

# 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

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## About the Program Designer & Instructor

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The Profile of Program Designers & Instructors is given below:

The "Certification In Islamic Banking & Finance" Program has been designed and 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
<i>Concept of Takaful; Islamic Credit card</i>

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

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