

Theoretical Studies in

ISLAMIC BANKING and FINANCE

Edited by Mohsin S. Khan and Abbas Mirakhor

Theoretical Studies In Islamic Banking And Finance

Mondher Bellalah, Omar Masood



Theoretical Studies In Islamic Banking And Finance:

Theoretical Studies in Islamic Banking and Finance Mohsin S. Khan, Abbas Mirakhor, 1987 *Theoretical Studies in Islamic Banking and Finance* M. Ali Khan, 2018

Theoretical Studies in Islamic Banking and Finance represents the work of six economists five of whom are associated with international banking the editors Drs Mohsin Saeed Khan and Abbas Mirakhor themselves being employees of the International Monetary Fund The whole enterprise has been put out by the Institute for Research and Islamic Studies based in Houston Texas With this background the authors bring a wealth of policy and practical experience to bear on their project and also see themselves as a new generation of Muslim economists trained in the West and well versed in analytical and quantitative techniques able to apply modern economic techniques to answer the questions The questions and the research program the editors define and delineate has been set out in their Introduction

Case Studies in Islamic Banking and Finance Brian Kettell, 2011-08-15 Based around 13 individual cases this book will stimulate discussion and develop the reader's understanding of Islamic finance by contrasting their existing theoretical knowledge against practical examples

Case Studies in Islamic Banking and Finance Brian Kettell, 2011-10-07 Case Studies in Islamic Banking and Finance is a pioneering resource that provides practical insights into the real world of Islamic financial transactions and illustrates the complexities of this rapidly growing mode of modern finance Based around 12 individual cases the book stimulates discussion and develops the reader's understanding of Islamic finance by contrasting the theoretical concepts discussed in the author's companion text Introduction to Islamic Banking and Finance with practical real world situations The cases cover core Islamic banking and finance topics including the Ijara Mudaraba and Musharaka contracts Islamic mortgages for home finance leverage and issues involved in opening an Islamic bank Financial statement analysis for Islamic banks the implications for fund management for equity investing and the impact of loan defaults on Islamic and conventional banks are also included Each chapter concludes with a set of questions designed to test the reader's understanding of each case with suggested solutions at the end of the book This book is a must have resource for those wishing to apply their understanding of this complex subject and is an essential read for anyone seeking practical examples of how to apply the concepts in a real world environment

Islamic Banking Nafis Alam, Syed Aun R. Rizvi, 2016-11-10 This book focuses on current issues impacting the Islamic banking system globally The contributions introduce readers to existing research and literature in the field and highlight areas of potential scholarly development within Islamic banking studies The chapters are a variety of case studies theoretical reviews and empirical research within the world of Islamic banking The contributions analyse new developments within Islamic banks from OIC member countries Malaysia and the GCC Particular attention is paid to the formative insolvency case of Arcapita Bank in chapter 6 Other chapters provide detailed discussion of the structures marketing activities and products of Islamic banks and contrast them with those of counterpart conventional banks Through this edited collection readers are given expert insight into contemporary critical issues facing the growing

sphere of Islamic banking *Introduction to Islamic Banking and Finance* Brian Kettell, 2011-08-15 Introduction to Islamic Banking and Finance is a succinct guide to the key characteristics of Islamic banking highlighting how these differ from conventional banking This detailed book illustrates how Islamic banking is consistent with the Sharia a key element of which is the prohibition on collecting and paying interest This central religious precept appears to rule out most aspects of modern finance but it does allow money to be used for trading tangible assets and business which can then generate a profit Brian Kettell's book looks at all aspects of Islamic banking including chapters on its creation and evolution through to detailed discussions of the issues involved in the Sharia a contracts of Murabaha Mudaraba Musharaka Ijara Istisna a and Salam Islamic insurance Takaful is also covered Finally the book takes a look at Sharia a law and Sharia a boards indicating the roles and responsibilities that come with membership Islamic banks have been operating in places such as Bahrain Saudi Arabia Malaysia and Dubai for some time Conventional bankers have traditionally viewed the sector as a small exotic niche but recent years have seen a dramatic surge in popularity A number of Western investment banks have started working with Muslim clerics to create new ranges of financial products designed for devout Muslims a large and growing market Although estimates of the size of the Islamic finance industry vary greatly everyone agrees that it is expanding rapidly and this is the perfect book for anyone looking to understand the industry **The Islamic Banking and Finance Workbook** Brian Kettell, 2011-10-14 The ongoing turbulence in the global financial markets has drawn attention to an alternative system of financial intermediation Islamic banking and finance This is now one of the fastest growing sectors within the market place and has so far remained on the sidelines of this unrest Since the inception of Islamic banking thirty years ago the number and reach of Islamic financial institutions worldwide has risen significantly Institutions offering Islamic financial services constitute a significant and growing share of the financial system in several countries and market participants everywhere are joining the race to study and be a part of this emerging financial system The Islamic Banking and Finance Workbook is a one of a kind workbook on the topic enabling readers to test their understanding of Islamic banking and finance concepts Although suitable as a standalone learning tool the book is designed to test the information covered in the companion book Introduction to Islamic Finance and Banking and covers the fundamentals of Sharia a law the Islamic contracts interpretations and definitions Murabaha Mudaraba Musharaka Istisna a Salam and Ijara modes of finance Takaful and much more Emphasis is placed on mini case studies multiple choice questions and tests of the basic concepts It also includes a full answer key and brief chapter summaries as well as learning objectives The Islamic Banking and Finance Workbook is an essential learning tool for students and practitioners who want to test their knowledge of the rapidly growing world of Islamic banking and finance **Islamic Finance, Risk-Sharing and Macroeconomic Stability** Muhamed Zulkhibri, Turkhan Ali Abdul Manap, 2019-02-20 The concept of risk sharing in financial and social contracts is one of the unique features of Islamic finance Many theoretical studies generally claim superiority of an Islamic financial system based

on pure equity and participatory modes of financing while empirical studies provide mixed results. Studies and discussions are needed to fully understand how Islamic finance could contribute to the ongoing discussion of financial stability. Against this background, this book addresses various aspects of Islamic finance and the risk sharing mechanism contributions to the overall macroeconomic and financial stability. Undoubtedly, the findings and recommendation from this book should be of great interest not only to future academic researchers in the field of macroeconomic stability and Islamic finance but also to policy makers and regulators who are keen on drawing lessons from Islamic finance experiences to prevent similar crisis in the future.

Islamic Banking and Finance Mondher Bellalah, Omar Masood, 2013-07-16 Islamic finance is founded on principles that constitute the guidelines governing any Islamic economic or financial dealings. Innovative financial engineering today constitutes one of the most critical needs of Islamic financial institutions. It represents the forces that will drive Islamic finance toward continuous growth and efficiency. The structuring of new financing and Shariah compliant instruments plays an important role in the enhancement of Islamic financial markets and Islamic risk management practices. Combining basic Shariah compliant financial instruments within Shariah structures to precise identified needs. The financial engineering process in Islamic finance is a process that is very sensitive and complex. It requires multidisciplinary considerations involving deep knowledge of finance, economy, Shariah law, and commercial law. Divergence of opinions among different Shariah scholars and boards, as well as the absence or lack of effectiveness of a central regulatory body, is perceived as an obstacle to the growth of investment confidence in Islamic finance. Hence, innovation along with greater uniformity is essential to make Islamic finance an international financial system and to attract a greater number of customers. This book addresses the main issues of concern within Islamic banking, namely the development of conceptual framework, the viability of interest-free banking, and the assessment of its performance and future. In a world where conventional interest-based finance is the dominant framework, Islamic banking faces many challenges that must be addressed. This book discusses these issues and challenges and will be of great interest to both researchers and practitioners. It analyses the past experiences of Islamic banks worldwide and provides an objective assessment of their successes and failures.

Islamic Banking in Indonesia Rifki Ismal, 2013-02-22 A comprehensive overview of key developments in Islamic banking. In *Islamic Banking in Indonesia*, renowned economist Dr. Rifki Ismal explores current issues in Islamic banking and financial products with a particular focus on the danger of liquidity risk in Indonesia. It approaches liquidity risk from the conventional perspective of international banking standards as well as from the Islamic banking perspective. Dr. Ismal also covers the issues of asset liability, balancing liquidity risk, index organizational structures for managing liquidity, industrial analysis, withdrawal risk, bankruptcy risk, moral hazard risk, and market risk. Compiling all the latest academic research on liquidity risk and other risks in Islamic banking, the book provides a theoretical foundation for managing risk that will be highly useful for researchers on Islamic banking and practitioners and academics. Written by a renowned expert on Islamic banking who works on monetary

policy at the central bank of Indonesia Covers the latest developments in Islamic banking particularly liquidity risk for a rapidly expanding market Ideal for European and American readers in addition to Asian readers who need a fuller understanding of Islamic banking institutions markets and products With the latest academic research and the expertise of a leading practitioner in Islamic banking this book offers in depth coverage of the most pressing issues in the field Ethical Dimensions of Islamic Finance Zamir Iqbal, Abbas Mirakhor, 2017-09-27 This book provides an introductory theoretical foundation of the ethics embedded in Islamic economics and finance and it shows how this ethical framework could pave the way to economic and social justice It demonstrates how Islamic finance a risk sharing and asset backed finance has embedded universal values ethical rules and virtues and how these qualities may be applied to a supposedly value neutral social science to influence policy making This book argues that ethical and responsible finance such as Islamic finance could lead the efforts to achieve sustainable economic development Iqbal and Mirakhor then conduct a comparative analysis of Islamic and conventional financial systems and present Islamic finance as an alternative that can address today's growing problems of inequality social injustice financial repression unethical leadership and lack of opportunity to share prosperity

On Islamic Banking, Performance and Financial Innovations Mondher Bellalah, Zineb Chayeh, Racha Ghayad, 2014-10-16 Islamic banking has seen rapid growth during the last two decades This is a result of the liberalization of financial regulation the globalization of financial markets technological changes product innovation the birth of several new Islamic States and a growing Islamic presence in the West among other factors New innovations have allowed economists and religious scholars to bring new products to almost all areas of banking and insurance products which would previously have been extremely controversial This book provides a better understanding of the Muslim community around the world of Islamic economics and its importance especially in these days of financial crisis The book will also serve as a reference manual for teaching the theory and practice of Islamic banking and Islamic financial innovations around the world Islamic finance courses at universities are highly important since Islamic financial innovations remain very limited and additional efforts have to be made in this area *Islamic Finance* Tina Harrison, Essam B. Ibrahim, 2016-09-20 This book demonstrates how the global market for Islamic financial services has shown strong growth in recent years and shown remarkable resilience during the global financial crisis Drawing on a range of international perspectives from the Gulf Cooperation Council countries Malaysia Pakistan Australia and Europe this book explores the characteristics and performance of Islamic finance and banking and discusses future prospects It offers a comprehensive theoretical framework for Shariah governance in Islamic financial institutions explores Shariah compliant equities as well as issues in productivity technology and efficiency It includes a number of comparative studies on Islamic and conventional banks Islamic and conventional unit trusts and Islamic and conventional banks product mixes The challenges and opportunities for the expansion of Islamic finance and banking into Europe are explored through the contexts of the UK Germany and Italy Intermediate Islamic Finance Nabil

Maghrebi, Abbas Mirakhor, Zamir Iqbal, 2016-03-07 The principal objective of this intermediate book on Islamic finance is to address selected issues in the theory and practice of Islamic finance that typically fall beyond the contents of classic introductory text books on the subject matter. These topics are often discussed at a very basic level. The list of special topics includes the stability of Islamic finance, the role of ethics, the scope of financial engineering and derivatives, the function of Islamic capital markets as well as perspectives on Islamic structured finance, corporate finance and financial inclusion. The book can serve as a guide to hitherto unexplored avenues of research in Islamic finance for graduate and post graduate students. This book includes some reference to case studies and specific problems in the practice of Islamic finance as well as conventional finance, a list of suggested further readings per chapter, appendices that include details of advanced analysis for the purpose of simplifying the level of discussion for advanced undergraduate students, graphs, figures, tables on financial and economic data.

An Introduction to Islamic Finance Zamir Iqbal, Abbas Mirakhor, 2011-08-09 The first book to offer comprehensive coverage of Islamic finance and banking and its applications to the rest of the world, now fully revised and updated. The ongoing international financial crisis has reignited debate over the development of a risk sharing financial system such as that required in Shariah Law. *An Introduction to Islamic Finance: Theory and Practice*, Second Edition, highlights the core principles of risk sharing in Islam, arguing that a risk sharing financial system is exactly what we need to promote greater financial stability. Providing comprehensive coverage of the fundamental theory behind Islamic finance and banking according to the core concepts of Shariah law, authors Zamir Iqbal and Abbas Mirakhor clearly explain the distinct features of an Islamic financial system and how it compares with traditional financial models. Addressing the myriad important developments that have taken place in recent years, this second edition looks to the future, addressing emerging issues sure to influence future developments in Islamic finance. Explores the unique features of an Islamic financial system, how they compare to more traditional financial systems, and how they could improve them. Discusses all the most recent developments and emerging issues in Islamic finance. Updated with the latest developments, trends, innovations, and statistics, this new edition features additional chapters on the financial crisis, globalization, non-bank financial institutions, and recent developments in Takaful (Islamic insurance). The first edition of *An Introduction to Islamic Finance* established the book as the market leader, and this newly revised and updated second edition incorporates the most recent developments in this booming financial sector, including financial stability, globalization, and non-banking financial institutions.

Islamic Banking and Finance Muhammad Ayub (Banker), 2002 *The Quarterly Index Islamicus*, 1991 **Islamic Economics and Finance** Javed Ahmad Khan, 1995 Islamic economics is one of the most significant aspects of the Islamic resurgence in the Muslim world. Its development during the last twenty-five years has been so impressive that it has become difficult to keep pace with the growing literature emanating from every part of the world. It has attracted world-wide attention, and scholars and researchers are endeavouring to explore all aspects of Islamic economics. Islamic economics is now taught as an academic

discipline in the universities of Islamic countries This bibliography consists of some 1600 entries in the English language covering the last twenty years Entries are drawn from published and unpublished sources including books articles dissertations theses and conference papers It includes author and subject indexes and an appendix listing the most important journals devoted exclusively to the theory and practice of Islamic economics Islamic Banking and Finance Munawar Iqbal, David T. Llewellyn, 2002 Key features of profit sharing as opposed to debt based contracts are highlighted and the ways in which they can facilitate improved efficiency and stability of a financial system are explored **Index Islamicus** ,1991 A bibliography of books and index of articles in periodicals on Islam and the Muslim world Also includes reviews

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