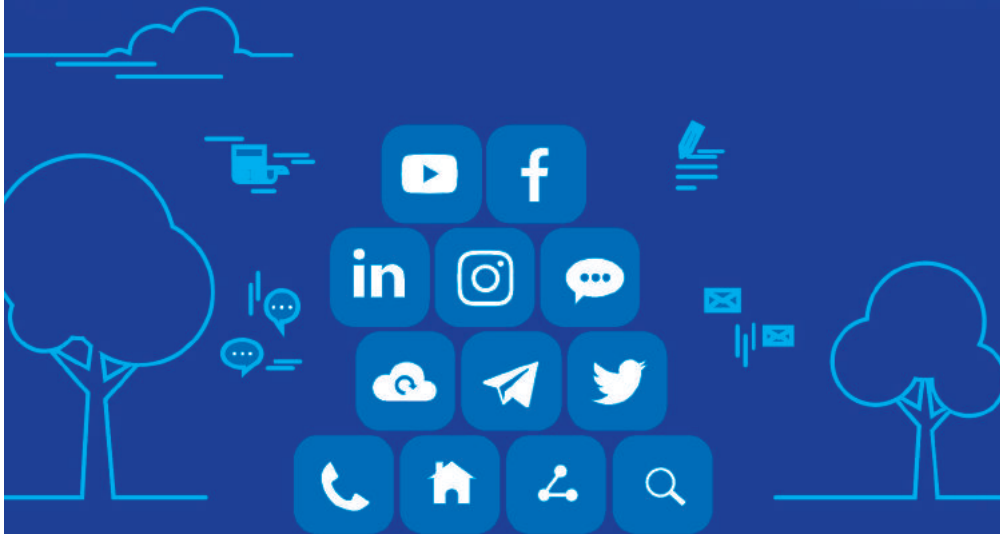


FUNDAMENTALS OF INTEREST-FREE BANKING

FUNDAMENTALS OF INTEREST-FREE BANKING CERTIFICATION PROGRAM

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FUNDAMENTALS OF INTEREST-FREE BANKING CERTIFICATION PROGRAM

MODULE NUMBER	TRAINING SUBJECT	INSTRUCTOR	DAYS
MODULE-1	CORE VALUES OF INTEREST-FREE BANKING	Köksal Sarıca	2 hours
MODULE-2	INTEREST-FREE BANKING SYSTEM, ITS ORIGIN, HISTORICAL DEVELOPMENT, BASIC PHILOSOPHY	Dr. Mustafa Afşin Sancar	4 hours
MODULE-3	INTEREST-FREE BANKING IN THE WORLD AND INTERNATIONAL ISLAMIC FINANCE INSTITUTIONS	Fatma Çınar	2 hours
MODULE-4	BANKING IN TÜRKİYE, LEGISLATION, PARTICIPATION BANKING, PROFESSIONAL ORGANISATIONS	Adv. Hakan Kurbetçi	2 hours
MODULE-5	BANKING SERVICES AND THEIR EVALUATION IN TERMS OF ISLAMIC FINANCE PRINCIPLES	Dr. Mehmet Y. Özmen	4 hours
MODULE-6	FUND COLLECTION AND FUND UTILISATION METHODS IN ISLAMIC BANKS	Dr. Ali Öztürk	4 hours

THE AIM OF THE TRAINING

This programme aims to comprehensively examine the interest-free banking principles, core values, participation banking (Islamic Banking) and application principles, legal and legislative infrastructure for the employees who have just started to work in participation banks or who are in the orientation process in their institutions.

TARGET GROUP:

All managers and employees of Islamic Banks can participate in the training.

CERTIFICATE PROGRAM DETAILS:

It generally involves interactive and practical training in Microsoft Teams.



6
MODULE



4
DAYS



18
HOURS



ONLINE
EXAM

FUNDAMENTALS OF INTEREST-FREE BANKING CERTIFICATION PROGRAM



ESSENTIALS OF THE CERTIFICATION PROGRAM

- Certification training will be carried out within the scope of "TKBB Certification Directive".
- The minimum attendance requirement is 70%. Participants below this rate will not be accepted for the exam
- The exam success rate for measuring success is 70 points out of 100.
- Certification Program will be completed in 4 days, 6 Modules, and 18 Hours.
- 6 Instructors will give lectures during the training program.
- The instructor staff consists of members of the Advisory Board of TKBB, practitioners banks and academicians.
- Exam results will be sent to your Bank's Training Unit.
- Participants who are successful at the end of the exam will be given a "Digital-Success Certificate".

MODULE 01: Core Values of Interest-Free Banking

OBJECTIVE OF THE TRAINING:

During the training, the concepts of Mission, Vision and Values, which are the building blocks of businesses, will be examined in personal and corporate terms. The course also aims to deepen our awareness of participation banking by determining the status of the participation banking system in our country and in the world, its purpose, target, the basic values of participation banking and the differences between participation banking and conventional banking.

FOCUS POINTS (Key Words):

#ParticipationBanking #ParticipationFinance #ParticipationBankingCoreValues #ParticipationBanking Objective#ParticipationBankingTarget #Interest-FreeBankingandPrinciples #StatusofParticipationBanking inTürkiyeandintheWorld #BasicPrinciplesofParticipationBanking

CONTENT:

- Aim and Objective of Interest-Free Banking
- Participation Banking in Türkiye and in the World
- Core Values of Interest-Free Banking

Instructor's Biographical



Köksal SARICA

Ziraat Participation Bank
Organisation and Training Manager

www.tkbbegetim.org.tr

He was born in 1973 in Istanbul. After graduating from Computer Technical High School in 1991, he started his career as an Organisation Assistant at İktisat Bank in 1992. In 1995, after completing his military service, he worked at İktisat Bank, Sümerbank, Sitebank, Fortisbank and Kuveyttürk Participation Bank respectively. Since 18.03.2015, he has been working as Organisation and Training Manager at Ziraat Participation Bank. While continuing his professional life, he graduated from Anadolu University, Department of Business Administration and then completed his master's degree at Istanbul University, Department of Quality Management. He is married and has 3 children.

MODULE 02:

< 4 hours >

Islamic Banking System: Its Origin, Historical Development, Basic Philosophy

OBJECTIVE OF THE TRAINING:

This course aims to provide a comprehensive understanding of institutional Islamic banking, a relatively new structure established in the 1970s. Islamic banking seeks to increase its market share as an interest-free structure within the conventional banking system, which has a confrontational and competitive approach that spans four centuries. It also aims to build a solidarity-competitive approach within the principles of Islamic economy. As this structure is still in its developmental stage, it is crucial to comprehend the basic philosophy and historical development of both participation and conventional banks. This understanding will enable us to determine the direction in which this ongoing institutional construction should head. Therefore, this course will explore the fundamental philosophy of Islamic banking, its past, present, and potential future development.

FOCUS POINTS (Key Words):

*#Islamiceconomics #Islamicfinance #Historyofparticipationbanking
#Historyofconventionalbanking #FutureofIslamicbanking*

CONTENT:

- Participation Banking - Islamic Finance - Islamic Economics
- Roots of the Modern Banking and Finance System
- Roots of Islamic Banking and Finance System
- Modern Islamic Banking and Financial Systems
- Participation (Interest-Free) Banking in Türkiye and the World in Figures
- Why Islamic Banking?
- Universal Mission and Function of Islamic Banking
- Material and Spiritual Foundations of Islamic Banking
- The Place and Functions of Money and Capital Concepts in Islamic Banking
- Definition, Scope and Types of Interest
- Analysis and Comparison of Interest, Profit, Rent, and Fee-Commission Concepts
- Why is the interest rate difference not interest?
- Islam and Capitalism from the Perspective of Interest
- Profit Sharing, Grounds and Types
- The Need for Transformation in the Neo-Liberal Economy After Covid and What Islamic Finance Can Offer
- Question and Answer

Instructor's Biographical



Dr. Mustafa Afşin SANCAR

Istanbul 29 Mayıs University
Faculty Member

www.tkbbegitim.org.tr

In 2006, he graduated from the Department of Economics at Rutgers University (New Brunswick, NJ, USA) and completed his master's degree in Business Administration at Istanbul Technical University. He then started his PhD programme in Islamic Economics and International Finance at Sabahattin Zaim University. In the fall semester of 2018-2019, he conducted academic studies in the field of Islamic finance at INCEIF University in Malaysia and in South East Asian countries for one semester (five months). In 2021, he published an article titled "The Institution of Qard al-Hasan in the Alleviation of Poverty: A Microfinance Model Proposal Based on Takaruz and Qard al-Hasan" in 2021. After working in various private sector organisations abroad, he returned to Türkiye and first worked in the Strategy and Business Development Department of the Foreign Economic Relations Board (DEİK) and then continued his work in the Strategic Planning Department of Kuveyt Türk Participation Bank. Since May 2018, he has worked as an expert in the research group affiliated to the Central Advisory Board established within the Participation Banks Association of Türkiye (TKBB), and since May 2022, he has worked as a Manager in the Banking Services Coordination Department. Sancar, who joined 29 Mayıs University as a faculty member as of the 2022-2023 academic year, is also the director of IKAM Islamic Economics and Research Centre.

MODULE 03: Islamic Banking in the World and International Islamic Finance Institutions

<2 hours>

OBJECTIVE OF THE TRAINING:

To convey the activities and role of the international structural organisations of the Islamic Finance industry and their importance in the development of the sector. The course also aims to evaluate the financial performance of the global Islamic Finance sector with market update.

FOCUS POINTS (Key Words):

*#IslamicFinanceEcosystem #InstitutionalDevelopment #MarketOutlook
#IslamicFinanceInstitutions #IsDB #AAOIFI #CIBAFI #IFSB #IIFM*

CONTENT:

Islamic Banking and Historical Development in the World
Global Islamic Finance Industry Market Update

Purpose of Establishment and Fields of Activity of the Islamic Development Bank Group (IsDB)

- IDB
- ITFC
- ICD
- ICIEC

International Islamic Banking Authorities and Activities

- AAOIFI
- CIBAFI
- IFSB
- IIFM
- IIRA

Development and General Status of Islamic Banking in Selected Countries

- Malaysia
- Pakistan
- Bahrain
- United Kingdom

Questions - Answers

Instructor's Biographical



Fatma ÇINAR

Director, Participation Banks
Association of Türkiye (TKBB)

www.tkbbeitim.org.tr

Mrs. Fatma Çınar works as a Director at Participation Banks Association of Türkiye (TKBB) since November 2022. She worked as Islamic Finance Portfolio Lead at UNDP Istanbul International Center for Private Sector in Development (IICPSD) between February 2022 to September 2023. Prior to joining to UNDP, she worked as a Manager of International Relations and Corporate Communications Departments at Participation Banks Association of Türkiye (TKBB) between August 2020- January 2022. Previously she worked as the Head of International Banking Department of an Islamic Bank (Kuveyt Turk) in Türkiye more than 13 years. As an active practitioner, she has deep and wide expertise in Islamic Banking, International Relations, Correspondent Banking, Foreign Trade, Sustainability, Social Finance, Impact Investing, Investment Banking, Cash Management, Clearing Services, Structured Finance, Trade Finance, Project Management, Country and Counterparty Limit Management, Business Strategy, and Corporate Communication. She is at the advisory board of Marmara University Islamic Economics and Finance (MUISEF). She is also member at AAOIFI Communication Committee She acted as global mentor for Start-Up and Fintech institutions at selected projects and programs. She writes regularly on Islamic finance as a Türkiye correspondent for Islamic Finance News publication and also she is author at Etkiyap which is dedicated to improve impact investing ecosystem. She provides lectures at universities and international summer schools. She has been also a trainer at Participation Banks Association of Türkiye on Islamic Finance. Mrs. Çınar graduated from Istanbul University with a degree in Business Administration and Industrial Engineering in 2005 and 2006. She is married and has a daughter

MODULE 04: Banking in Türkiye, Legislation, Participation Banking, Professional Organisations

OBJECTIVE OF THE TRAINING:

The aim of this course is to inform about the concept and history of banking in national and international arena and the regulations and practices of the authorities.

FOCUS POINTS (Key Words):

*#bank #legalstructure #corporate #governance #regulatoryandsupervisorybodies
#bankassociations #Bankinglaw #Audit*

CONTENT:

- The Concept of Banking Law
- The Concept of Bank Business
- The Importance of Bank Business in Financial Markets
- Historical Development of Banking and Banking Law in the World
- International Principles and Criteria on Banking Law
- Types of Bank Business
- Historical Development of Turkish Banking Law and Banking
- Sources of Turkish Banking Law
- Principles Regarding Deposits and Participation Funds under the Banking Law No. 5411 in Türkiye
- Principles Regarding Loans in the Regulation of Banking Law No. 5411 in Türkiye
- Banking Regulation under Banking Law No. 5411 in Türkiye
- Basic principles of the System of Supervision of the Enterprise
- Internal Audit
- Independent Audit
- Public Audit

Instructor's Biographical



Adv. Hakan KURBETÇİ

He was born in 1965 in Amasra. After graduating from Istanbul University Faculty of Law in 1987 and completing his military service as a reserve officer, he worked as a freelance lawyer for five and a half years starting from 1989. He then worked as a lawyer, legal advisor, legal affairs manager and head of regulatory compliance in a bank for 24 years. In addition to being a lawyer for more than thirty years, he has been working as a mediator for 1 year as a mediation licence holder. He is married and has a son and a daughter.

MODULE 05:

< 4 hours >

Banking Services and Their Evaluation In Terms of Participation Finance Principles

OBJECTIVE OF THE TRAINING:

To build awareness about the processes of banking services such as EFT, remittance, cheque, policy and credit card transactions in participation banks and the interest-free banking principles observed in these services.

FOCUS POINTS (Key Words):

#Remittance transactions in terms of fiqh

#Cheque and policy transactions within the framework of participation banking principles

#Credit card transactions within the framework of participation banking principles

#Money transfer transactions within the framework of participation banking principles

#Letter of guarantee transactions

CONTENT:

Parties to Bank Remittance

The Islamic Law of Bank Remittance

- Bank Money Order is a Power of Attorney.
- Bank Remittance is a Fiqhî Remittance
- The Nature of a Bank Transfer Depends on the Nature of the Shipment

Negotiable Instruments

- a. Policy
- b. Written and signed promissory
- c. Cheque
- d. Acceptance of Negotiable Instruments

- Acceptance of Negotiable Instruments for Protection Purposes
- Acceptance of Negotiable Instruments for Collection
- Acceptance of Negotiable Instruments for Crushing (Discount)

Some Provisions on Negotiable Instruments AAOIFI - Standard

Banking Services - Credit Card and POS Transactions

General Information About Credit Cards

Instructor's Biographical



Dr. Mehmet Y. ÖZMEN

Lecturer, Institute of Islamic
Economics and Finance
at Marmara University

www.tkbbegitim.org.tr

He was born in Gaziantep. He received his undergraduate education at Istanbul University Faculty of Theology in 2013 and completed his master's degree at Necmettin Erbakan University Faculty of Theology. In addition to his university education in Istanbul, he studied in various scientific institutions related to Basic Islamic Sciences and received hafiz education.

He is currently completing his doctoral studies at Marmara University Faculty of Theology. In 2018, he started as an "expert" in the field of Islamic Finance in the Advisory Board of the Participation Banks Association of Türkiye and continued his duty as a Senior Expert in 2023. Then he started his new position as a lecturer at Marmara University.

He is married and has three children.

MODULE 06: Fund Collection and Fund Utilisation Methods In Islamic Banks

< 4 hours >

OBJECTIVE OF THE TRAINING:

The course aims to provide the participants with basic information about how the fund collection and fund utilization transactions, which constitute the main field of activity of Islamic banking, are carried out in Islamic banks and how these transactions differ from conventional banking.

FOCUS POINTS (Key Words):

#FundCollectionAccounts #ParticipationAccounts #FundUtilisationMethods #Murābaha #Istisna' #Selem #Ijārah #Partnerships

CONTENT:

Fund Collection Transactions in Participation Banks

- Bank Accounts
- Demand Deposit Accounts
- Time Accounts
- Special Current Accounts
- Participation Accounts
- Precious Metal Deposit Accounts
- Account Operating Fee
- Bank Promotions

Fund Management Methods

- Partnerships
- Selem
- Istisna

Cash Fund Utilisation Transactions

- Murabaha
- Isticrar
- Icare
- Financial Leasing
- Sell - Rent Back
- Tawarruq
- Representation in Financing Transactions

Non-Cash Fund Utilisation

- Letters of Guarantee
- Letter of Credit

Instructor's Biographical



Dr. Ali ÖZTÜRK

Manager, Advisory Board of TKBB

www.tkbbegitim.org.tr

He was born in 1976 in Erzurum. After primary school, he became a hafiz. Between 1990-1995, he received special education in Basic Islamic Sciences in classical method. In 2000, he graduated from Marmara University Faculty of Theology. He did his master's degree at Marmara University Institute of Social Sciences, Department of Islamic Law. He continues his doctoral studies in the field of Islamic Law at the same university. He worked in various fields of Participation Finance such as training, consultancy, compliance and audit, research and development.

WORK EXPERIENCE

- 1.2003-2011 Years Vocational Courses Teacher at Küçükköy Anatolian Imam Hatip High School
- 2.Kuveyt Türk Participation Bank Supervision and Audit Unit (2011 - 2020)
- 3.Körfez Gayrimenkul Menkul A.Ş. Advisory Board Member (2014- 2018)
- 4.KT Portföy Yönetimi Aş. Advisory Board Member (2015- 2018)
- 5.KT BANK (GERMANY) Advisory Board Member (2015- 2019)
6. Participated in the Interest-Free Finance Workshop organised by the BRSA and the Participation Banks Association of Türkiye in 2013 and the preparatory meetings prior to the workshop. At the point of realising the decisions taken at the workshop, he contributed to the work on the draft interest-free finance law.
7. Provided consultancy and training during the establishment phase of Ziraat Participation Bank (2014-2015)
- 8.Participation Banks Association of Türkiye Advisory Board Research Unit Manager (2021-ongoing)



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