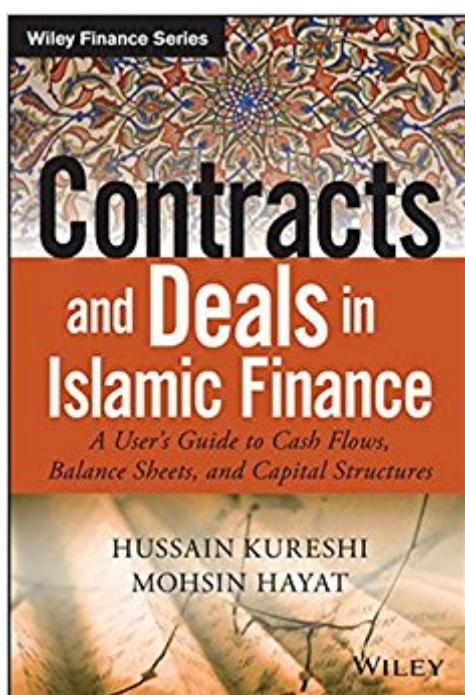


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Contracts And Deals In Islamic Finance: A User's Guide To Cash Flows, Balance Sheets, And Capital Structures (Wiley Finance)



Synopsis

A very accessible and concise guide to Islamic finance *Contracts and Deals in Islamic Finance* provides a clear breakdown of Islamic financial contracts and deal structures for beginners. The embedded requirements within selected Islamic financial contracts, such as risk weightage, capital structures, creations of cash flows, and balance sheets, are explained fully to provide a solid understanding of the backbone of the industry. Aimed primarily at beginners and those with a background in conventional banking, this book guides readers through the major contracts, how they're applied, and how to discern a contract's legitimacy. Case studies and interviews with bankers and global regulators provide real-life examples of contract application, and the author's own experiences provide deep insight into the everyday issues that arise. Ancillary instructor's materials include PowerPoint slides and lecture notes that facilitate use in the classroom. Literature describing the application of Islamic financial contracts is few and far between, and those providing a basic breakdown of these contracts and questioning their validity are rarer still. This book is the first of its kind, offering a basic approach to understanding Islamic contracts, designed for the true beginner. Understand the current contracts applied in Islamic banking Learn how contracts are applied across different jurisdictions Identify illegitimate contracts and those not in the spirit of Shariah law Examine the current economic realities surrounding Islamic finance By highlighting the underlying themes in Islamic finance and assessing the current practices, this book gives readers the solid understanding and up-to-date perspective that form a solid foundation upon which successful Islamic finance is practiced. For a solid introduction to the Islamic finance industry, *Contracts and Deals in Islamic Finance* is an accessible, practical guide.

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Customer Reviews

Contracts and Deals in Islamic Finance offers a comprehensive resource for understanding many of the underlying themes in Islamic finance and banking, and explores the complex enhancements to traditional contracts that are the pillars of Islamic banking. The authors Hussain Kureshi and Mohsin Hayat#151;experts in the field of Islamic finance#151;address modern economic realities surrounding Islamic financial transactions as well as the application of contracts across different jurisdictions. The authors explain how these contracts are created and give those unfamiliar with Islamic financial practices a guide for discerning the legitimacy of these contracts and a resource for determining if a contract conforms to the spirit of shariah law. Step by step, this comprehensive resource clearly spells out the values inherent in Islamic financial structures and contracts. It details aspects of process flows, accounting treatments, risk analyses, and shariah analysis in a single volume. The text is written in an accessible style that clearly and concisely explains the technicalities of Islamic finance contracts and describes how they differ from conventional transactions. The authors also walk the reader through the contracts and structures and offer an easy way for individuals not familiar with the religion or the language to understand shariah contracts and products. Contracts and Deals in Islamic Finance includes a practical and well-researched perspective on contracts and other transactions. It is filled with illustrative real-life examples of contract application and offers an understanding of shariah law based on the authors' first-hand experience and through numerous interviews with savvy bankers and global regulators. This text is accompanied by teaching ancillaries such as PowerPoint slides and instructor notes for an enhanced learning experience.

A Clear and Concise Guide to Islamic Financial Contracts and Deal Structures Contracts and Deals in Islamic Finance offers those unfamiliar with the basic principles of Islamic finance an important guide for understanding many of the underlying shariah concepts and offers an assessment of the resulting contracts as applied in Islamic banking and financial structures. Using clear and accessible terminology, Hussain Kureshi and Mohsin Hayat peel away the layers surrounding the current economic realities of Islamic financial transactions, and reveal how contracts are applied across various jurisdictions. They include a detailed description of how these contracts and other transactions are created and show what it takes to determine the legitimacy of an Islamic contract

and whether the contract actually conforms to the tenants of shariah law. *Contracts and Deals in Islamic Finance* provides a technical perspective on Islamic finance contracts and explains the shariah concept of risk weighting, capital structures, creation of cash flows, and balance sheets. The book also includes compelling real-life examples of contract application and offers a better understanding of the Islamic financial systems with interviews from international bankers and global regulators. "A solid piece of work, and a worthy addition to the literature on Islamic finance. The authors' eye for detail is to be commended." Moorad Choudhry, Department of Mathematical Sciences, Brunel University; former Treasurer, RBS Corporate Banking "I had an opportunity to read this valuable piece of writing. I must say, Hussain Kureshi and Mohsin Hayat both have not only expressed their point of view well but also impressively explained the basic concepts regarding Islamic banking. The more I read, the more I felt an urge to finish it in one go. This is a well-written and fundamental book that is very easy to comprehend by any individual who wants to learn about Islamic banking ideology." Zubair K. Munshi, Head of Branch Banking & Wealth Management, Barclays, Pakistan "The general concept of the book is excellent; a useful piece of work." Simon Archer, Visiting Professor, ICMA Centre, Henley Business School, University of Reading, UK

BRINGING THOSE WHO ARE WORLDS APART TOGETHER WITH A CLEAR STATEMENT ON MATTERS OF ISLAMIC FINANCE An appreciation by Phillip Taylor MBE and Elizabeth Taylor of Richmond Green Chambers In the United Kingdom we are in urgent need of more books which explain the basic principles of Islamic finance so *Contracts and Deals in Islamic Finance* by Hussain Kureshi and Mohsin Hayat is a most welcome statement for it is both a very accessible and a concise guide to modern Islamic finance which is directly relevant to Britain. Wiley's excellent *Contracts and Deals in Islamic Finance* sets out to provide a clear breakdown of Islamic financial contracts and their deal structures for those who are beginners and unaware of how to go about matters. Therefore, the embedded requirements within selected Islamic financial contracts, such as risk weightage, capital structures, creations of cash flows, and balance sheets, are explained fully to provide a solid understanding of the backbone of the industry. Kureshi and Hayat have aimed the book primarily at beginners and those with a background in conventional banking and it guides the reader through the major contracts, how they're applied, and how to discern a contract's legitimacy. The work includes case studies and interviews with bankers and global regulators provide real-life examples of contract application, and the two authors' own experiences provide a deep insight into the everyday issues that arise. Ancillary instructor's materials include PowerPoint slides and lecture notes that facilitate use in the

classroom. Also, literature describing the application of Islamic financial contracts is unfortunately few and far between, and those providing a basic breakdown of these contracts and questioning their validity are rarer still. As Syed Abdull Aziz Syed Kechik writes in the Foreword, this book is a fine piece on Islamic finance, or what can be described as the offering of shariah-compliant financial products to clients. We believe it is one of the first books of its kind in this area of banking because Islamic finance is no longer confined to the domain of Muslim customers today. The authors offer a basic approach to understanding Islamic contracts, designed for those who knowledge is very basic. The book covers the following matters: an understanding of the current contracts applied in Islamic banking; an explanation of how contracts are applied across different jurisdictions; an identification of illegitimate contracts and those not in the spirit of Shariah law (that would generally mean void contracts at common law); an examination of the current economic realities surrounding Islamic finance today which will be of great value to a wide range of legal and economics students. What the authors have successfully achieved here is a useful understanding of the underlying themes which exist in Islamic finance. They assess the current practices in some detail and give readers a solid understanding and up-to-date perspective that form a solid foundation upon which successful Islamic finance is practised now. For a solid introduction to the Islamic finance industry for your practice you need to look no further than *Contracts and Deals in Islamic Finance* as a great starting point into a new area of financial and banking law for what is an accessible and essentially practical guide for professionals, advisers and general readers alike.

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