

Islamic Banking and Finance: Principles and Practices

2027 8 – 4
Cape Town (South Africa)

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Islamic Banking and Finance: Principles and Practices

R20221487168938 Location: Cape Town (South Africa) **Fees:** 4200 GBP

Why This Course

Islamic banking and finance have grown into a significant segment of the global financial system, offering Sharia-compliant alternatives to conventional banking products. As the industry expands across regions and markets, professionals must understand not only its foundational principles but also the practical structures, governance requirements, and risk considerations that define it.

Islamic finance operates under distinct ethical and legal frameworks. Concepts such as profit-and-loss sharing, asset-backed financing, and the prohibition of interest require specialized knowledge and careful structuring. Institutions must also balance innovation with strict Sharia compliance and regulatory standards.

This comprehensive 5-day course provides an in-depth understanding of Islamic banking and finance principles, products, and practices. It combines theoretical foundations with practical insights to equip professionals with the expertise needed to operate effectively within the Islamic finance industry.

What You'll Learn and Practice

By participating in this program, you will:

- Understand the core principles and prohibitions governing Islamic finance
- Analyze the structure and application of key Islamic banking products
- Evaluate risk management approaches tailored to Islamic financial institutions
- Examine regulatory frameworks and Sharia compliance requirements
- Apply Islamic finance concepts to practical case studies and real-world scenarios

The Program Flow

Day 1: Foundations of Islamic Banking and Finance

- Principles of Islamic economics and financial systems
- Key prohibitions: Riba, Gharar, and Maysir
- Historical development and global growth of Islamic banking
- Comparison between Islamic and conventional banking models

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Day 2: Islamic Banking Products and Services

- Mudarabah and Musharakah partnership structures
- Murabaha and Ijarah financing contracts
- Sukuk structures and issuance mechanisms
- Takaful Islamic insurance concepts and models

Day 3: Risk Management in Islamic Finance

- Unique risk exposures in Islamic banking
- Liquidity management tools and techniques
- Credit risk assessment in Sharia-compliant products
- Market risk and profit rate risk management

Day 4: Regulatory Framework and Sharia Governance

- Role and function of Sharia supervisory boards
- AAOIFI and IFSB standards
- Corporate governance in Islamic financial institutions
- Sharia audit processes and reporting requirements

Day 5: Islamic Finance in Practice

- Case studies of leading Islamic banks
- Islamic fintech and digital banking developments
- Current challenges and market opportunities
- Emerging trends and future innovations

Individual Impact

Participants will leave the program with:

- A solid understanding of Islamic finance principles and structures
- The ability to analyze and structure Sharia-compliant financial products
- Enhanced risk management awareness specific to Islamic banking
- Clear understanding of regulatory and governance requirements
- Practical insight into industry trends and growth opportunities

Organizational Impact

Organizations will benefit through:

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A graphic of a chessboard with several chess pieces. In the foreground, there is a gold king piece, a silver pawn, and a silver knight. In the background, there are concentric circles emanating from a point on the board, suggesting a strategic move or a winning position.

- Stronger Sharia-compliant product development capabilities
- Improved risk identification and management practices
- Enhanced regulatory and governance alignment
- Greater readiness to compete in Islamic finance markets
- Better strategic positioning within the evolving financial landscape

Training Methodology

This program emphasizes practical application through:

- Real-world case studies
- Product structuring discussions
- Risk analysis exercises
- Interactive group sessions
- Industry-focused scenario reviews

Beyond the Course

Upon completion, participants will be prepared to:

- Contribute to the development of Sharia-compliant financial solutions
- Strengthen compliance and governance frameworks
- Support risk management within Islamic financial operations
- Identify emerging opportunities in Islamic banking and fintech

This program provides a structured and practical pathway for professionals seeking to deepen their expertise in Islamic banking and finance while maintaining alignment with Sharia principles and industry standards.

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