

Islamic Retail Financing Products



About the Programme

This module provides comprehensive understanding of the Islamic laws and principles that govern the Islamic financial system. The highlight will be on the importance of Shariah governance in Islamic finance which is in accordance with Bank Negara Malaysia and Securities Commission Malaysia guidelines

Learning Outcomes

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

- Identify the framework, principles and processes of credit that influence financing in retail financing environment;
- Apply risk assessment and its framework in relation to retail financing environment;

- Assess the customer information verification system;
- Explain the type of financing offered under retail financing;
- Communicate the importance of documentation, covenants, security and issues associated with the disbursement process and follow up procedures in retail credit financing; and
- Deliver appropriate recovery methods with adherence of specific guidelines and rules.

Learning Topics

- Topic 1: Introduction to Credit
- Topic 2: Managing Risk
- Topic 3: Customer's Classification
- Topic 4: Credit Information
- Topic 5: Shariah Contract in Financing
- Topic 6: Islamic Retail Financing Products
- Topic 7: Disbursement of Financing
- Topic 8: Recovery Process
- Topic 9: Rescheduling and Restructuring

***Programme Dates:**

- Cohort 1: 4-6 August 2026
- Cohort 2: 27-29 October 2026
- Cohort 3: 16-18 March 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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Training Programme
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