

# ISLAMIC BANKING PRINCIPLES AND PRACTICES

Jakarta - Indonesia  
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\$5,500

**GENTEX**<sup>®</sup>  
TRAINING CENTER





## Introduction

Islamic banking has emerged as a rapidly growing segment of the global financial landscape, grounded in ethical principles and fostering financial inclusion. This intensive five-day program, offered by Gentex Training Center, equips participants with a comprehensive understanding of Islamic banking concepts, products, and practices. Through a captivating exploration of core Sharia (Islamic law) principles, innovative financial instruments, and global regulatory frameworks, participants gain the knowledge and skills to navigate this dynamic and purpose-driven financial system.

## Islamic Banking Principles and Practices Course Objectives:

- Master core principles of Islamic banking and finance, rooted in Sharia compliance.
- Develop a comprehensive understanding of key Islamic banking concepts, including profit-sharing (musharaka), profit-loss sharing (mudaraba), and Islamic asset-based financing.
- Explore various Islamic financial instruments, such as Islamic bonds (sukuk), Islamic investment accounts, and Islamic mortgages (ijara wa iqtina).
- Gain insights into the role of Sharia scholars and Sharia boards in Islamic financial institutions.
- Analyze the global regulatory landscape for Islamic banking and the role of international organizations.
- Understand the application of Islamic banking principles in areas like trade finance, microfinance, and wealth management.
- Identify ethical considerations and social responsibility practices within Islamic finance.
- Compare and contrast Islamic banking products with conventional banking instruments.
- Develop the ability to evaluate the suitability of Islamic financial products for different client needs.

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- Formulate a foundational understanding of Islamic financial markets and risk management practices.

## Course Methodology

This interactive program utilizes a participant-centric approach. It blends lectures from industry experts, real-world case studies, group discussions, and practical exercises. Participants actively engage in product simulations, Sharia compliance scenario analysis, and client profile development activities. Through experiential learning, participants gain a practical understanding of Islamic banking principles and their application in various financial contexts.

## Who Should Take This Course

- Banking professionals seeking to expand their knowledge and enter the growing Islamic banking sector.
- Financial advisors, wealth managers, and investment professionals interested in Islamic financial products.
- Sharia scholars and compliance officers seeking to deepen their understanding of Islamic banking practices.
- Legal professionals and auditors working with Islamic financial institutions.
- Anyone aspiring to gain a competitive advantage in the evolving world of Islamic finance.

## Islamic Banking Principles and Practices Course Outline:

### Day 1: Foundational Principles of Islamic Banking and Finance



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- Exploring the Core Tenets of Islamic Finance and their Sharia Compliance Requirements
- Understanding the Prohibition of Riba (Interest) and its Alternatives in Islamic Banking
- Introducing Key Islamic Banking Concepts: Profit-Sharing, Profit-Loss Sharing, Asset-Based Financing

## Day 2: Islamic Financial Products and Instruments

- Delving into Different Types of Islamic Deposit Accounts (Current Accounts, Investment Accounts)
- Exploring Islamic Modes of Financing: Musharaka (Partnership), Mudaraba (Profit-Sharing), Murabaha (Cost-Plus Financing)
- Examining Islamic Alternatives to Conventional Instruments: Sukuk (Islamic Bonds), Ijara wa Iqtina (Islamic Leasing)

## Day 3: The Role of Sharia Governance and Regulatory Frameworks

- Understanding the Function of Sharia Scholars and Sharia Boards in Islamic Financial Institutions
- Exploring the Role of Regulatory Bodies and International Organizations in Islamic Banking
- Analyzing the Global Regulatory Landscape for Islamic Banking and its Future Development

## Day 4: Applications of Islamic Banking Principles in Different Sectors

- Exploring Islamic Trade Finance Instruments and Risk Management Practices
- Understanding Islamic Microfinance Models and their Role in Financial Inclusion



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- Examining Islamic Wealth Management Solutions and Socially Responsible Investing Strategies

## Day 5: Building Your Islamic Banking Expertise

- Comparing and Contrasting Islamic and Conventional Banking Products for Client Suitability
- Evaluating Islamic Financial Products Based on Risk-Return Profiles and Client Needs
- Developing a Foundational Understanding of Islamic Financial Markets and Risk Management Strategies
- Formulating a Personalized Action Plan to Further Develop Your Knowledge and Skills in Islamic Banking
- Analyzing Case Studies and Industry Best Practices to Refine Your Understanding

## Conclusion

By successfully completing this comprehensive program offered by Gentex Training Center, participants will have gained a strong foundation in Islamic banking principles and practices. They will be equipped to navigate the ethical and Sharia-compliant financial landscape, evaluate Islamic financial products, and contribute to the growth of this dynamic financial system. This enhanced knowledge empowers them to pursue career opportunities within Islamic banking institutions and serve clients seeking ethical and purpose-driven financial solutions.

