



# Deposits & Pool Management in IBIs

**FREE OF COST**



## Course Overview

NIBAF has exclusively designed the program on profit distribution and pool management in Islamic Banking Institutions (IBIs). The participants would gain applied knowledge on Shariah principles and acceptable contracts that are used for deposits creation in banks. Most important component of this training would be pool management and process of calculation where both profit sharing ratio and weightages may be used for calculation of profits of various stake holders. Lastly, Islamic Export Refinance scheme would also be discussed with related calculations.

**May 16-17, 2023**  
**9:15am-5:00pm**

## Contents

- Main Principles of Islamic Economics and Shariah
- Basic Concepts of Islamic Finance & Banking
- Status of Money in Islam
- Time Value of Money Vs Time Value of Asset
- What is a Deposit? Type of Deposits
- Islamic Law of Contracts; Basic Elements of a contract
- Shirkah / Musharaka – Shariah Permissibility
- Terminology of Musharaka
- Mudaraba
- Mudaraba distinguished from Musharaka
- Deposits/Resources Mobilization / Liability Management
- Calculation for Profit / Loss & Weightages etc.
- Calculation Process
- Profit and Loss distribution mechanism
- Islamic Export Refinance Scheme

### Target Audience:

Target audience for this program is mainly Shariah scholars/Advisors. However, other officials of Islamic financial institutions including Shariah compliance officers, Shariah auditors, Product developers, Pool managers etc can also attend the training program.

### For queries and registration

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