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10 Risk management in Islamic banking - ISFIN

Islamic Banking should be an extended but integral part of economics. Islamic Banking is supposed to be more than a bank. It shoulders a broader responsibility to the people by looking at needs and providing products that serve a purpose. The idea of responsible financing, transparency and customer service should be the by-word of an Islamic Bank.

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These guidelines for Risk Management in Islamic Banking provide specific guidance for each category of risk, drawn from discussion on industry practices, outlining a set of principles applicable to the following six categories of risks: Credit Risk. Equity Investment Risk. Market Risk. Liquidity Risk.

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All investments carry a degree of risk, but some argue fund managers are restricted by Sharia guidelines and that this makes them riskier - because they can't spread the investment risk as widely. This fund is likely to be riskier than some of the other ways of saving with NEST.

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Risk Management in Islamic Banks - redmoneytraining.com

In general, Islamic banking institutions tend to be more risk adverse in their investment practices. As a result, they typically avoid business that could be associated with economic bubbles.

Islamic Banking Definition - investopedia.com

INVESTMENT RISK RESERVE BY ISLAMIC BANKS Sheila Nu Nu Htay1, Syed Ahmed Salman2 1Sheila Nu Nu Htay is an assistant Professor and Ph.D. programme coordinator at IIUM Institute of Islamic Banking and Finance, Kuala Lumpur Malaysia. 2Syed Ahmed Salman is a research assistant and PhD candidate at IIUM Institute of Islamic Banking

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Risks in Islamic banks are categorised into the following but may not be exhaustive. Credit Risk, Liquidity risk, Funding risk, Market risk, Rate of return risk, Withdrawal risk, Solvency risk, operational risk, commodity price risk, reputation risk and Shariah /legal risk. Concept of Risk Management in Islam

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Islamic financial institutions face these risks, too, along with a slew of concerns that most conventional firms do not, such as equity investment risk, displaced commercial risk, rate of return risk, and sharia noncompliance risk. Financial firms must devote a lot of time, attention, and money to risk

management if they want to stay in business.

How Risk Management Is Different for Islamic Financial ...

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Islamic banks also face this form of risk in most of the modes of financing that they use. It is well known that murabahah, istisna[, and installment sale

are sales with delayed payment thus generating debts in the accounts of the banks. The fundamental form of risk in all these contracts is credit risk.

CREDIT RISK IN ISLAMIC BANKING AND FINANCE

Investment in businesses that provide goods or services considered contrary to Islamic principles (e.g. pork or alcohol) is also haraam ("restricted, or excluded"). These prohibitions have been applied historically in varying degrees in Muslim countries/communities to prevent un-Islamic practices.

Islamic banking and finance - Wikipedia

4.1 Importance of Key Stakeholders in the Islamic Finance Industry 52 5.1 Banking Risk Exposures 65 5.2 Contractual Role and Risk in Islamic Banking 69 5.3 Stages of the Analytical Review Process 76 5.4 Balance-Sheet Composition of Assets 82 5.5 Balance-Sheet Growth,Year on Year 85 6.1 Composition of an Islamic Bank’s Balance Sheet 90 6.2 ...