







**Islamic Professional Credit Certification**  
HRDC Prog No. 10001178801

Learning Mode  Online  Face to face



**Future Skills Framework (FSF) Skills Clusters**

**C6 Financial Products and Services**  
• Product Advisory

**C7 Growth and Partnerships**  
• Shariah Research

**C8 Investment and Financial Management**  
• Credit Assessment  
• Islamic Wealth Management

**C11 Risk Management, Governance and Regulatory Compliance**  
• Credit Risk Management  
• Internal Governance  
• Risk Management  
• Shariah Audit  
• Shariah Compliance  
• Shariah Risk Management

## About the Programme

IPCC is designed for banking professionals who seek to equip themselves with the skills, knowledge and tools to advance in the demanding and rapidly changing field of credit management in Islamic Banking. By dedicating time and effort to complete IPCC, learners will demonstrate their commitment towards attaining the highest standards of becoming a credit professional in Islamic Banking.

## Learning Outcomes

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

- Recognise various forms of Muamalat contracts commonly practised in mainstream Islamic products and services;
- Describe the process and procedures in credit management and monitoring financing portfolios within the Islamic retail and business financing environment in Islamic financial institutions;
- Explain the principles and basic financing origination and credit management processes within a financial institution;
- Identify the basic management components in Islamic financial institutions that cover the structural elements, characteristics of banking products, current practices, protocols, and limitations; and
- Outline the main structure and guidelines in preparing good credit reports.

## Entry Requirement

- Diploma, or
- Sijil Pelajaran Malaysia (SPM) / O-Level or equivalent with 3 years' experience in Credit Management or Banking

## Assessment

- **Level 1** – 100 Multiple Choice Questions | 2 Hours 30 Minutes, 60% Passing Mark
- **Level 2** – 60 Multiple Choice Questions, 2 Case Studies | 3 Hours 30 Minutes

## Programme Details

<b>M1 Fundamentals of Shariah for Islamic Finance</b> (3 Days) 10001334036	→ Online   21 Hours   RM3,220.56   USD1,065.96 → Face to Face   RM4,098.60   USD1,354.32
<b>M2 Fundamentals in Credit Operation (3 Days)</b> 10001444224	→ Online   21 Hours   RM3,220.56   USD1,065.96 → Face to Face   RM4,098.60   USD1,354.32
<b>M3 Islamic Bank Management (3 Days)</b> 10001443295	→ Online   21 Hours   RM3,220.56   USD1,065.96 → Face to Face   RM4,098.60   USD1,354.32
<b>M4B Islamic Business Financing Products (3 Days)</b> 10001443891 <b>M4R Islamic Retail Financing Products (3 Days)</b> 10001443384	→ Online   21 Hours   RM3,220.56   USD1,065.96 → Face to Face   RM4,098.60   USD1,354.32
<b>Preparatory Class for M1 (0.5 Days)</b>	→ Online   4 Hours   RM613.44   USD203 → Face to Face   RM683.10   USD252.72
<b>Preparatory Class for M2 (0.5 Days)</b>	→ Online   4 Hours   RM613.44   USD203 → Face to Face   RM683.10   USD252.72
<b>Preparatory Class for M3 (0.5 Days)</b>	→ Online   4 Hours   RM648   USD216 → Face to Face   RM742.50   USD245.70
<b>Preparatory Class for M4 Business (0.5 Days)</b> <b>Preparatory Class for M4 Retail (0.5 Days)</b>	→ Online   4 Hours   RM648   USD216 → Face to Face   RM742.50   USD245.70
<b>Assessment M1</b>	→ <b>Face to Face / Online   2.5 Hours   RM300   USD95</b>
<b>Assessment M2</b>	→ <b>Face to Face / Online   2.5 Hours   RM300   USD95</b>

<b>Assessment M3</b>	→ <b>Face to Face / Online   3.5 Hours   RM400   USD125</b>
<b>Assessment M4 Business Assessment M4 Retail</b>	→ <b>Face to Face / Online   3.5 Hours   RM400   USD125</b>
<b>Total (14 Days)</b>	→ <b>Online   100 Hours   RM17,168   USD5,678</b> → <b>Face to Face   RM21,358.40   USD7,039.88</b>

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

## Programme Date

<b>Modules</b>	<b>COHORT 1</b>	<b>COHORT 2</b>	<b>COHORT 3</b>
M1	14-16 Apr 2026	23-25 Jun 2026	13-15 Oct 2026
M2	11-13 May 2026	21-23 Jul 2026	17-19 Nov 2026
M3	8-10 Jun 2026	18-20 Aug 2026	5-7 Jan 2027
M4B	7-9 Jul 2026	28-30 Sep 2026	15-17 Feb 2027
M4R	4-6 Aug 2026	27-29 Oct 2026	16-18 Mar 2027
<b>Preparatory Class M1</b>	24 April 2026	3 July 2026	23 October 2026
<b>Preparatory Class M2</b>	22 May 2026	31 July 2026	27 November 2026
<b>Preparatory Class M3</b>	19 June 2026	4 September 2026	15 January 2027
<b>Preparatory Class M4B</b>	17 July 2026	9 October 2026	26 February 2027
<b>Preparatory Class M4R</b>	14 August 2026	13 November 2026	26 March 2027
<b>Assessment M1</b>	30 April 2026	9 July 2026	29 October 2026
<b>Assessment M2</b>	2 June 2026	6 August 2026	3 December 2026
<b>Assessment M3</b>	25 June 2026	10 September 2026	21 January 2027
<b>Assessment M4B</b>	23 July 2026	15 October 2026	4 March 2027
<b>Assessment M4R</b>	20 August 2026	19 November 2026	31 March 2027

*All dates are subject to change*

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**FOLLOW US:**

**IBFIM** 200701005076  
(763075-W)  
Level 5, Bangunan AICB  
No. 10,  
Jalan Dato' Onn 50480  
Kuala Lumpur

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