

Executive Certification in Islamic Banking Operations & Products

Executive Certification | 18–20 Credit Hours



1. Program Overview

Islamic banking requires professionals to understand both the commercial objectives of banking and the Shariah principles that govern Islamic financial transactions. Effective Islamic banking practice is not limited to knowing product names; it requires understanding the logic, structure, documentation, risk implications, and operational requirements behind Shariah-compliant products. This executive certification is designed to strengthen practical Islamic banking knowledge for banking and financial-sector professionals involved in Islamic banking operations, relationship management, branch banking, product support, credit coordination, compliance, and customer-facing roles.

2. This Program Helps Participants Answer

1. How is Islamic banking different from conventional banking in substance and structure?
2. What Shariah principles govern Islamic banking products and transactions?
3. How do key Islamic financing products such as Murabaha, Ijarah, Diminishing Musharakah, Salam, and Istisna work?
4. What operational, documentation, and compliance requirements must bankers understand?
5. How can bankers explain Islamic banking products clearly and responsibly to customers?

3. Key Learning Areas

Islamic banking foundations, Shariah principles, Riba, Gharar, Maisir, Islamic banking models, deposit structures, Murabaha, Ijarah, Diminishing Musharakah, Salam, Istisna, Shariah governance, documentation, operational controls, and customer communication.

4. Target Participants

Islamic banking branch staff, conventional bankers transitioning to Islamic banking, relationship managers, branch managers, operations professionals, credit/product support teams, compliance professionals, customer service teams, banking trainees, and Islamic banking product/advisory professionals.

5. Program Structure / Modules

Module	Focus	Indicative Hours
1. Foundations of Islamic Banking & Finance	Philosophy of Islamic finance, Shariah-compliant banking, and Islamic vs conventional banking.	2
2. Core Shariah Principles in Banking Transactions	Riba, Gharar, Maisir, asset-backing, risk sharing, ownership, possession, agency, and permissibility.	3
3. Islamic Deposit Products & Banking Models	Mudarabah, Wakalah, deposit structures, profit-sharing logic, and operational implications.	2
4. Trade-Based Islamic Financing: Murabaha & Related Structures	Murabaha process, asset purchase/sale, documentation, pricing, ownership transfer, and operational mistakes.	3
5. Lease & Partnership-Based Financing Products	Ijarah, Diminishing Musharakah, rentals, transfer mechanisms, home/asset finance, and risk considerations.	3
6. Salam, Istisna & Specialized Product Applications	Forward-sale and manufacturing/project structures, use cases, documentation, and operational risks.	2
7. Shariah Governance, Compliance & Operational Controls	Product approval, documentation discipline, audit, compliance checks, customer communication, and controls.	2
8. Practical Islamic Banking Product Workshop	Product selection, transaction flow, documentation gaps, customer explanation, and Shariah-compliance issues.	2–3

6. Practical Learning Methodology

Plain-language Shariah principle explanations, product-structure walkthroughs, transaction-flow exercises, documentation discussions, product comparison exercises, customer communication scenarios, compliance case discussions, and practical product workshops.

7. Expected Learning Outcomes

1. Understand core Islamic banking principles and Shariah objectives.
2. Explain how major Islamic banking products are structured.
3. Recognize documentation, operational, and compliance requirements.
4. Identify common Shariah-compliance issues in product execution.
5. Explain Islamic banking products clearly and responsibly to customers.

8. Program Information

Item	Details
Course Code	C2026/08/05
Certification Type	Executive Certification
Duration	18–20 Credit Hours
Delivery Format	In-Person / Online / Hybrid, subject to institutional requirements
Recommended Cohort Size	20–35 participants
Scheduling Options	Weekday / Weekend / Customized corporate cohorts
Corporate Delivery	Available for in-house institutional delivery
Assessment Format	Product-structure exercises, case discussions, Shariah-compliance scenarios, and practical assessment
Certification Awarded By	NID Capital
Pricing	Customized corporate pricing available upon request
Note	Module hours are indicative and may be adjusted for customized corporate cohorts.