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Foundations of Islamic Banking

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forms over economic substance, creating an expectations gap between theory and practice.

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Islamic finance involves illegal activities, such as money laundering and even the financing of terrorism. The prohibited riba is the same as interest. Islamic finance is recession proof and immune from unethical practices. The Islamic finance industry is widely believed to be Islamic in form and in substance.

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Abstract. Islamic economic thought



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and finance are rooted in Islamic ethics. Their ideals and means are not, however, exclusive to Islam. The principles of Islamic finance emphasize market-based risk-sharing modes of financing that promote assets and enterprise, deploy finance in service of the real economy, and facilitate redistribution of wealth and opportunity.

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Islamic Finance: Ethics, Concepts, Practice Usman Hayat, CFA Content Director (Islamic Finance and Environmental, Social, and Governance Issues in Investing) CFA Institute Adeel Malik, PhD Islamic Centre Lecturer in Development Economics University of Oxford & Globe Fellow in the Economies of

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Muslim Societies Oxford Centre for Islamic Studies

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bad, Islamic Finance Ethics Concepts Practice Islamic economics is based on core concepts of balance, which help ensure that the motives and objectives driving the Islamic finance industry are beneficial to society.

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There are many books on Islamic finance, but the best that I have come across for those who wish to

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understand the basic Islamic financial system are : 1. Islamic Financial System: Operations & Operations, ISRA (International Shariah Research Academy) – written by many scholars, academicians as well as practitioners, including experiences from central bank.

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