

# Investment Risk In Islamic Banking Journal

Risk Management for Islamic Banks Mapping the Risks and Risk Management Practices in Islamic Banking Islamic Banking Financial Risk Management for Islamic Banking and Finance Risk Management Implementation and Solutions for Islamic Banking and Finance Risk Analysis for Islamic Banks Risk and Regulation of Islamic Banking Risk Management for Islamic Banks Governance Risk Management and Financial Product Development in Islamic Financial Institutions Risk Management in Islamic Finance Risk Management in Islamic Financial Institutions An Alternative Approach to Liquidity Risk Management of Islamic Banks Banking Governance, Performance and Risk-Taking Handbook of Islamic Banking Economic Capital and Risk Management in Islamic Finance Islamic Finance Islamic Banking and Financial Crisis Islamic Banking and Finance Risk-Sharing Finance Islamic Finance and Economic Development Imam Wahyudi Wael Kamal Eid Amr Mohamed El Tiby Ahmed I. Akkizidis Kiran Javaria Hennie van Greuning Mervyn K Lewis Rania Abdelfattah Salem Michael Bock Muhammad Al-Bashir Mohamed Ebrahim Muhammed Habib Dolgun Faten Ben Bouheni Kabir Hassan Abdul Ghafar Ismail Simon Archer Habib Ahmed Munawar Iqbal Saad Bakkali Amr Mohamed El Tiby Ahmed Risk Management for Islamic Banks Mapping the Risks and Risk Management Practices in Islamic Banking Islamic Banking Financial Risk Management for Islamic Banking and Finance Risk Management Implementation and Solutions for Islamic Banking and Finance Risk Analysis for Islamic Banks Risk and Regulation of Islamic Banking Risk Management for Islamic Banks Governance Risk Management and Financial Product Development in Islamic Financial Institutions Risk Management in Islamic Finance Risk Management in Islamic Financial Institutions An Alternative Approach to Liquidity Risk Management of Islamic Banks Banking Governance, Performance and Risk-Taking Handbook of Islamic Banking Economic Capital and Risk Management in Islamic Finance Islamic Finance Islamic Banking and Financial Crisis Islamic Banking and Finance Risk-Sharing Finance Islamic Finance and Economic Development *Imam Wahyudi Wael Kamal Eid Amr Mohamed El Tiby Ahmed I. Akkizidis Kiran Javaria Hennie van Greuning Mervyn K Lewis Rania Abdelfattah Salem Michael Bock Muhammad Al-Bashir Mohamed Ebrahim Muhammed Habib Dolgun Faten Ben Bouheni Kabir Hassan Abdul Ghafar Ismail Simon Archer Habib Ahmed Munawar Iqbal Saad Bakkali Amr Mohamed El Tiby Ahmed*

gain insight into the unique risk management challenges within the islamic banking system risk management for islamic banks recent developments from asia and the middle east analyzes risk management strategies in islamic banking presented from the perspectives of different banking institutions using comprehensive global case studies the book details the risks involving various banking institutions in indonesia malaysia uae bahrain pakistan and saudi arabia pointing out the different management strategies that arise as a result of islamic banking practices readers gain insight into risk management as a comprehensive system and a process of interlinked continuous cycles that integrate into every business activity within islamic banks the unique processes inherent in islamic banking bring about complex risks not experienced by traditional banks from shariah compliance to equity participation contracts to complicated sale contracts islamic banks face unique market risks risk management for islamic banks covers the creation of an appropriate risk management environment as well as a stage based implementation strategy that includes risk identification measurement mitigation monitoring controlling and reporting the book begins with a discussion of the philosophy of risk management then delves deeper into the issue with topics like risk management as an integrated system the history framework and process of risk management in islamic banking financing operational investment and market risk shariah compliance and associated risk the book also discusses the future potential and challenges of islamic banking and

outlines the risk management pathway as an examination of the wisdom knowledge and ideal practice of islamic banking risk management for islamic banks contains valuable insights for those active in the islamic market

deep insightful analysis of controversial risk management issues in islamic banking mapping the risks and risk management practices in islamic banking is a comprehensive analysis of the current state of risk management practices within the islamic banking industry with recommendations for policy makers bankers and industry stakeholders going beyond the academic this book presents the opinions and perceptions of industry financiers and bankers alongside primary information and data collected by islamic finance professionals to deconstruct and analyze the sector s current risk management practices you ll get up to date on the latest attitudes and trends and delve into the current issues surrounding risk management in islamic banks with a focus on practical applications this authoritative guide discusses the unique risks facing islamic banks from the perspective of a wide range of practitioners risk management is one of the biggest most controversial issues in islamic finance yet it remains under researched many uncertainties exist for which the answers are still unclear yet will play a large role in shaping the industry s future this book digs deep into current ideas and practices to discover what s being done what needs to be done and what needs to stop happening to keep the future of islamic finance strong explore both islamic and traditional attitudes toward risk examine current islamic risk management practices understand the latest industry issues and trends consider the diverse range of risks unique to the islamic banking sector effective risk management in islamic banking deserves priority attention unless the industry develops its own genuine risk management architecture it cannot achieve its full potential and the viability needed for a more resilient financial system than the debunked wall street model mapping the risks and risk management practices in islamic banking provides a deep authoritative analysis of where the industry is today and where it needs to develop

a detailed look at the fast growing field of islamic finance and banking the guiding principle of islamic finance has existed throughout islamic history yet modern islamic banking has been around for a relatively short period of time author amr mohamed el tiby is an expert in this field and with this new book he reveals how you can benefit from the use of islamic banking strategies in your financial endeavors engaging and accessible islamic banking shows the impact this approach has made on conventional banking since the 1950s and why it s such a big player in the current market it offers a unique look at various aspects of this field including the salient features of islamic banking that distinguishes it from non islamic banking the development of the regulatory bodies and supervisory agencies that support the islamic banking system and much more it also explores the nature of risk in islamic banking and the issues of capital adequacy corporate governance transparency and risk associated with islamic banking discusses the history and development of islamic finance offers straightforward strategies for implementing islamic finance into your business activities sheds light on the effect of the global economic crisis on islamic banks versus conventional banks filled with in depth insights and expert advice this detailed analysis of islamic finance will help you gain a firm understanding of how effective this proven approach can be

financial institutions are increasingly providing islamic financial contracts in global markets as a result of this market growth there is a high demand to understand how to assess and manage the risks arising from applying islamic financial products and services credit operational market and liquidity risks together with the risk of non compliance with the shariah law are becoming very hot issues for financial institutions this book presents a common framework on how to efficiently manage the risks faced

islamic finance is a growing part of the global financial sector the risks faced by islamic banks are real and how well they mitigate them will determine their future this book answers questions regarding how islamic financial institutions should focus on their risk management practices and the

necessary solutions and policy implementation tactics it also analyses the risk mitigation techniques islamic institutions are putting to use looking at different islamic banks from across the world to investigate their strategies and solutions among the topics discussed here are the implementation and outcomes of basel iii practical enterprise risk management practices liquidity risk management and the success story of the global takaful industry

islamic finance is emerging as a rapidly growing part of the financial sector in the islamic world and is not restricted to islamic countries but is spreading wherever there is a sizable muslim community according to some estimates more than 250 financial institutions in over 45 countries practice some form of islamic finance and the industry has been growing at a rate of more than 15 percent annually for the past several years the market's current annual turnover is estimated to be 70 billion compared with a mere 5 billion in 1985 and is projected to hit the 100 billion mark by the turn of the century since the emergence of islamic banks in the early 1970s considerable research has been conducted mainly focusing on the viability design and operations of a deposit accepting financial institution which operates primarily on the basis of profit and loss partnerships rather than interest this publication provides a comprehensive overview of topics related to the assessment analysis and management of various types of risks in the field of islamic banking it is an attempt to provide a high level framework aimed at non specialist executives attuned to the current realities of changing economies and islamic financial markets this approach emphasizes the accountability of key players in the corporate governance process in relation to the management of different dimensions of islamic financial risk

the expert contributors examine why an ethical foundation is important and why the system requires well thought out regulations to ensure outcomes that protect the community's well being the volume explores in detail the nature of islamic banking prod

this guide provides an integrated structured process for managing risks in islamic banks it includes risk identification measurement and mitigation and compares risk management in conventional and islamic banks

master's thesis from the year 2010 in the subject business economics investment and finance grade 1 7 maastricht university school of business and economics course language english abstract 1 1 general introduction to the topic islamic finance is on the march the underlying logic is simple all investments and services are consistent with the principles of islamic law called shari'ah which literally means a clear path to be followed and observed hourani 2004a this clear path is followed only if profit does not stem from interest riba speculation gharrar or sectors that are considered sinful according to the qur'an haraam namely everything that involves alcohol tobacco entertainment gambling or pork just to name a few the high potential of islamic finance is clear for three reasons the first reason relates to the emergence of a new consumer type as there is increased demand for a shari'ah compliant way of investing that stems from increased globalization the middle class from emerging markets rose from one third to 56 percent between the 1990s and 2006 the economist 2009 many muslim countries can be found in the list of emerging markets such as egypt pakistan and indonesia with the muslim population of the world exceeding 1 5 billion people about 21 percent of the world population and due to the fact that it is the fastest growing religion it becomes clear why the general conditions for islamic finance are so favourable central intelligence agency 2009 the second reason relates to the global trend for sustainable investment the fact that islamic finance is an ethical way of investing which does not invest in harmful businesses and instead donates purified gains to charity is becoming more and more attractive among non muslim investors as well global finance 2007 the shari'ah aspect makes islamic financial products an alternative to socially responsible investments khan 2009 the last reason is a matter of trust in the face of the financial crisis that began shattering the world in 2007 many investors lost confidence in the traditional banks and their practices reuters 2008 cnn 2009 today even the holy

see states that the ethic principles on which islamic finance is based may bring banks closer to their clients and to the spirit which should mark every financial service bloomberg 2009 according to recent estimates ifis could increase their assets under management from roundabout 700 billion to over 1 6 trillion in 2012 reuters 2009 wichtig sämtliche recherchetätigkeiten wurden bei in den vereinigten arabischen emiraten ansässigen islamischen banken vor ort durchgeführt

this study addresses derivatives instruments in islamic finance it highlights the benefits of these instruments their legal aspects and the appropriate alternatives the forward futures and options contracts in commodity markets are discussed and the arguments in favour of and against these instruments examined the forward contracts issue includes the possibility of trading gold in forward basis the forward market for currencies and the possible alternative to manage related risks with the examination of futures contracts the main arguments against such a contract are addressed for example the sale prior to taking possession and the sale of debt hedging and speculation the study proposes khiyar al shart and bay al arbun as tools of risk management and alternatives to options the sale of pure rights is at the center of the admissibility of options in islamic law and is investigated comprehensively

islamic finance capital markets banking and insurance has emerged from a niche financial market to the mainstream of finance the geographic market clientele served products base and volume of funds have grown significantly furthermore the players have increased and now include not only pure islamic institutions but also hybrid players conventional bank with islamic finance windows therefore not understanding the unique risks of the islamic finance model risk sharing and risk pooling can cause a failure of the model igniting a financial crises with a ripple effect on the islamic faith hence managing these unique risks is extremely important purpose perceived value to increase the academic knowledge base on risk management in islamic financial institutions and hope some useful insights would be obtained which in turn would lead to improvement in risk management practices in islamic financial institutions this would explore the subject of corporate risk management in the context of islamic financial institutions which are run on the islamic legal and economic system which prohibits riba interest avoids gharar uncertainty avoids maysir gambling or excessive speculation

despite noticeable growth in islamic banking and finance literature in recent years very few published books in this area deal with supervisory and regulatory issues in islamic banking theoretically or empirically and none with the critical issue of risks involved in liquidity management of islamic banks this unique book is the first of its kind in dealing with challenges these financial institutions face in the absence of interest rate mechanism and debt based financial instruments the book examines critically issues involve in managing the risk of liquidity management for these types of institutions including those stemming from basel requirements it then offers an alternative regulatory framework more appropriately suited for such banks without compromising safety and security the book s unique features and innovative dimensions diagnostically differentiate between islamic banks and conventional banks as related to liquidity management risks it proposes a risk sharing regulatory framework that once implemented would mitigate risks posed by balance sheet mismatches the book aims to assist regulators supervisors islamic finance practitioners academicians and other relevant stakeholders

development of emerging countries is often enabled through non conventional finance indeed the prohibition of interest and some other impediments require understanding conventional finance and islamic finance which both seek to be ethical and socially responsible thus comparing and understanding the features of islamic banking and conventional banking in a globalized economy is fundamental this book explains the features of both conventional and islamic banking within the current international context it also provides a comparative view of banking governance performance and risk taking of both finance systems it will be of particular use to practitioners and

researchers as well as to organizations and companies who are interested in conventional and islamic banking

the handbook of islamic banking comprises 25 studies by leading international experts on islamic banking and finance specially commissioned to analyse the various debates and the current state of play in the field from its origins thirty years ago islamic banking has expanded rapidly to become a distinctive and fast growing segment of the international banking and capital markets despite this expansion islamic banking still remains poorly understood in many parts of the muslim world and continues to be a mystery in much of the west this comprehensive handbook provides a succinct analysis of the workings of islamic banking and finance accessible to a wide range of readers at the same time it seeks to bring the current research agenda and the main issues on islamic banking before a wider audience islamic banking offers as an alternative to conventional interest based financing methods a wide variety of financial instruments and investment vehicles based on profit and loss sharing arrangements these are all explored in detail along with other subjects such as governance and risk management securities and investment structured financing accounting and regulation economic development and globalization m kabir hassan mervyn lewis and the other contributors have created an authoritative and original reference work which will contribute to a wider understanding of islamic banking as well as provoking further discussion and research it will be invaluable to all scholars researchers and policymakers with an interest in this subject

economic capital is the subject of great debate among academics and professionals in the field of risk management conceptually islamic finance s encouragement of risk sharing eliminates the debt burden encountered by the conventional banking sector the majority of the islamic banking system is based on equity based financing to be effective in practice a variety of well functioning institutions are required to translate islamic banking concepts into a real world financial system in spite of this the regulatory legal product and operational requirements specific to islamic banks may necessitate a distinct strategy for managing capital related risks this book provides a comprehensive review of the theoretical and practical aspects of islamic economic capital in relation to contemporary islamic finance drawing on the risk sharing concept this book delves into the core concept of economic capital from an islamic perspective including comparisons to conventional finance theory furthermore it introduces alternative models and offers practical examples to strengthen the regulation and supervision of the islamic banking system it also addresses critical policy challenges concerning economic capital in islamic finance especially in dual banking countries this book seamlessly integrates new theory with empirical insights and discusses emerging themes including stress testing and shari ah compliance issues most of the chapters are illustrated with real world cases and practical examples this book is intended for advanced degree students in finance and investment professionals as well as financial practitioners and advisors particularly those who are pursuing islamic economics and finance courses

islamic finance the regulatory challenge is therefore timely and a truly welcome addition to the growing literature on this subject i congratulate the two professors for their fine contribution to the evolving art and science of the regulation of islamic finance dr zeti akhtar aziz governor bank negara malaysia the world s financial regulators have taken too long to appreciate the importance of adapting their regulatory frameworks to the needs of the fast growing islamic finance sector simon archer and rifaat ahmed the leaders in the field have put together a fascinating collection of essays which show just what has to be done it is a very timely book indeed howard davies director london school of economics the emergence of islamic finance as a major force in the world financial system has focused attention on regulatory issues this book edited by professor archer and professor rifaat two of the most respected figures in the field is an important point of reference for those who have to deal with these issues whether in regulatory authorities or in the financial institutions themselves professor william blair qc grays inn london there is now great interest both in financial and legal circles in reliable and authoritative texts on islamic finance i have no doubt that the availability of

islamic finance the regulatory challenge will be warmly welcomed by those who provide financial and legal services the work will be of great assistance to them the rt hon the lord woolf of barnes law lord and former lord chief justice of england wales

examines the resilience of islamic banking during the global financial crisis and lessons for risk management do islamic financial institutions perform better than their conventional counterparts during periods of financial stress to what extent do systems for managing risk have to be adapted for islamic financial institutions given the unique characteristics of their assets and liabilities and the need for shari ah compliance these issues have come to prominence since the global financial crisis of 2007 8 and the subsequent recession and are addressed in this book the challenges for islamic financial institutions are explored in an international post basel ii system where banks are required to have more capital and liquidity governance issues are also examined given their influence on client and investor perceptions and their ultimate implications for institutional stability and sustainability offers an in depth assessment of how islamic banks weathered the financial crisis and what lessons can be learnt asks whether islamic banks are inherently more stable than conventional banks during periods of economic stress examines how islamic banks manage risk focusing on liquidity risk and the use of forward contracts to mitigate currency risk appraises the work of internal shari ah audit units and the use of shari ah reports to reduce non compliance risks features case studies from the gulf malaysia the uk pakistan turkey and gcc countries

it is a well known fact that conventional commercial banks provide financial intermediation services on the basis of interest rates on assets and liabilities however since interest is prohibited in islam islamic banks have developed several other modes through which savings are mobilized and passed on to entrepreneurs none of which involve interest islamic banking and finance discusses islamic financial theory and practice and focuses on the opportunities offered by islamic finance as an alternative method of financial intermediation 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 the authors illustrate that in addition to some 200 islamic banks operating in muslim as well as non muslim countries some of the biggest multinational banks are now offering islamic financial products this book will fascinate students researchers and academics with a special interest in comparative banking middle eastern studies and international finance and will also appeal to practitioners of banking and finance

the contemporary finance deals mainly with multilateral and multi counterparty transactions islamic jurisprudence fiqh has yet to develop its conceptualization of this modality of financing thus far it has become a norm for large financing projects to rely on a complex structure of interconnected bilateral contracts that in totality becomes opaque complex and costly an unfortunate result of the unavailability of an efficient fiqhi model applicable to modern multilateral and multi counterparty contracts has been the fact that the present islamic finance has been forced to replicate conventional risk transfer interest rate based debt contracts thus drawing severe criticisms of duplicating conventional finance in 2012 a gathering of some of the muslim world s most prominent experts in jurisprudence fuqaha and economists issued the kuala lumpur declaration fatwa in which they identified risk sharing as the essence of islamic finance the declaration opened the door for a new fiqh approach to take the lead in developing the jurisprudence of multilateral and multi counterparty transactions this declaration fatwa provides a prime motivation to search for a comprehensive model of risk sharing that can serve as an archetypal contract encompassing all potential contemporary financial transactions from the perspective of islamic jurisprudence fiqh the technicalities of the concept of risk sharing in contemporary finance have yet to be defined in islamic literature this book attempts to clarify and shed light on these technicalities from the perspective of fiqh it is a comprehensive study that relies on the fundamental islamic sources to establish a theoretical and practical perspective of fiqh encompassing risk sharing islamic finance as envisioned in the kuala lumpur declaration of 2012 this new paradigm should lead to a more efficient

approach to multilateral and multi counterparty islamic contracts which here to fore has been lacking in the current configuration of islamic finance

a comprehensive guide to mitigating risk and fostering growth in the islamic financial sector islamic finance like conventional finance is a business of financial intermediation its distinctive features relate to the requirement that it abides by shari'a rules that promote fairness of contracts and prevention of exploitation sharing of risks and rewards prohibition of interests and tangible economic purpose islamic finance should not fund activities considered haram or sinful in islamic finance and economic development risk regulation and corporate governance authors amr mohamed el tiby and wafik m grais expound how these distinctive features bear on the opportunities and challenges facing the islamic finance industry s development risk management regulation and corporate governance an experienced banker with various middle east banking institutions notably as former vice president at uae union national bank and mashreq bank dr el tiby offers an informed perspective on corporate finance from within the islamic finance industry with a long experience in international development and finance notably as former director at the world bank and founder and chairman of a cairo based financial advisors company dr grais brings global financial experience on the topics of financial systems assessments corporate governance islamic finance and public policy covers the history and basics of islamic finance and provides insight into current conditions and future landscape explores regulatory framework including opportunities and challenges for the industry s development and mainstreaming presents an approach to developing a systemic shari'a governance framework to govern operations in the islamic finance industry

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