reason for not appearing for the exam. 3D Educators reserves the right to approve or deny such applications. If approved, the student will be allowed to sit for the exam within one month. Failure to do so, the student will be resubmit the examination fee and sit the future schedule exam. Without passing of the exams no certification will be awarded.



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## **ONLINE LIVE CLASSES FACILITY AVAILABLE**

- Instructor Led Training
- Real Time Presentations
- Interactive Classes
- Complete Notes and Other Stuff shall be provided through our Secure Student Login Member's Area
- For Online Live Classes, you may please download the Admission Form through our website <http://www.3deducators.com>. Fill it properly and attached the required document along with Picture and send back to [info@3deducators.com](mailto:info@3deducators.com) with scanned fee submitted voucher in the bank.
- For Pakistan you may submit the fee at any MCB Branch with the title of "3D EDUCATORS-TRAINERS & CONSULTANTS".
- If you are outside Pakistan then you may transfer via Bank to Bank or any western union, Fast Track, Money Gram or else International Transfer Body.
- After Admission, if you don't have GMAIL Account then you are requested to kindly make one GMAIL Account and shared it [info@3deducators.com](mailto:info@3deducators.com). Then further correspondence shall be made by our institute official.
- Extra Bandwidth Charges shall be incurred.
- If you are outside country or city then extra courier charges shall be incurred for Certificate.

## **PRECAUTIONARY MEASURES**

- ✓ During Classes, you are requested to make sure that you are in isolated room, where no noise should be there except your voice.
- ✓ Kindly Switch Off your Cell Phone during the class, because it will disturb the quorum of class.
- ✓ If you have taken the admission in the course online, ethically it is recommended and suggested that you only avail this facility.
- ✓ Recording of Lectures are not allowed at your end.

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This world is emerging and growing in the 21st Century very rapidly because of latest and remarkable technologies and its advancement. Due to advancement of technology, we 3D EDUCATORS offer Live Interactive class sessions.

3D EDUCATORS believe on Information Technology and its systems. Now you can also avail this facility at your home.



## **DISTANCE NOT MATTER**

You can join in the live classes Sessions of **3D EDUCATORS – TRAINERS & CONSULTANTS** from anywhere of the world.

### **CONTACT US:**

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**(Get the Admission Form)**

[Admission Form](#)

**MANAGEMENT**

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**FINAL CERTIFICATION AWARDED BY IMRTC – USA**

**SAMPLE CERTIFICATE**

**CERTIFICATE  
OF EXCELLENCE**

IMRTC USA Recognized

**CERTIFICATION**



*This is to Certify That*  
**Mr. Danny Jones Wales**  
*has successfully met the certification requirements as outlined in  
IMRTC content and the policies adopted thereunder; hereby grants the certification of*

**Certified OHSAS 18001 Lead Implementation**

Student ID: IM864532201

Date of Commencement: May 4, 2014

Date of Ending: July 4, 2014



*Cheryel Rhodes*

Principal of Institute

Director Affiliations and Official Affairs

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Chapter ID: AS2933770  
Partnership ID: AS5588322\_Pakistan  
*Verification@imrtc.org*

CERTIFICATE OF AUTHORIZATION

**CERTIFICATE  
OF AUTHORIZATION**

IMRTC USA Recognized

**CERTIFICATE OF AUTHORIZATION**



*This is to Certify That IMRTC Authorized*

**3D EDUCATORS - TRAINERS & CONSULTANTS**

*to work as Training & Research Partner in capacity of  
PARTNER THROUGH PAKISTAN CHAPTER  
for the scope of activity shown below in accordance with the applicable rules of  
the IMRTC. The use of this certification and the authority granted by this  
Certificate of Authorization are subject to the provision of agreement set  
forth in the application.*

*The validity of this certificate is for Two Years from the date of Issuance  
and will increase according to the performance  
Issuance Date: 16 Aug 2015*

*Cheryyel Rhodes*

Director Affiliations and Official Affairs



Chapter ID: AS2933770

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