

# 3-Days Course on Islamic Banking Branch Operations (IBBO-22)

**June 5-7, 2022**  
**9:00am-5:00pm**

Face to Face  
Mansehra

## Objectives

The Program aims to provide a comprehensive orientation/exposure about various aspects of Islamic banking branch operations, Shariah compliant products, deposit structure and SBP regulatory framework.

## Contents

### Day-1

- Basic concepts and philosophy of Islamic economic guidelines.
- Concept of permissibility & prohibition.
- Shariah concepts related to Businesses.
- Interest (Riba), Uncertainty (Gharar), Gambling (Qimar), Honesty and Fair Trade (Ghishsh) and (Khilabah), Misleading marketing, Spending in the Good Cause, Hoarding [Ihtikaar], Buy Back, Entitlement to profit on concept of risk.
- Concepts and Philosophy of Islamic Banking.
- Islamic Banking Deposit Categories:
  - Current Account.
  - General Modes of Current Deposits for Islamic Banking.

### Day - 2

- Concept of Saving Deposit in Islamic Banking
- Musharaka
- Mudaraba
- Main contracts for IB deposits or borrowing
- Other Contracts in Deposits:
  - Qard; Loan
  - Wadia bil-damana; Safe keeping with guarantee
  - Wakalatul Istismar; Agency services
  - Tawaruq; buying on deferred payment and immediately selling for cash
  - Commodity Murabaha; etc.

Comparison of saving accounts in conventional and Islamic banking

### Day - 3

- Deposits/Funds management under principles of
  - Mudaraba
  - Wakalatul Istismar
  - Pool management-SBP guidelines
    - ✓ Calculation Process
    - ✓ Pooling of Funds
    - ✓ Using the Weightages System
    - ✓ Calculation of profit distribution-Example
    - ✓ Calculation for Loss distribution-Example

#### FOR INQUIRIES:

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**Course fee Rs. 15,000**  
**plus tax per participant.**



#### Note:

**Course Fee should be sent via Pay Order/Demand Draft**  
**In favor of NIBAF-Islamabad**  
**At the below mentioned address!**

#### Who Should Attend

The Program is beneficial for bankers as well as non-bankers including but not limited to:

- Branch Managers
- Branch Operation Staff
- RMs
- Shariah Scholars
- Academicians



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