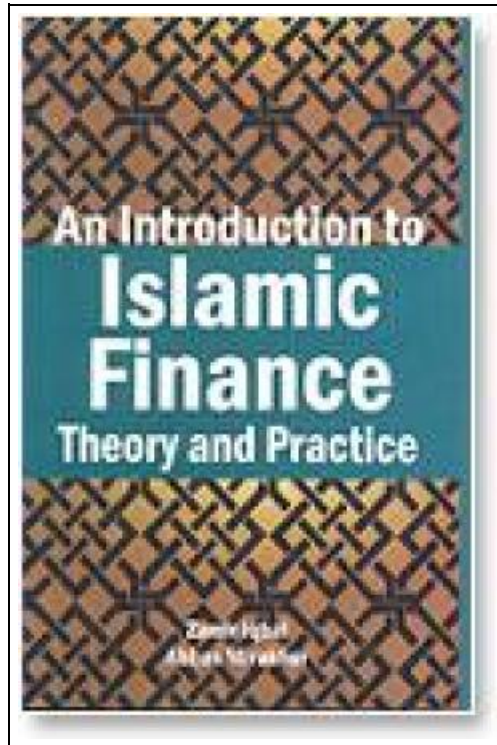


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Vanguard, 2008. Hardcover. Book Condition: New. Although the principles of Shari'ah require banks and financial institutions to be structured on an interest-free basis, this does not mean that such institutions are charitable concerns. As long as a person advancing money expects to share in the profits earned (or losses incurred) by the other party, a stipulated proportion of profit is legitimate. The philosophy is enshrined in the traditional Islamic concepts of musharakah and mudarabah, along with their specialized modern variants murabahah, ijarah, Salam, and istisna'. This guide to Islamic finance clearly delineates the all-important distinctions between Islamic practices and conventional procedures based on interest. Justice Usmani of Pakistan, who chairs several Shari'ah supervisory boards for Islamic banks, clearly explains the various modes of financing used by Islamic banks and non-banking financial institutions, emphasizing the necessary requirements for their acceptability from the Shari'ah standpoint and the correct method for their application. He deals with practical problems as they arise in the course of his presentation, and offers possible solutions in each instance. Investors and others doing business (or intending to do so) in Islamic countries have in this book a clear, well-informed, and practical guide to a crucial factor in the success of their endeavours. The Author: Dr. Zamir Iqbal works as Principal Financial Officer with the Quantitative Strategies, Risk and Analytics department in the Treasury of the World Bank in Washington, D.C. He earned his Ph.D. in international finance from the George Washington University where he also serves as adjunct faculty of international finance. He has published several articles on Islamic finance in reputed journals and has presented papers at international forums. He has extensive experience with capital markets, exotic derivative products, risk management, financial Sector development, and financial modeling. His research Interests include Islamic finance, financial engineering, structured finance...

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