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compliant finance plays a fiduciary duty for the society as a whole. Islamic Finance promotes equality and is less profit-motivated. Under Islamic Finance some of the products identified as triggers in the last financial debacles would be void. Some of the IF principles breached in the last crisis: •The principle of Riba was violated by excessive lending and borrowing.

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Islamic finance principles offer a just socioeconomic system, in which there is a strong commitment toward not only shareholders but also the overall well-being of society.

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Islamic finance refers to how businesses and individuals raise capital in accordance with Sharia, or Islamic law. It also refers to the types of investments that are permissible under this form of...

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Foundations And Principles Of Islamic Finance

Islamic finance is a term that reflects financial business that is not contradictory to the principles of the Shari’ah. Conventional finance, particularly conventional banking business, relies on taking deposits from and providing loans to the public. Therefore, the banker-customer relationship is always a debtor-creditor relationship.

AN INTRODUCTION TO ISLAMIC FINANCE

When we think about Islamic finance, we would want to describe it as an ethical framework that encourages profit by risk sharing rather than risk shifting, that encourages one to think longer term, and that appreciates the interconnections between various facets and systems within life.

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