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Islamic Banking Products and Contract Structuring Training Course

15 – 19 March 2027
Milan

Islamic Banking Products and Contract Structuring Training Course

Ref: 2362_88589 **Date:** 15 – 19 March 2027 **Location:** Milan **Fees:** 6200 GBP

Islamic Banking Products and Contract Structuring is a 1-week training course for relationship, product, credit and operations staff new to Shariah-compliant finance, built around a product structuring note that maps a client need to a sound contract sequence. Banks offering murabaha, ijara, musharaka and sukuk must show that each deal follows its contract, not just its pricing. Jupiter Prime Training delivers this course on Islamic banking products and contract structuring.

Why Islamic Banking Products and Contract Structuring Matters Now

Three forces shape the subject today. Clients increasingly ask for finance free of interest and excessive uncertainty, so conventional banks open Islamic windows. Shariah supervisory boards expect documented evidence that ownership, possession and risk transfer happen in the right order. Sukuk investors check that real assets back their returns. A bank that structures contracts carefully earns trust and keeps income clean; one that treats contracts as relabelled loans faces reputational damage, unwinding costs and title disputes.

Who Gains Most from Islamic Banking Products and Contract Structuring

- Relationship staff who match corporate and retail client needs to suitable financing contracts
- Product specialists who design term sheets, process flows and documentation for new offerings
- Credit analysts who assess asset, partnership and lease exposure under each contract type
- Operations and treasury officers who execute purchase, sale, lease and profit distribution steps
- Internal Shariah review and compliance staff who test transactions against board resolutions

Banks launching an Islamic window gain most when product, credit and operations colleagues attend together.

Islamic Banking Products and Contract Structuring Capabilities

Participants move from the prohibitions of riba, gharar and maysir to contract mechanics they can sequence and defend.

- Apply the core prohibitions to screen a proposed transaction — product approval committee
- Design a murabaha and tawarruq sequence with clear ownership transfer — corporate client teams
- Weigh ijara and diminishing musharaka for asset and home finance — credit committee
- Calculate profit-sharing ratios and loss allocation in mudaraba and musharaka — investment account holders
- Specify the asset, purchase undertaking and cash flow behind a sukuk issue — capital markets desk
- Build a product structuring note ready for Shariah board review — Shariah supervisory board

Key Islamic Banking Products and Contract Structuring Terms

- Riba — any predetermined increase on a loan or unequal exchange of like commodities, prohibited in Islamic finance.
- Gharar — excessive uncertainty about the subject, price or delivery of a contract that can void the sale.
- Murabaha — a cost-plus sale in which the bank buys an asset and resells it to the client at a disclosed mark-up.
- Ijara — a lease in which the bank owns the asset, bears ownership risk and earns rental income.
- Musharaka — a partnership where partners share profit by agreed ratio and losses by capital contribution.
- Sukuk — certificates representing undivided ownership in assets, usufruct or projects, with returns drawn from those assets.

Islamic Banking Products and Contract Structuring Day by Day

Day 1: Principles Behind Shariah-Compliant Finance

- Riba, Gharar and Maysir Screening — Which Transactions a Bank Can Offer
- Sources of Islamic Commercial Law — How Scholars Reach Product Rulings
- Islamic Versus Conventional Balance Sheet — Where Funding and Risk Differ
- Asset-Backed and Asset-Based Distinction — Investor and Client Expectations
- Islamic Window Operating Model — Separation of Funds and Accounts

Day 2: Sale-Based Contracts in Practice

- Murabaha Process Flow — Ownership, Possession and Resale Order
- Commodity Tawarruq and Its Limits — Liquidity Finance for Corporates
- Salam and Istisna Contracts — Agricultural and Construction Finance Choices
- Wakala Purchase Agency — Controlling Agent Risk Before Resale
- Late Payment and Rebate Clauses — Charity Undertakings and Early Settlement

Day 3: Lease and Partnership Structures

- Ijara Muntahia Bittamleek — Lease-to-Own Transfer and Maintenance Duties
- Diminishing Musharaka Home Finance — Unit Buyout and Rental Reset
- Mudaraba Investment Accounts — Profit Ratios and Loss Bearing
- Profit Equalisation and Investment Risk Reserves — Smoothing Depositor Returns
- Partnership Exposure Assessment — Credit Appetite for Equity-Style Deals

Day 4: Sukuk and Shariah Oversight

- Ijara and Wakala Sukuk Structures — Asset Pools and Return Sources
- Purchase Undertakings and Asset Transfer — Investor Recourse on Default
- Shariah Supervisory Board Mandate — Approval Path for New Products
- Internal Shariah Audit Testing — Evidence of Contract Sequence
- Non-Compliant Income Purification — Handling Breaches and Disclosure

Day 5: Practising the Product Structuring Note

- Client Need to Contract Mapping — Choosing Between Sale, Lease and Partnership
- Murabaha Versus Ijara Case Comparison — Retail Vehicle and Equipment Finance
- Musharaka Project Finance Case — Real Estate Developer Profit Split
- Shariah Board Challenge Session — Defending Each Step of the Flow
- Product Structuring Note Completion — Contract Sequence, Risks and Documents

Applying Islamic Banking Products and Contract Structuring After the Course

- Walk an existing murabaha or ijara file through its ownership and possession steps and record gaps for Shariah review.
- Draft a contract map for one pending client request, comparing sale, lease and partnership options before committee.

Islamic Banking Products and Contract Structuring Questions FAQ

What is Islamic banking products and contract structuring and why does it matter now?

It is the skill of turning a client need into a sequence of Shariah-compliant contracts. Demand for interest-free finance is growing and Shariah boards expect evidence of ownership and risk transfer.

Which roles gain most from Islamic banking products and contract structuring?

Relationship, product, credit, operations and internal Shariah review staff gain most. Each handles a different step of the contract flow, so a shared view reduces rework and approval delays.

How does Islamic banking products and contract structuring differ from a general Islamic finance overview?

It asks participants to sequence real contracts rather than describe principles. A general overview explains theory, while this course works through process flows, undertakings, profit ratios and sukuk asset pools.

What do you bring back from Islamic banking products and contract structuring?

You bring back a product structuring note for one financing need, setting out the chosen contract, the order of ownership and possession, the main risks and the documents required.

Islamic Banking Products and Contract Structuring: The Way Forward

The product structuring note first informs whether a client request runs as a sale, a lease or a partnership. Product teams, credit officers and the Shariah board use it to agree contract order and documents before launch. After its first use, revisit profit and loss allocation, as partnership contracts reveal issues that sale-based deals often hide.