

# 2-DAY WORKSHOP ON DEPOSITS & POOL MANAGEMENT IN ISLAMIC BANKING INSTITUTIONS (IBIs)

Deposits and pool management lie at the core of Islamic banking operations, directly influencing Shariah compliance, depositor confidence, and profitability. With growing complexity in deposit structures, increased regulatory and Shariah focus on profit distribution, and practical challenges relating to weightages, PER/IRR and displaced commercial risk, Islamic Banking Institutions must strengthen coordination across Shariah, Finance, Treasury, Risk and Audit functions.

In this context, NIBAF is organizing a 2-day intensive workshop to provide participants with a practical, policy-aligned and implementation-focused understanding of deposits, pool management and profit distribution in Islamic banking, with strong emphasis on application-oriented learning.



APRIL 22-23, 2026



9 AM - 5 PM



NIBAF KARACHI

FEE:

**PKR  
36,000**

(Plus Tax)

*discount will be applicable  
on nomination of 5 or more*

FOR QUERIES &  
REGISTRATION

**NIBAF ISLAMABAD - Manzoor Ahmed**

☎ 051-9269843 ☎ 0333-9116582 🌐 manzoor.ahmad@sbp.org.pk

**NIBAF KARACHI - Abdul Azeem Dosani**

☎ 0313-2667070 | 0213-5277530 ☎ 0300-2635914 🌐 azeem.dosani@sbp.org.pk



## LEARNING OBJECTIVES

By the end of the workshop, participants will be able to:

- ◆ Apply Shariah principles governing deposit-taking and pool management
- ◆ Structure and manage Islamic deposit products in line with market practices
- ◆ Design and administer pools of funds aligned with asset portfolios and ALM considerations
- ◆ Implement sound profit and loss distribution mechanisms
- ◆ Perform profit distribution and weightage calculations with confidence
- ◆ Identify and address common operational and Shariah control issues in pool management

## KEY COVERAGE AREAS

- ◆ Shariah foundations of deposit-taking and pool management
- ◆ Islamic deposit contracts and product structures
- ◆ Pool design, structuring and management frameworks
- ◆ Asset-liability linkage and ALM considerations
- ◆ Profit-sharing ratios, weightages, PER and IRR
- ◆ Displaced commercial risk and profit smoothing practices
- ◆ Practical profit and loss distribution calculations
- ◆ Governance, disclosure and common audit/inspection observations
- ◆ Islamic refinance and special schemes (including export-related)

## TARGET AUDIENCE

The target audience for the program includes but not limited to:

- ◆ Shariah Scholars and Shariah Advisors
- ◆ Shariah Compliance and Shariah Audit Officers
- ◆ Finance, Treasury and Pool Management professionals
- ◆ Risk Management and ALM officers
- ◆ Product Development teams
- ◆ Officers involved in Islamic banking operations and transformation initiatives

## FACILITATORS



**Dr. Mufti Muhammad Awais Naeem**  
(Islamic Finance Expert & Theologian)

Dr. Mufti Muhammad Awais Naeem is a distinguished Islamic finance expert and theologian with extensive experience in Shari'ah governance, advisory, audit, training, and product development. He currently serves as Resident Shari'ah Board Member at United Bank Limited (Ameen Islamic Banking) and has held key advisory and scholarly roles with Deloitte Yousuf Adil Chartered Accountants, Pak-Qatar Takaful Group, Al-Hikmah Shari'ah Advisory Services, Safwa Advisory, and Alhamd Shari'ah Advisory. A seasoned trainer and visiting faculty member, he has delivered training at NIBAF (SBP), IBA Karachi, Al-Huda CIB Dubai, Jamia Darululoom Karachi, and the University of Karachi. Dr. Awais has played a pivotal role in Pakistan's transition toward riba-free banking, including supervising the conversion of over 350 UBL branches, reviewing SBP circulars and FSC-identified regulations, and contributing to SBP-led product sprints for Shari'ah-compliant alternatives. He is also a Fatwa writer, head of Takhasus programs, and author of several works on Islamic finance and takaful. His academic credentials include Dars-e-Nizami, Takhassus in Ifta under Mufti Taqi Usmani, an MBA in Banking & Finance, a PhD in Islamic Finance, and professional certifications from AAOIFI and NIBAF.



**Mr. Ahsan Ali**  
Head of Retail Products, Marketing & BI  
Islamic Banking Group – UBL Ameen

Having overall banking industry experience of 30 years in various roles spanning over, Finance, Liability Sales, Business Analysis and Product Development, Mr. Ahsan Ali is currently heading the Islamic Banking Product Development as EVP at UBL Ameen (Islamic Banking) Pakistan.

He has been instrumental in introducing new to industry banking products for various customer segments and has also contributed in bringing the Islamic Banking Product suit at par with the industry. His key focus areas have been low cost Liability/e-banking Products, Business Analysis, Budgeting/Forecasting and Business Planning.

He holds Master of Business Administration qualification and is also Certified Islamic Finance Executive (ACIEF) from ETHICA institute of Islamic Finance UAE.

### SPECIALITIES:

- ◆ Product Development & Management
- ◆ Business/Branch Performance Monitoring & Network Planning
- ◆ Campaign Management for Business Growth
- ◆ Leadership & Training/Coaching
- ◆ Process Designing/Reengineering and Implementation
- ◆ Branches Conversion (Conventional to Islamic)