

Islamic Business Financing Products



About the Programme

This module highlights on credit management and monitoring of financing portfolios within the Islamic business financing environment in Islamic financial institutions. This module also provides practical guidelines in structuring and preparing convincing credit reports. Learners will gain a good understanding on Islamic business financing products within the framework of Shariah compliance as well as the equivalent conventional products offered in the market

Learning Outcomes

At the end of the module, learners should be able to:

- Illustrate the concepts and principles of credit practices in Islamic banks;

- Relate each underlying key elements of Islamic financing products in daily operation of the Islamic banking business;
- Identify the framework, principles and processes of credit that influence financing in business financing environment;
- Analyse the credit information sources and its verification system for fraud prevention;
- Apply risk assessment and its framework in relation to business financing environment;
- Relate each type of Islamic trade financing products in the daily operation of the Islamic banking business;
- Apply the methods of financial and non-financial analysis used in credit evaluation;
- Comply with the guidelines in documentation, covenants, security in business financing;
- Assess the issues associated with the disbursement process and follow up procedures in business financing; and
- Demonstrate the concepts and principles in financial reporting.

Learning Topics

- Topic 1: Credit and Financing from Islamic Perspective
- Topic 2: Shariah Contracts in Islamic Financing
- Topic 3: Islamic Business Financing Facilities
- Topic 4: Principles of Credit and Financing
- Topic 5: Credit Evaluation
- Topic 6: Risk Management in Islamic Financial Institutions
- Topic 7: Islamic Trade Financing
- Topic 8: Financial and Non-Financial Information of Customer
- Topic 9: Advanced Financial Analytical Techniques on Financial Statements
- Topic 10: Fundamentals of Security Documentation
- Topic 11: Disbursement of Financing
- Topic 12: Financial Reporting Concept
- Topic 13: Credit Decision Making
- Topic 14: Financing Monitoring, Collection and Recovery

***Programme Dates:**

- Cohort 1: 7-9 July 2026

- Cohort 2: 28-30 September 2026
- Cohort 3: 15-17 February 2027

**All dates are subject to change*

***All fees are inclusive of 8% Sales and Service Tax (SST)*

****Programme Fees:**

- RM 4,455.00 | USD 1,474.20 (Face-to-face)
- RM 3,402.00 | USD 1,134.00 (Online)

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