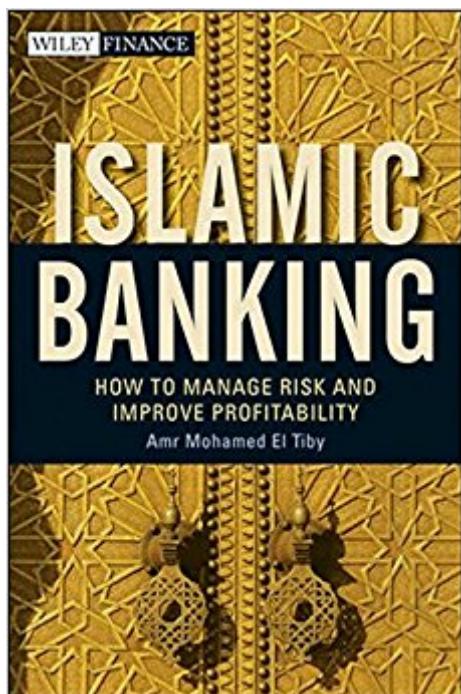


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# Islamic Banking: How To Manage Risk And Improve Profitability



## Synopsis

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.

## Book Information

Hardcover: 240 pages

Publisher: Wiley; 1 edition (January 4, 2011)

Language: English

ISBN-10: 0470880236

ISBN-13: 978-0470880234

Product Dimensions: 6.3 x 0.8 x 9.3 inches

Shipping Weight: 15.2 ounces (View shipping rates and policies)

Average Customer Review: 5.0 out of 5 stars 1 customer review

Best Sellers Rank: #4,090,135 in Books (See Top 100 in Books) #56 in Books > Business & Money > International > Islamic Banking & Finance #3492 in Books > Business & Money > Economics > Banks & Banking #18087 in Books > Business & Money > Finance

## Customer Reviews

The guiding principles of Islamic banking have existed throughout Islamic history, yet modern Islamic banking has been around for only a relatively short period of time. While fairly new, the growth and health of this industry is clear evidence that the principles upon which Islamic banks are

based are indeed valid. But there are still certain issues that need to be addressed in order to improve this financial framework. Nobody understands this better than author Amr Mohamed El Tiby, a banking veteran with more than twenty-five years' experience in the Middle East and Gulf region. Now, with Islamic Banking, he shares his insights in this field with you. Divided into four comprehensive parts, this reliable resource opens with an informative introduction to the history and development of Islamic banking; providing an engaging overview of this discipline, starting from the early days of Islam up until today. Part Two quickly moves on to shed light on the nature of risk in Islamic banks and how it differs from conventional banks. This part not only examines the risk facing Islamic banks, but also explores the inherent risk associated with each of today's Islamic finance instruments. In Part Three, you'll become familiar with the regulatory framework of both the conventional banking system and Islamic financial institutions as well as the regulatory issues, concerns, and challenges facing the Islamic financial industry. Here, El Tiby also provides a descriptive analysis and examination of the Islamic standards that regulate capital adequacy and its three pillars; namely minimum capital requirements, the supervisory review process, and market discipline. Finally, in Part Four, El Tiby rounds out the discussion of Islamic banking by touching on the topic of corporate governance. The issues and concerns of corporate governance in Islamic banks; particularly, the relationship between investment account holders (IAH) and Islamic banks with regard to their governance rights; are explored in detail. Islamic banking has grown in scope and importance over the last few decades. If you want to gain a better understanding of both the potential and risks of this discipline, then look no further than this book.

Praise for ISLAMIC BANKING "As many would say that the worst of the financial crisis is now behind us, it is indeed an opportune time for the expert materials (such as this book) on the issues of risk and profitability, particularly with reference to the Islamic financial services industry." ;Adnan Ahmed Yousif, President and Chief Executive, Al Baraka Banking Group and Chairman, Union of Arab Banks "There is a need for a clear exposition of risk in Islamic banking; where it differs from risk in interest-based banks; and where it is the same. El Tiby has filled that gap. He understands the regulatory environment very well and the way Islamic finance has developed in recent years in the Gulf and elsewhere." ;Sir Howard Davies, Director, London School of Economics "This book is a valuable and highly needed addition to the Islamic finance literature. Starting with its thorough research into the background and origins of Islamic finance to the detailed yet simple explanation of Islamic finance instruments and the regulatory framework, this book is a must-read for everyone interested in the Islamic finance

business." &#151;Mohammad Nasr Abdeen, Chief Executive Officer, Union National Bank "The book is a worthwhile addition to the literature on Islamic finance." &#151;From the Introduction by Dr. Wafik Grais, Senior Advisor, World Bank "This book represents an important academic contribution to existing research on the system and business of Islamic banking. It provides a wealth of information and data, and comprises a thorough investigation covering the history of the development of Islamic banks, their strategies for facing financial risk, and the various highly successful aspects of the Islamic financial system." &#151;Dr. Jamal S. Al-Suwaidi, Director General, Emirates Center for Strategic Studies and Research "Islamic banking has become a major component of world finance, and increasingly so. El Tiby, a banker himself with long experience in Islamic banking, offers us a clear presentation of the risks and regulatory mechanisms for this new area of finance. This book is long overdue." &#151;Hazem Beblawi, Advisor, Arab Monetary Fund

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