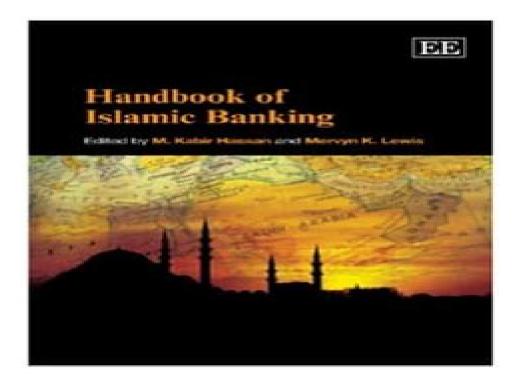
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practice and research settings and provide suggestions toward education training and practice Foundations of Shari'ah Governance of Islamic Banks Karim Ginena, Azhar Hamid, 2015-04-06 A practical guide for robust shar ah governance of the Islamic banking industry Debate in the market on the extent of shar ah compliance of Islamic banks their products and activities has piqued stakeholders interest In Foundations of Shar ah Governance of Islamic Banks Karim Ginena and Azhar Hamid explore the depths of shar ah governance to unravel its mysterious dimensions and equip academics and practitioners with a solid understanding of the subject which has become a serious challenge and thus deserves dedicated attention The authors make a strong case for the need to contain the shar ah risk that Islamic banks experience and present a compelling argument for how this should be done Ginena and Hamid propose a robust shar ah governance model that comprehensively tackles this risk and helps improve the extent of shar ah compliance of market players. The authors detail the internal external and institutional arrangements needed to promote responsible shar ah governance and critically analyze current laws regulations and industry practices on the topic The chapters of the book do the following Examine the roots characteristics and objectives of shar ah and its relation to financial dealings Probe the role of regulators in shar ah governance explore the different approaches adopted by banking supervisors and provide examples of relevant legal and regulatory measures Explain to bank directors and management the fiduciary duty they assume with respect to shar ah compliance and detail how they could discharge this responsibility in line with best practices Elaborate on the purpose of the Shar ah Supervisory Board SSB its responsibilities competence criteria internal regulations and key governance guidelines additionally they explore different SSB models Describe the internal shar ah control system including its six components and examine the internal shar ah audit function as well as different stages of conducting a shar ah audit Clarify the role of a shar ah auditor with guidance on reporting lines scope of duties authority and practical ways on fulfilling tasks such as a sample shar ah risk assessment grid and audit checklists Discuss the newly emerging external shar ah advisory firms that are expected to play a key role in the coming years and the services they provide Through an effective treatment of each of these elements and the way that they interact with one another the book offers a fresh take on how robust shar ah governance of Islamic banks can be successfully accomplished It is a comprehensive resource for academics regulators directors lawyers auditors consultants employees and customers of Islamic banks interested in learning more about these challenges This essential reading persuasively extends the discourse on the subject and addresses critical shar ah issues that have policy implications for decision makers in jurisdictions aiming to attract the fast growing Islamic finance industry or increase their market share

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