

THE SHARIAH COMPLIANCE REPORT

Ethica sits down with Shariah department experts to identify industry best practices for Shariah compliance at the bank.

Acknowledgements: Ethica Institute of Islamic Finance wishes to extend a special thanks to Ahmed Ali Siddiqui and his colleagues at Mercan Bank for generously sharing their time and expertise to make this Shariah Compliance Report possible.

Ethica works with Islamic finance scholars, product developers, Shariah auditors, and bankers across the Islamic banking world and one theme consistently emerges: there are a broad range of opinions on what exactly constitutes "Shariah compliance." Shariah boards often focus on what they see as expedience on the part of bankers, while bankers bemoan what they see as over precise meddling on the part of Shariah boards. Are interests to remain mutually exclusive? What is the common ground between bankers and scholars where Shariah compliance matters? Does a strong Shariah compliance policy improve customer retention? What is the remit of the Shariah department?

The purpose of Ethica's Shariah Compliance Report is to answer some of these questions and identify industry best practices. We sat down with experts who bring experience working inside Shariah departments, have executed transactions with scholars and bankers, and are experts in AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions) standards, the most widely followed standard-setting body in the industry, and discuss Shariah compliance issues facing Islamic banks around the world.



The Shariah Compliance Report Ethica Institute

G Psacharopoulos



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