



# IBFIM'S PRODUCTS AND SERVICES 2025



[Get Started >](#)



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# About Us

Being 30 years in the industry, IBFIM specialises in industry technical certifications that are based on IBFIM Qualifications Framework. IBFIM is also a certified Human Resource Development Corporation (HRDCorp) training provider. The learning modules are tailor-made to fulfill the specific needs of the clients within the Islamic financial institutions particularly, as well as other sectors engaging in Islamic finance.

The learning modules are tailor-made to fulfill the specific needs of the clients within the Islamic financial institutions particularly, as well as other sectors engaging in Islamic finance.

IBFIM offers joint programmes with industry's professional bodies and collaborates with academic institutions in its effort to prepare talent for the industry. IBFIM's programmes are delivered via classroom and online learning. Shariah advisory and digital learning services are also made available to support the industry's talent development progression.

Apart from servicing the nation, IBFIM has trained international institutions including participants and delegations from Algeria, Azerbaijan, Bangladesh, Brunei Darussalam, Ghana, Indonesia, Ivory Coast, Laos, Madagascar, Maldives, Philippines, Seychelles, Tanzania, Taiwan, Thailand, Tunisia and Turkmenistan.





# Our Offerings

**Training  
Programme**

**Shariah Advisory &  
Consultancy Services**

**Digital Learning  
& Services**

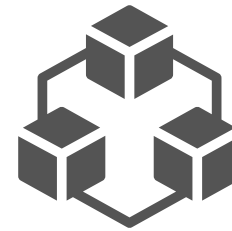




# Training Programme



**Certification**



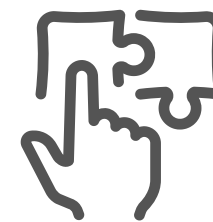
**Modular**



**Executive C-Suite**



**Collaboration**



**Recognition of Prior Learning**





# Certifications



Associate Qualification in  
Islamic Finance (AQIF)



Intermediate Qualification in  
Islamic Finance (IQIF)



Certified Qualification in  
Islamic Finance (CQIF)



Fundamental Certificate in Islamic  
Banking and Takaful (FCiBT)

Banking

Takaful

Banking

Takaful

Wealth Management



Islamic Financial Planner (IFP)



Certified Professional Shariah  
Auditor (CPSA)



Islamic Professional Credit  
Certification (iPCC)



Islamic Legacy Management (ILM)

Click on your desired certification.





# Associate Qualification in Islamic Finance (AQIF)





AQIF

IQIFB

IQIFT

CQIFB

CQIFT

CQIFWM

ILM

CPSA

IPCC

FCIBT

IFP



# Associate Qualification in Islamic Finance

HRDC Prog No. 10001314822

## About AQIF

AQIF is designed specifically to suit all levels of Islamic finance industry practitioners. Consisting of five (5) modules, it aims to comprehensively equip Islamic finance practitioners with the required foundation knowledge in Shariah and the applied Shariah contracts in Islamic finance products and operations. In addition, the programme also provides insights on ethical parameters needed to be observed in practicing Islamic finance, as well as regulatory framework governing Islamic finance in Malaysia.

## Learning Outcomes

- Discuss Shariah concepts, rules and principles that focus on Islamic finance;
- Recognise the various forms of Muamalat contracts commonly practiced in mainstream Islamic products and services;
- Explain ethical practices in line with Shariah compliance associated with Islamic financial sector products and services;
- Outline the principles of Islamic law as well as relevant laws and legislation that govern the Islamic financial system; and
- Describe the basic components in contemporary Islamic finance architecture.

## Entry Requirement

- Sijil Pelajaran Malaysia (SPM) / O-Level

## Modules

- M1 : Philosophy and Fundamentals of Shariah for Islamic Finance | [Link](#)
- M2 : Application of Shariah in Islamic Finance | [Link](#)
- M3 : Ethics in Islamic Finance | [Link](#)
- M4 : Legal Aspects and Governance in Islamic Finance | [Link](#)
- M5 : Islamic Finance Architecture | [Link](#)

## Assessment

- 100 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 2 Hours 30 Minutes

## Learning Mode

Online
 Face-to-face
 Self-study



HRDC  
Full Claimable

## Not Enough time to attend AQIF class?

AQIF On The Go (AOTG) is a self-study programme aims to nurture the foundation of Shariah principles, its application and ethics as well as provides an outlook on the regulatory framework governing the Malaysia financial landscape.

[More info >>](#)

## Future Skills Framework (FSF) Skills Clusters

**C6** Financial Products and Services

**C7** Growth and Partnerships

**C8** Investment and Financial Management

**C11** Risk Management, Governance and Regulatory Compliance





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# Associate Qualification in Islamic Finance

HRDC Prog No. 10001314822

## Programme Fees

HRDC Prog No.	Modules	Online			Face to face			Self-Learning		
		Hours	RM*	USD*	Days	RM*	USD*	Hours	RM*	USD*
10001313559	M1 - Philosophy and Fundamentals of Shariah for Islamic Finance	14	1,820	490	2	2,300	628	48 (6-month access)	1,000	350
10001315522	M2 - Application of Shariah in Islamic Finance	14	1,820	490	2	2,300	628			
10001358847	M3 - Ethics in Islamic Finance	7	910	245	1	1,150	314			
10001359395	M4 - Legal Aspects and Governance for Islamic Finance	7	910	245	1	1,150	314			
10001359170	M5 - Islamic Finance Architecture	14	1,820	490	2	2,300	628			
AQIF Preparatory Class		4	520	140	0.5	575	157			
Total		60	7,800	2,100	8.5	9,775	2,669			
Assessment		2.5	300	63						

\*All fees are subject to 8% Sales and Service Tax





# Associate Qualification in Islamic Finance

HRDC Prog No. 10001314822

## Future Skills Framework (FSF)

### Financial Products and Services

- Product Design and Development

### Growth and Partnerships

- Shariah Research

### Investment and Financial Management

- Islamic Wealth Management

### Risk Management, Governance and Regulatory Compliance

- Legal Advisory
- Regulatory Compliance
- Shariah Audit
- Shariah Compliance
- Shariah Risk Management



# **Intermediate Qualification in Islamic Finance – Banking (IQIF-B)**





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# Intermediate Qualification in Islamic Finance – Banking

HRDC Prog No. 10001315483

## About IQIF

**IQIF Banking** is designed to equip learners with the knowledge on specific functional areas of Islamic Banking. Comprising of ten (10) modules, the learners will go through in detail for example, a bank's main activity starting from deposit-taking activities leading to credit and financing-related activities for both consumer and business segments.

## Learning Outcomes

- Identify and categorise the type of Islamic consumer and business financing products and applicable Shariah contracts in structuring and monitoring the facilities;
- Apply the principles of credit assessment and processes;
- Evaluate Islamic documentations including its legal procedures;
- Demonstrate comprehension on the theory and principles of deposit and investment and to appreciate its importance to financial institutions and economy;
- Operate various Islamic Trade Finance products and its operational structure from Islamic perspective;
- Demonstrate the importance of treasury including its operation, function and Shariah contracts involved; and
- Apply the terms, concepts and theories related to marketing Islamic financial services in line with Shariah values.

## Future Skills Framework (FSF) Skills Clusters

C4 Customer Experience Management

C6 Financial Products and Services

C7 Growth and Partnerships

C8 Investment and Financial Management

C11 Risk Management, Governance and Regulatory Compliance

## Entry Requirement

- **AQIF**



Online



Face-to-face



Self-study

## Modules

- M1 : Islamic Consumer Financing Products and Services [|Link](#)
- M2 : Islamic Business Financing Products and Services [|Link](#)
- M3 : Credit Assessment and Analytical Techniques [|Link](#)
- M4 : Legal Documentation for Islamic Banking Financing Facilities [|Link](#)
- M5 : Islamic Financing Facilities Monitoring and Management [|Link](#)
- M6 : Islamic Deposit and Investment Account [|Link](#)
- M7 : Islamic Trade Financing [|Link](#)
- M8 : Islamic Treasury Products [|Link](#)
- M9 : Marketing of Islamic Banking Products [|Link](#)
- M10: Customer Relationship Management [|Link](#)

## Assessment

- 100 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 2 Hours 30 Minutes



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# Intermediate Qualification in Islamic Finance – Banking

HRDC Prog No. 10001315483

## Programme Fees

HRDC Prog No.	Modules	Online			Face to face		
		Hours	RM*	USD*	Days	RM*	USD*
10001352838	M1 – Islamic Consumer Financing Products and Services	14	1,960	532	2	2,500	682
10001352897	M2 – Islamic Business Financing Products and Services	14	1,960	532	2	2,500	682
10001353151	M3 – Credit Assessment and Analytical Techniques	14	1,960	532	2	2,500	682
10001453102	M4 – Legal Documentation for Islamic Financing Facilities	14	1,960	532	2	2,500	682
10001353367	M5 – Islamic Financing Facilities Monitoring and Management	14	1,960	532	2	2,500	682
10001352924	M6 – Islamic Deposit and Investment Account	7	980	266	1	1,250	341
10001353189	M7 – Islamic Trade Financing	14	1,960	532	2	2,500	682
10001340413	M8 – Islamic Treasury Products	14	1,960	532	2	2,500	682
10001357164	M9 – Marketing of Islamic Banking Products	7	980	266	1	1,250	341
10001359698	M10 – Customer Relationship Management	7	980	266	1	1,250	341
IQIF-B Preparatory Class		4	560	152	0.5	625	171
Total		123	17,220	4,674	17.5	21,875	5,968
Assessment		2.5	500	105			

\*All fees are subject to 8% Sales and Service Tax



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# Intermediate Qualification in Islamic Finance – Banking HRDC Prog No. 10001315483

## Future Skills Framework (FSF)

### Customer Experience Management

- Customer Relationship Management

### Financial Products and Services

- Marketing
- Product Advisory
- Product Design and Development

### Growth and Partnerships

- Shariah Research

### Investment and Financial Management

- Islamic Wealth Management
- Trade Finance Management
- Financial Transactions

### Risk Management, Governance and Regulatory Compliance

- Credit Risk Management
- Legal Advisory
- Regulatory Compliance
- Shariah Compliance



# Intermediate Qualification in Islamic Finance – Takaful (IQIF-T)





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# Intermediate Qualification in Islamic Finance – Takaful

HRDC Prog No. 10001443898

## About IQIF

**IQIF Takaful** provides the learners with a comprehension of the Takaful system. Learners will appreciate the key principles of Takaful and how these are put into practice through the various Takaful models upheld by different jurisdictions. IQIF Takaful aspires to produce professionals who are able to bring changes for the growth of the Takaful industry.

## Learning Outcomes

- Discuss the end-to-end and practical knowledge of Takaful products and services as well as its operational framework; and
- Explain and promote Takaful products and solutions better to the consumers and clients.

## Entry Requirement

- **AQIF**

## Modules

- M1 : Contemporary Takaful Business | [Link](#)
- M2 : Takaful Products | [Link](#)
- M3 : Retakaful | [Link](#)
- M4 : Basics of Takaful Underwriting | [Link](#)
- M5A : Claim Process for Family Takaful | [Link](#)
- M5B : Claim Process for General Takaful | [Link](#)
- M6A : Marketing and Sales Management for Takaful | [Link](#)
- M6B : Customer Service for Takaful | [Link](#)

## Assessment

- 100 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 2 Hours 30 Minutes

## Learning Mode



Online



Face-to-face

## Future Skills Framework (FSF) Skills Clusters

- |   |  |
|---|--|
| <b>C1</b> Innovation and Delivery         | <b>C7</b> Growth and Partnerships                                |
| <b>C4</b> Customer Experience Management  | <b>C8</b> Investment and Financial Management                    |
| <b>C6</b> Financial Products and Services | <b>C11</b> Risk Management, Governance and Regulatory Compliance |



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# Intermediate Qualification in Islamic Finance – Takaful

HRDC Prog No. 10001443898

## Programme Fees

Programme Fees

HRDC Prog No.	Modules	 Online			 Face to face		
		Hours	RM	USD	Days	RM	USD
10001353724	M1 – Contemporary Takaful Business	7	Available as in-house programme		1	Available as in-house programme	
10001353824	M2 – Takaful Products	7			1		
10001354091	M3 – ReTakaful	7			1		
10001355098	M4 – Basics of Takaful Underwriting	14			2		
10001355092	M5A – Claims Processes for Family Takaful	7			1		
10001355093	M5B – Claims Processes for General Takaful	7			1		
10001355858	M6A – Marketing & Sales Management for Takaful	7			1		
10001355091	M6B – Customer Service for Takaful	7			1		
IQIF-T Preparatory Class		4			0.5		
Total		67	9.5				
Assessment		2.5	MYR 500	USD 105			





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# Intermediate Qualification in Islamic Finance – Takaful

HRDC Prog No. 10001443898

## Future Skills Framework (FSF)

### Innovation and Delivery

- Business Acumen

### Customer Experience Management

- Customer Experience Design

### Financial Products and Services

- Marketing
- Pricing Strategy
- Product Advisory
- Product Design and Development
- Sales Strategy
- Underwriting Management

### Growth and Partnerships

- Global Perspective

### Investment and Financial Management

- Insurance Claims Processing

### Risk Management, Governance and Regulatory Compliance

- Regulatory Compliance
- Shariah Compliance
- Shariah Risk Management

Intermediate



# **Certified Qualification in Islamic Finance – Banking (CQIF-B)**





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# Certified Qualification in Islamic Finance – Banking

HRDC Prog No. 10001309496

## About CQIF Banking

This programme is an advancement in terms of knowledge and competency. CQIF Banking challenges individual's knowledge, work experience and capabilities through specially designed modules namely Professionalism, Ethics within the Compliance Framework, Audit Application in Islamic Banking and Risk Management in Islamic Banking Operation.

## Learning Outcomes

- Evaluate the principles of professionalism, ethics and compliance and comprehend the compliance framework within Islamic banking;
- Understand structure, key stakeholders, responsibilities and attributes of an Internal Audit function in Islamic Banking; and
- Demonstrate knowledge of risk management in Islamic Banking and understand the impact of Shariah contracts on credit risk, market risk and operational risk.

## Entry Requirement

- **IQIF Banking**

## Future Skills Framework (FSF) Skills Clusters

- C7** Growth and Partnerships
- C11** Risk Management, Governance and Regulatory Compliance

## Modules

- **M1 : Professionalism and Ethics within the Compliance Framework** | [Link](#)
- **M2: Audit Application in Islamic Banking** | [Link](#)
- **M3: Risk Management in Islamic Banking Operation** | [Link](#)

## Assessment

- 50 Multiple Choice Questions
- 2 Case Studies
- 60% Passing Marks
- Remote Examination (Online)
- 3 Hours 30 Minutes

## Learning Mode

 Online  Face-to-face



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# Certified Qualification in Islamic Finance – Banking

HRDC Prog No. 10001309496

## Programme Fees

HRDC Prog No.	Modules	Online			Face to face		
		Hours	RM*	USD*	Days	RM*	USD*
10001351512	M1 – Professionalism, Ethics Within the Compliance Framework	14	2,380	644	2	2,900	792
10001351395	M2 – Audit Application in Islamic Banking	14	2,380	644	2	2,900	792
10001351792	M3 – Risk Management in Islamic Banking Operation	14	2,380	644	2	2,900	792
CQIF-B Preparatory Class		4	680	184	0.5	725	198
Total		46	7,820	2,116	6.5	9,425	2,574

\*All fees are subject to 8% Sales and Service Tax

Assessment	3.5	MYR 300	USD 63
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# Certified Qualification in Islamic Finance – Banking

HRDC Prog No. 10001309496

## Future Skills Framework (FSF)

### Growth and Partnerships

- Business Opportunities Development
- Shariah Research

### Risk Management, Governance and Regulatory Compliance

- Audit Quality Assurance
- Credit Risk Management
- Internal Audit
- Risk Management
- Shariah Audit





# **Certified Qualification in Islamic Finance – Takaful (CQIF-T)**





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CQIFT

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# Certified Qualification in Islamic Finance – Takaful

HRDC Prog No. 10001444831

## About CQIF Takaful

**CQIF Takaful** brings the learners to an advanced level of understanding of the Takaful system. Learners will be exposed to the various roles played by the regulatory and supervisory authorities. CQIF Takaful will recognise the importance of a Takaful Operator's financial analysis, audit, governance, and risk management framework. CQIF learners will be equipped with the skills required of a higher level of management of a Takaful Operator.

## Learning Outcomes

- Develop learner's decision-making abilities in handling governance, audit, and risk management issues that arise in the institution;
- Demonstrate knowledge of risk management in takaful and understand the impact of Shariah contracts on credit risk, market risk and operational risk;
- Evaluate their financial performance through financial performance analysis; and
- Manage their takaful products efficiently particularly, the risks associated with it.

## Entry Requirement

- **IQIF Takaful**

## Future Skills Framework (FSF) Skills Clusters

- C1** Innovation and Delivery
- C8** Investment and Financial Management
- C11** Risk Management, Governance and Regulatory Compliance

## Modules

- M1 : Audit for Takaful Company | [Link](#)
- M2 : Takaful Company Operations | [Link](#)
- M3 : Corporate Governance and Risk Management | [Link](#)
- M4 : Quantitative Analysis on Financial Aspects for Takaful | [Link](#)

## Assessment

- 50 Multiple Choice Questions
- 2 Case Studies
- 60% Passing Marks
- Remote Examination (Online)
- 3 Hours 30 Minutes

## Learning Mode



Online



Face-to-face



AQIF

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# Certified Qualification in Islamic Finance – Takaful

HRDC Prog No. 10001444831

## Programme Fees



HRDC Prog No.	Modules	Online			Face to face		
		Hours	RM	USD	Days	RM	USD
10001355616	M1 – Audit for Takaful Company	7	Available as in-house programme		1	Available as in-house programme	
10001355546	M2 – Takaful Company Operations	14			2		
10001356349	M3 – Corporate Governance and Risk Management	7			1		
10001356075	M4 – Quantitative Analysis on Financial Aspects for Takaful	14			2		
CQIF-T Preparatory Class		4			0.5		
Total		46			6.5		

Assessment	3.5	MYR 300	USD 63
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# Certified Qualification in Islamic Finance – Takaful

HRDC Prog No. 10001444831

## Future Skills Framework (FSF)

### Innovation and Delivery

- Business Acumen

### Investment and Financial Management

- Financial Analysis and Modelling

### Risk Management, Governance and Regulatory Compliance

- Audit Quality Assurance
- Internal Governance
- Regulatory Compliance
- Risk Management
- Shariah Audit



# **Certified Qualification in Islamic Finance – Wealth Management (CQIF-WM)**





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CPSA

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FCIBT

IFP



# Certified Qualification in Islamic Finance – Wealth Management

HRDC Prog No. 10001443920

## About CQIF Wealth Management

**CQIF Wealth Management** for IFP holder will provide advancement in terms of knowledge and competency. Learners will be exposed with the additional basic knowledge in ethics and the legal aspect and governance within the Islamic finance industry.

## Learning Outcomes

- Able to explain ethical practices in line with Shariah-compliant associated with Islamic financial sector products and services; and
- Able to understand the principles of Islamic laws that govern the Islamic Financial system.

## Entry Requirement

- Islamic Financial Planner (IFP)

## Modules

- M3 : Ethics in Islamic Finance | [Link](#)
- M4 : Legal Aspect and Governance for Islamic Finance | [Link](#)

## Learning Mode



Online



Face-to-face

## Future Skills Framework (FSF) Skills Clusters

**C8** Risk Management, Governance and Regulatory Compliance



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CQIFT

CQIFWM

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CPSA

IPCC

FCIBT

IFP



# Certified Qualification in Islamic Finance – Wealth Management

HRDC Prog No. 10001443920

## Programme Fees

HRDC Prog No.	Modules	Online			Face to face		
		Hours	RM*	USD*	Days	RM*	USD*
10001359256	M3 - Ethics in Islamic Finance	7	910	245	1	1,150	314
10001359395	M4 - Legal Aspect and Governance for Islamic Finance	7	910	245	1	1,150	314
Total		14	1,820	490	2	2,300	628

*\*All fees are subject to 8% Sales and Service Tax*

Admin fee for RPL	MYR 100
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**CQIFWM**

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# Certified Qualification in Islamic Finance – Wealth Management

HRDC Prog No. 10001443920

## Future Skills Framework (FSF)

### Investment and Financial Management

- Islamic Wealth Management



# Islamic Legacy Management (ILM)



AQIF

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CQIFWM

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IFP



# Islamic Legacy Management

HRDC Prog No. 10001341540

## About ILM

ILM is designed to equip the learners with a sound understanding on the concept of Islamic legacy planning, the applicability of *wassiyah* (Islamic will) and *hibah* (gift) from the Islamic perspective. In addition, ILM also discusses the differences between the conventional and Islamic legacy planning, the relevant governing legislations as well as the documentations involved in legacy management.

## Learning Outcomes

- Explain the definition and concept of Wills, *Hibah* and Legacy Administration from Islamic perspective; and
- Differentiate between Wills, *Hibah* and Legacy.

## Entry Requirement

- Sijil Pelajaran Malaysia (SPM) / O-Level

## Module

- [M1 : Islamic Legacy Management](#) | [Link](#)

## Assessment

- 50 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 1 Hours 30 Minutes

## Learning Mode



Online



Face-to-face

## Future Skills Framework (FSF) Skills Clusters

C1

Innovation and Delivery

C11

Risk Management, Governance and Regulatory Compliance

C6

Financial Products and Services

C8

Investment and Financial Management





AQIF

IQIFB

IQIFT

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CQIFWM

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IFP



# Islamic Legacy Management

HRDC Prog No. 10001341540

## Programme Fees



HRDC Prog No.	Modules	Online			Face to face		
		Hours	RM	USD	Days	RM	USD
10001341540	M1 – Islamic Legacy Management	14	Available as in-house programme		2	Available as in-house programme	
Total		14			2		
Assessment		1.5	MYR 300	USD 63			



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# Islamic Legacy Management

HRDC Prog No. 10001341540

## Future Skills Framework (FSF)

### Innovation and Delivery

- Business Acumen

### Financial Products and Services

- Pricing Strategy
- Product Advisory
- Underwriting Management

### Investment and Financial Management

- Financial Planning
- Islamic Wealth Management

### Risk Management, Governance and Regulatory Compliance

- Shariah Compliance
- Shariah Risk Management

# Certified Professional Shariah Auditor (CPSA)





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# Certified Professional Shariah Auditor

HRDC Prog No. 10001342347

## About CPSA

CPSA is designed to equip learners with the requisite technical understanding and professional skills on Shariah compliance audit and Shariah review processes for the Islamic banking and finance industry.

## Learning Outcomes

- Apply the relevant control mechanisms in ensuring Shariah compliance in accordance to the applicable standards and requirements;
- Comprehend the scope, procedures and potential issues in developing Shariah audit programmes;
- Apply the roles and function of various Shariah compliance and review processes in Islamic financial institutions;
- Apply the technical review of banking and financial operations to determine Shariah compliance; and
- Assess and communicate audit results effectively to relevant stakeholders.

## Entry Requirement

- Bachelors Degree, or Diploma with 3 years of relevant experiences e.g Accounting, Audit, etc, or
- Sijil Pelajaran Malaysia (SPM) with 6 years of relevant experiences e.g Accounting, Audit, etc.

## Modules

- M1 : [Fundamentals of Shariah for Islamic Finance](#) | [Link](#)
- M2 : [Fundamentals of Governance and Auditing](#) | [Link](#)
- M3 : [Accounting and Reporting for Islamic Financial Transactions](#) | [Link](#)
- M4 : [Shariah Risk Management and Internal Control](#) | [Link](#)
- M5 : [Shariah Audit Planning and Programme](#) | [Link](#)
- M6 : [Shariah Audit Fieldwork and Communication](#) | [Link](#)

## Future Skills Framework (FSF) Skills Clusters

- C7** Growth and Partnerships
- C8** Investment and Financial Management
- C11** Risk Management, Governance and Regulatory Compliance



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# Certified Professional Shariah Auditor

HRDC Prog No. 10001342347

## Assessment

- M1 : 100 Multiple Choice Questions | 2 Hours 30 Minutes, 60% Passing Mark
- M2 : 100 Multiple Choice Questions | 2 Hours 30 Minutes, 60% Passing Mark
- M3 : 60 Multiple Choice Questions, 2 Case Studies | 3 Hours 30 Minutes, 60% Passing Mark
- M4 : 60 Multiple Choice Questions, 2 Case Studies | 3 Hours 30 Minutes, 60% Passing Mark
- M5 : 30 Multiple Choice Questions, 2 Case Studies | 3 Hours 30 Minutes, 60% Passing Mark
- M6 : Part A – Short Essay | Part B – 1 Case Study | 3 Hours 30 Minutes, 60% Passing Mark

## Learning Mode



Online



Face-to-face





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# Certified Professional Shariah Auditor

HRDC Prog No. 10001342347

## Programme Fees



HRDC Prog No.	Modules	Online			Face to face		
		Hours	RM*	USD*	Days	RM*	USD*
10001334036	M1 – Fundamental of Shariah for Islamic Finance	21	2,730	735	3	3,450	942
10001359108	M2 – Fundamentals of Governance and Auditing	14	1,820	490	2	2,300	628
10001345309	M3 – Accounting and Reporting for Islamic Financial Transactions	18	2,520	684	2.5	3,125	1,023
10001345390	M4 – Shariah Risk Management and Internal Control	14	1,960	532	2	2,500	682
10001343638	M5 – Shariah Audit Planning and Programme	21	3,570	966	3	4,350	1,188
10001443391	M6 – Shariah Audit Fieldwork and Communication	21	3,570	966	3	4,350	1,188
Preparatory Class for Module 1		4	520	140	0.5	575	157
Preparatory Class for Module 2		4	520	140	0.5	575	157
Preparatory Class for Module 3		4	560	152	0.5	625	171
Preparatory Class for Module 4		4	560	152	0.5	625	171
Preparatory Class for Module 5		4	680	184	0.5	725	198
Preparatory Class for Module 6		4	680	184	0.5	725	198
Total		133	19,690	5,325	18.5	23,925	6,703

\*All fees are subject to 8% Sales and Service Tax

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# Certified Professional Shariah Auditor

HRDC Prog No. 10001342347

## Assessment Fees



Assessment Modules	Online		
	Hours	RM*	USD*
Assessment Module 1	2.5	300	63
Assessment Module 2	2.5	300	63
Assessment Module 3	3.5	400	84
Assessment Module 4	3.5	400	84
Assessment Module 5	3.5	500	105
Assessment Module 6	3.5	500	105
Total	19	2,400	504



# Certified Professional Shariah Auditor

HRDC Prog No. 10001342347

## Future Skills Framework (FSF)

### Growth and Partnerships

- Shariah Research

### Investment and Financial Management

- Accounts Receivable Management
- Financial Reporting
- Financial Transactions
- Fund Accounting
- Islamic Wealth Management

### Risk Management, Governance and Regulatory Compliance

- Shariah Compliance
- Shariah Risk Management



# Islamic Professional Credit Certification (iPCC)



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# Islamic Professional Credit Certification

HRDC Prog No. 10001178801

## About IPCC

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

- 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

## Modules

### Level 1

- **M1** : [Fundamentals of Shariah for Islamic Finance](#) | [Link](#)
- **M2** : [Fundamentals in Credit Operation](#) | [Link](#)

### Level 2

- **M3** : [Islamic Bank Management](#) | [Link](#)
- **M4B** : [Islamic Business Financing Products\\*, or](#) | [Link](#)
- **M4R** : [Islamic Retail Financing Products\\*](#) | [Link](#)

\*participants choose any of the specialisation in IPCC Level 2, M4R or M4B  
\*R = Retail \* or B = Business

## Future Skills Framework (FSF) Skills Clusters

**C6** Financial Products and Services

**C7** Growth and Partnerships

**C8** Investment and Financial Management

**C11** Risk Management, Governance and Regulatory Compliance


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# Islamic Professional Credit Certification

HRDC Prog No. 10001178801

## 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

## Learning Mode



Online



Face-to-face

Fundamental

Intermediate





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# Islamic Professional Credit Certification

HRDC Prog No. 10001178801

## Programme Fees



HRDC Prog No.	Modules	Online			Face to face		
		Hours	RM*	USD*	Days	RM*	USD*
Level 1							
10001334036	M1 – Fundamentals of Shariah for Islamic Finance	21	2,730	735	3	3,450	942
10001444224	M2 – Fundamentals in Credit Operation	21	2,730	735	3	3,450	942
Level 2							
10001443295	M3 – Islamic Bank Management	21	2,940	798	3	3,750	1,023
10001443891	M4B – Islamic Business Financing Products	21	2,940	798	3	3,750	1,023
10001443384	M4R – Islamic Retail Financing Products						
Preparatory Class for M1		4	520	140	0.5	575	157
Preparatory Class for M2		4	520	140	0.5	575	157
Preparatory Class for M3		4	560	152	0.5	625	171
Preparatory Class for M4B		4	560	152	0.5	625	171
Preparatory Class for M4R							
Total		100	13,500	3,650	14	16,800	4,586

\*All fees are subject to 8% Sales and Service Tax

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# Islamic Professional Credit Certification

HRDC Prog No. 10001178801

## Assessment Fees



Assessment Modules	Online		
	Hours	RM*	USD*
Assessment Module 1	2.5	300	63
Assessment Module 2	2.5	300	63
Assessment Module 3	3.5	400	84
Assessment Module 4R or 4B	3.5	400	84
Total	12	1400	294



Fundamental

Intermediate



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# Islamic Professional Credit Certification

HRDC Prog No. 10001178801

## Future Skills Framework (FSF)

### Financial Products and Services

- Product Advisory

### Growth and Partnerships

- Shariah Research

### Investment and Financial Management

- Credit Assessment
- Islamic Wealth Management

### Risk Management, Governance and Regulatory Compliance

- Credit Risk Management
- Internal Governance
- Risk Management
- Shariah Audit
- Shariah Compliance
- Shariah Risk Management





# Fundamental Certificate in Islamic Banking & Takaful (FCIBT)





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# Fundamental Certificate in Islamic Banking and Takaful (FCIBT)

HRDC Prog No. 10001356164

## About FCIBT

FCIBT is designed to ensure that industry practitioners attain the required foundation knowledge in Shariah, Islamic Banking and Takaful. Learners will be equipped with the fundamentals and the applied contracts of Shariah in Islamic finance, as well as the foundation of Islamic Banking and Takaful with an overview of its products and operations.

## Learning Outcomes

- Describe the Shariah requirements and prohibitions in Islamic commercial transactions as well as gain a strong foundation in the fundamentals of Shariah contracts;
- Analyse and comprehend the various structures of Islamic financial products and services; and
- Explain the differences between conventional and Islamic finance practices.

## Entry Requirement

- **Sijil Pelajaran Malaysia (SPM) / O-Level**

## Modules

- M1 : Fundamentals of Shariah for Islamic Finance | [Link](#)
- M2 : Fundamentals of Islamic Banking | [Link](#)
- M3 : Fundamental of Takaful | [Link](#)

## Assessment

### FCIB/FCIT:

- 50 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 1 Hour 30 Minutes

### FCIBT:

- 60 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 2 Hours

## Learning Mode



Online



Face-to-face

## Future Skills Framework (FSF) Skills Clusters

**C1** Innovation and Delivery

**C7** Growth and Partnerships

**C8** Investment and Financial Management

**C11** Risk Management, Governance and Regulatory Compliance


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# Fundamental Certificate in Islamic Banking and Takaful (FCIBT)

HRDC Prog No. 10001356164

## Programme Fees



HRDC Prog No.	Modules	Online			Face to face		
		Hours	RM*	USD*	Days	RM*	USD*
10001334036	M1 – Fundamentals of Shariah for Islamic Finance	21	2730	735	3	3,450	942
10001333584	M2 – Fundamentals of Islamic Banking	21	2730	735	3	3,450	942
10001334260	M3 – Fundamentals of Takaful	21	2730	735	3	3,450	942
Preparatory Class for FCIBT/FCIB/FCIT		4	520	140	0.5	575	157
Total		67	8,710	2,345	9.5	10,925	2,983

\*All fees are subject to 8% Sales and Service Tax

Assessment FCIB (M1 + M2)	1.5	100	21
Assessment FCIT (M1 + M3)	1.5	100	21
Assessment FCIBT (M1 + M2 + M3)	2	150	32





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**FCIBT**

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# Fundamental Certificate in Islamic Banking and Takaful (FCIBT)

HRDC Prog No. 10001356164

## Future Skills Framework (FSF)

### Innovation and Delivery

- Business Acumen

### Growth and Partnerships

- Shariah Research

### Investment and Financial Management

- Islamic Wealth Management

### Risk Management, Governance and Regulatory Compliance

- Shariah Audit
- Shariah Compliance
- Shariah Risk Management



# Islamic Financial Planner (IFP)



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# Islamic Financial Planner

HRDC Prog No. 10001348775

## About IFP

### Full-Fledged:

The Islamic Financial Planner (IFP) is a professional qualification programme designed for professionals and executives that serves the retail segment of the Islamic financial market. IFP is pre-requisite for Capital Market Services Representative's License (CMSRL) by Securities Commission (SC) and Islamic Financial Advisers' Representative License (FAR) by Bank Negara Malaysia (BNM) to carry out the regulated activity of financial planning. This programme is a joint collaboration between IBFIM and Financial Planning Association of Malaysia (FPAM).

Being certified as an Islamic Financial Planner will equip learners with all the necessary knowledge to serve clients better and to become a financial advisory professional. The IFP programme sets the competency standards and ethical practices of the professionals. In short, the consultants and agents can look forward to a fulfilling and prosperous career of being an Islamic financial planner.

### Challenge Status:

IFP Challenge Status programme is a fast-track programme for those who are already involved in the related industry and have similar professional qualifications.

## Learning Outcomes

- Illustrate the Shariah principles and its applications that related to Islamic financial planning;
- Relate the financial planning industry and its regulatory structure;
- Realise the steps and requirement in Islamic financial planning process;
- Construct and strategise a holistic Islamic financial plan; and
- Formulate and execute implementation and review process of the plan as an ongoing advisory service.

## Future Skills Framework (FSF) Skills Clusters

- |   |  |
|---|--|
| <b>C1</b> Innovation and Delivery         | <b>C8</b> Investment and Financial Management                    |
| <b>C4</b> Customer Experience Management  | <b>C11</b> Risk Management, Governance and Regulatory Compliance |
| <b>C6</b> Financial Products and Services |  |





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# Islamic Financial Planner

HRDC Prog No. 10001348775

## Entry Requirement

### Full-Fledged:

- Learners must have at minimum a Bachelor's degree in any field to enrol for IFP®.

### Challenge Status:

- Certified Financial Planner® (CFP®) holders; or
- Other professional certificants e.g. Chartered Financial Analyst® (CFA®), Chartered Accountant (CA) or equivalent with 3 years' experience; or
- Bachelor's degree holder in any discipline with 5 years minimum experience in Islamic financial services industry

## Modules

### Full-Fledged:

- M1 : Shariah and Major Components of Islamic Financial Planning | [Link](#)
- M2 : Islamic Risk Management, Estate and Legacy Planning | [Link](#)
- M3 : Islamic Investment, Retirement, Zakat and Tax Planning | [Link](#)
- M4 : Islamic Financial Plan Construction and Professional Responsibilities | [Link](#)

### Challenge-Status:

- CS : Shariah, Islamic Financial Plan Construction and Professional Responsibilities | [Link](#)

## Learning Mode

Online

Intermediate

Advanced

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# Islamic Financial Planner

HRDC Prog No. 10001348775

## Assessment

### Full-Fledged:

- M1 : Shariah and Major Components of Islamic Financial Planning
- M2 : Islamic Risk Management, Estate and Legacy Planning
- M3 : Islamic Investment, Retirement, Zakat and Tax Planning

- 75 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 2 Hours 30 Minutes

- M4 – Islamic Financial Plan Construction and Professional Responsibilities

### Paper 1

- 75 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 2 Hours 30 Minutes

### Paper 2

- Part A – Structured Questions
- Part B – Case Study
- 60% Passing Marks
- Remote Examination (Online)
- 1 Hour 30 Minutes (Pre Reading) + 3 Hours 30 Minutes

### Challenge Status:

- CS : Shariah, Islamic Financial Plan Construction and Professional Responsibilities

### Paper 1

- 75 Multiple Choice Questions
- 60% Passing Marks
- Remote Examination (Online)
- 2 Hours 30 Minutes

### Paper 2

- Part A – Structured Questions
- Part B – Case Study
- 60% Passing Marks
- Remote Examination (Online)
- 1 Hour 30 Minutes (Pre Reading) + 3 Hours 30 Minutes

Intermediate

Advanced

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# Islamic Financial Planner

HRDC Prog No. 10001348775

## Programme Fees



HRDC Prog No.	Modules	Online		
		Hours	RM*	USD*
Full-Fledged				
10001444126	M1 – Shariah and Major Components of Islamic Financial Planning	49	Available as in-house programme	
10001444750	M2 – Islamic Risk Management, Estate and Legacy Planning	63		
10001359258	M3 – Islamic Investment, Retirement, Zakat and Tax Planning	56		
10001444365	M4 – Islamic Financial Plan Construction and Professional Responsibilities	28		
Preparatory Class Module 1		4		
Preparatory Class Module 2		4		
Preparatory Class Module 3		4		
Preparatory Class Module 4		7		
Total		215		

Challenge-Status				
10001444313	CS - Shariah, Islamic Financial Plan Construction and Professional Responsibilities	42	Available as in-house programme	
Preparatory Class for IFPCS		7		
Total		49		

\*All fees are subject to 8% Sales and Service Tax [Continue to the nex page](#)





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# Islamic Financial Planner

HRDC Prog No. 10001348775

## Assessment Fees



Assessment Modules	Online		
	Hours	RM*	USD*
Full-Fledged			
Assessment Module 1	2.5	400	84
Assessment Module 2	2.5	400	84
Assessment Module 3	2.5	400	84
Assessment Module 4	Paper 1 : 2.5	400	84
	Paper 2 : 1.5 + 3.5		
Total	12.5	1,600	336

Challenge-Status			
CS assessment	Paper 1: 2.5	400	84
	Paper 2: 1.5 + 3.5		



# Islamic Financial Planner

HRDC Prog No. 10001348775

## Future Skills Framework (FSF)

### Innovation and Delivery

- Business Acumen

### Customer Experience Management

- Customer Profiling
- Customer Relationship Management

### Financial Products and Services

- Pricing Strategy
- Product Advisory
- Underwriting Management

### Investment and Financial Management

- Cash Flow Management
- Financial Planning
- Islamic Wealth Management
- Liquidity Management
- Tax Advisory

### Risk Management, Governance and Regulatory Compliance

- Shariah Compliance
- Shariah Risk Management



# Modular

**AUDIT**

**BANKING**

**CAPITAL MARKET**

**CREDIT**

**DIGITAL TECHNOLOGY**

**GENERAL**

**LEGAL, GOVERNANCE AND REGULATORY**

**MARKETING**

**RISK**

**SHARIAH**

**SOFT SKILLS**

**SUSTAINABILITY**

**TAKAFUL**

**WEALTH MANAGEMENT**





# Audit

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Fundamentals of Governance and Auditing	Fundamental	C11
Shariah Compliance Understanding Awareness	Fundamental	C7 C11
Shariah Non-Compliance Issues	Fundamental	C7 C11
Shariah Compliance & Audit in Islamic Bank	Fundamental	C11
Audit Application in Islamic Banking	Advanced	C11
Shariah Audit Fieldwork and Communication	Advanced	C7 C11
Shariah Audit Planning and Program	Advanced	C7 C11
Shariah Compliance Review, Audit and Governance for Islamic Investment	Advanced	C11

## Future Skills Framework (FSF) Skills Clusters

- C1

Innovation and Delivery
- C2

Social Intelligence
- C3

Branding and Communications
- C4

Customer Experience Management
- C5

Digital and Data Integration
- C6

Financial Products and Services
- C7

Growth and Partnerships
- C8

Investment and Financial Management
- C9

People Management and Development
- C10

Procurement Management
- C11

Risk Management, Governance and Regulatory Compliance
- C12

Sustainable Finance and Insurance



# Banking

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Awareness Programme on Islamic Banking	Fundamental	C6 C7 C11
Fundamentals of Islamic Banking	Fundamental	C7 C8 C11
Fundamental in Islamic Financial Industry	Fundamental	C6 C7
Islamic Banking and Finance 101	Fundamental	C6 C7
Overview of Tahawwut Master Agreement	Fundamental	C8
Asset Liability Management in Islamic Banks	Intermediate	C8 C11
Business Financing Recovery & Rehabilitation	Intermediate	C4 C6 C8 C11
Global Islamic Market	Intermediate	C6
Islamic Consumer Financing Products & Services	Intermediate	C6 C8
Islamic Business Financing Products & Services	Intermediate	C6 C8
Islamic Deposit & Investment Account	Intermediate	C6 C7
Islamic Financing Facilities Monitoring & Management	Intermediate	C8
Islamic Trade Financing	Intermediate	C8
Islamic Treasury Products	Intermediate	C6 C7
Islamic Bank Management	Intermediate	C11
Managing FX Risk in Hedging Activities from Operational and Shariah Perspectives	Intermediate	C8 C11
Retail Financing Recovery & Rehabilitation	Intermediate	C4 C6 C8 C11
Product Development and Innovation in Islamic Finance	Advanced	C6

Future Skills Framework (FSF) Skills Clusters

- C1 Innovation and Delivery
- C2 Social Intelligence
- C3 Branding and Communications
- C4 Customer Experience Management
- C5 Digital and Data Integration
- C6 Financial Products and Services
- C7 Growth and Partnerships
- C8 Investment and Financial Management
- C9 People Management and Development
- C10 Procurement Management
- C11 Risk Management, Governance and Regulatory Compliance
- C12 Sustainable Finance and Insurance



# Capital Market

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Fundamental in Islamic Capital Market	Fundamental	C5 C8 C11
Derivatives and Structured Products: Fundamentals and Application in Islamic Capital Markets	Intermediate	C8 C11
Green Sukuk	Intermediate	C8 C12
Islamic Investment: Shariah Stock Screening – Methodologies, Application and Treatment	Intermediate	C8 C11
Islamic Exchange Traded Funds	Intermediate	C8
Islamic Fund Management	Intermediate	C8
Islamic Investment : Shariah-Compliant Collective Investment Scheme	Intermediate	C8 C11
Islamic Investment : Workshop on Shariah Non-Compliant Incomes –Methdologies, Treatment and Calculation	Intermediate	C8 C11
Islamic Real Estate Investment Trusts	Intermediate	C8
Islamic Capital Market Products and Green Sukuk	Intermediate	C8
Islamic Capital Market Products and Services	Intermediate	C8
Regulatory Requirement of Islamic Capital Market	Intermediate	C8 C11
Recent Guidelines for Islamic Capital Market	Intermediate	C11
Sukuk	Intermediate	C8
Shariah-compliant Stock	Intermediate	C8 C11

### Future Skills Framework (FSF) Skills Clusters

- C1

Innovation and Delivery
- C2

Social Intelligence
- C3

Branding and Communications
- C4

Customer Experience Management
- C5

Digital and Data Integration
- C6

Financial Products and Services
- C7

Growth and Partnerships
- C8

Investment and Financial Management
- C9

People Management and Development
- C10

Procurement Management
- C11

Risk Management, Governance and Regulatory Compliance
- C12

Sustainable Finance and Insurance





# Credit

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Fundamentals in Credit Operation	Fundamental	C11
Fundamentals in Credit	Fundamental	C8 C11
Credit Assessment & Analytical Techniques	Intermediate	C11
Credit Management, Restructuring, Rescheduling and Recovery in Islamic Financing	Intermediate	C11
Islamic Retail Financing Products	Intermediate	C6 C8
Islamic Business Financing Products	Intermediate	C6 C8
Restructuring, Rescheduling and Recovery in Islamic Finance Facilities	Intermediate	C6 C8

## Future Skills Framework (FSF) Skills Clusters

- C1

Innovation and Delivery
- C2

Social Intelligence
- C3

Branding and Communications
- C4

Customer Experience Management
- C5

Digital and Data Integration
- C6

Financial Products and Services
- C7

Growth and Partnerships
- C8

Investment and Financial Management
- C9

People Management and Development
- C10

Procurement Management
- C11

Risk Management, Governance and Regulatory Compliance
- C12

Sustainable Finance and Insurance



# Digital Technology

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Artificial Intelligence (AI) & Data Project Management in the Banking Sector	Fundamental	C5
Digital Banking – The Value Proposition to Serve the Underserved	Fundamental	C6 C7
Data Analytics for Islamic Bankers	Fundamental	C5
Soft Skills for Data & Ai-driven Transformation in Banking & Finance Sector	Fundamental	C5
Digital and Future Insight of Islamic Finance	Intermediate	C5 C6
Financial Technology (FinTech) in Islamic Finance	Intermediate	C5 C7
Towards Islamic Financial Hub 2.0 – Second Wave/FinTech	Intermediate	C5

### Future Skills Framework (FSF) Skills Clusters

- C1

Innovation and Delivery
- C2

Social Intelligence
- C3

Branding and Communications
- C4

Customer Experience Management
- C5

Digital and Data Integration
- C6

Financial Products and Services
- C7

Growth and Partnerships
- C8

Investment and Financial Management
- C9

People Management and Development
- C10

Procurement Management
- C11

Risk Management, Governance and Regulatory Compliance
- C12

Sustainable Finance and Insurance



General

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Computerised Unit Trust Exam	Fundamental	C8 C4
Islamic Finance Architecture	Fundamental	C6 C8
Islamic Finance Core Products – Business	Fundamental	C6
Islamic Finance Core Products – Retail	Fundamental	C6
Integrating Halal Business and Islamic Finance	Fundamental	C7
Principles of Muamalat in Islamic Finance	Fundamental	C7 C8 C11
Accounting and Reporting for Islamic Financial Transactions	Intermediate	C8
Review, Monitoring and Recovery in Islamic Financing	Intermediate	C7 C11
Recovery and Dispute of Islamic Finance Facilities	Intermediate	C7 C11
Value Based Intermediation for Islamic Bank	Intermediate	C1 C6 C7
Financial Performance Metric & Report Analysis	Intermediate	C8
Financial Statement Analysis	Intermediate	C8

Future Skills Framework (FSF) Skills Clusters

- C1

Innovation and Delivery
- C2

Social Intelligence
- C3

Branding and Communications
- C4

Customer Experience Management
- C5

Digital and Data Integration
- C6

Financial Products and Services
- C7

Growth and Partnerships
- C8

Investment and Financial Management
- C9

People Management and Development
- C10

Procurement Management
- C11

Risk Management, Governance and Regulatory Compliance
- C12

Sustainable Finance and Insurance





# Legal, Governance and Regulatory

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Legal Aspects & Governance in Islamic Finance	Fundamental	C7 C11
Islamic Financial Services Act (IFSA) 2013	Fundamental	C11
Introduction to Legal and Regulatory Framework in Islamic Banking	Fundamental	C11
Legal Issues in Islamic Banking and Takaful	Fundamental	C11
The Importance of Shariah Governance and Consequences of Shariah Non-Compliance	Fundamental	C11 C11
AML and Compliance Awareness	Fundamental	C11
Tawarruq: Shariah Requirements, Documentation And Legal Issues	Intermediate	C6 C7
Legal Documentation For Islamic Banking Facilities	Intermediate	C11
Legal Documentation in Islamic Commercial Contracts	Intermediate	C11
Conveyancing and Litigation Practice in Islamic Finance	Intermediate	C11
Documentation and Litigation for Islamic Financing Facilities	Intermediate	C11
Governance, Risk Management and Compliance	Intermediate	C11
Shariah Governance Policy Document (SGPD)	Intermediate	C11
Legal Perspective of Recovery, Restructuring and Rescheduling Islamic Finance Facilities	Intermediate	C7
Corporate Governance in Islamic Capital Market	Advanced	C11 C11
Recent Islamic Banking Court Cases in Malaysia	Advanced	C8 C11
Professionalism & Ethics Within The Compliance Framework	Advanced	C7

### Future Skills Framework (FSF) Skills Clusters

- C1 Innovation and Delivery
- C2 Social Intelligence
- C3 Branding and Communications
- C4 Customer Experience Management
- C5 Digital and Data Integration
- C6 Financial Products and Services
- C7 Growth and Partnerships
- C8 Investment and Financial Management
- C9 People Management and Development
- C10 Procurement Management
- C11 Risk Management, Governance and Regulatory Compliance
- C12 Sustainable Finance and Insurance



# Marketing

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Marketing of ASB Financing	Fundamental	C6
Customer Relationship Management	Intermediate	C4
Marketing of Islamic Banking Products	Intermediate	C6 C7
Consultative Selling for Islamic Financial Planning Solutions	Advanced	C4 C6 C8

### Future Skills Framework (FSF) Skills Clusters

- C1

 Innovation and Delivery
- C2

 Social Intelligence
- C3

 Branding and Communications
- C4

 Customer Experience Management
- C5

 Digital and Data Integration
- C6

 Financial Products and Services
- C7

 Growth and Partnerships
- C8

 Investment and Financial Management
- C9

 People Management and Development
- C10

 Procurement Management
- C11

 Risk Management, Governance and Regulatory Compliance
- C12

 Sustainable Finance and Insurance



# Risk

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Enterprise Risk Management	Fundamental	C11
Shariah Risk Management and Internal Control	Intermediate	C11
Risk Management in Islamic Finance	Advanced	C11
Risk Management in Islamic Banking Operations	Advanced	C11

## Future Skills Framework (FSF) Skills Clusters

- C1

Innovation and Delivery
- C2

Social Intelligence
- C3

Branding and Communications
- C4

Customer Experience Management
- C5

Digital and Data Integration
- C6

Financial Products and Services
- C7

Growth and Partnerships
- C8

Investment and Financial Management
- C9

People Management and Development
- C10

Procurement Management
- C11

Risk Management, Governance and Regulatory Compliance
- C12

Sustainable Finance and Insurance





# Shariah

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Application of Shariah in Islamic Finance	Fundamental	C7 C8 C11
Alternative Shariah Concepts for Tawarruq	Fundamental	C6 C11
Ethics in Islamic Finance	Fundamental	C7 C8 C11
Fundamentals of Shariah for Islamic Finance	Fundamental	C7 C8 C11
Islamic Jurisprudence (Usul Fiqh) and Its Application in Islamic Finance	Fundamental	C6 C7
Philosophy & Fundamentals of Shariah for Islamic Finance	Fundamental	C7 C8 C11
Shariah, Ethics and Governance	Fundamental	C7 C11
Shariah Culture for Islamic Financial Institutions	Fundamental	C7
The New Norm for Shariah Assurance: Issues and Challenges	Fundamental	C11
Understanding Shariah in Islamic Finance	Fundamental	C7 C11
Decision Making Skills for Shariah Committee Members	Intermediate	C1 C7
Enhancing Secretarial and Governance Support Functions of Shariah Secretariat	Intermediate	C5 C7 C11
Shariah Assurance and Internal Control for Shariah Compliance	Intermediate	C11
Understanding Shariah Screening Methodology	Intermediate	C8 C11
Knowledge Enrichment on Financing Prototypes with shariah contracts diversification	Advanced	C6 C7
Shariah Governance and Audit Application in Islamic Finance	Advanced	C11
Workshop Syariah Contracts (Ijarah and Musyarakah)	Advanced	C6 C7

### Future Skills Framework (FSF) Skills Clusters

- C1

 Innovation and Delivery
- C2

 Social Intelligence
- C3

 Branding and Communications
- C4

 Customer Experience Management
- C5

 Digital and Data Integration
- C6

 Financial Products and Services
- C7

 Growth and Partnerships
- C8

 Investment and Financial Management
- C9

 People Management and Development
- C10

 Procurement Management
- C11

 Risk Management, Governance and Regulatory Compliance
- C12

 Sustainable Finance and Insurance



# Soft Skills

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Basic English Course for Office Assistant	Fundamental	C2
Business Communication Skills	Fundamental	C2
Mandarin Language Course	Fundamental	C2
Team Building	Fundamental	C2
Applying CELEMI in Managing Stakeholders	Intermediate	C2
Business Writing	Intermediate	C2
Coaching and Supervisory Skills	Intermediate	C2
Critical Thinking	Intermediate	C1
Effective Presentation Skills for Finance Professionals	Intermediate	C1
Microsoft Excel VBA and Macro Training	Intermediate	C1
People Managers	Intermediate	C2
Young Manager Leadership Programme	Intermediate	C2
Conflict Resolutions and Productive Conversations	Intermediate	C1 C2
Ihsan Leadership	Intermediate	C1 C2
Ethics in Islamic Banking for Shariah Committee Working Environment	Intermediate	C2
Leading with Emotional Intelligence	Intermediate	C1 C2
Coaching for Coaches	Advanced	C2
Ethical Leadership	Advanced	C2
Purpose-based Islamic Leadership Programme	Advanced	C2

Future Skills Framework (FSF) Skills Clusters

- C1 Innovation and Delivery
- C2 Social Intelligence
- C3 Branding and Communications
- C4 Customer Experience Management
- C5 Digital and Data Integration
- C6 Financial Products and Services
- C7 Growth and Partnerships
- C8 Investment and Financial Management
- C9 People Management and Development
- C10 Procurement Management
- C11 Risk Management, Governance and Regulatory Compliance
- C12 Sustainable Finance and Insurance



# Sustainability

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Role of Islamic Banks in Supporting Sustainable Development	Fundamental	C1C12
Sustainability & Climate Change	Fundamental	C1C12
ESG Awareness	Intermediate	C12
i-Sustain (Islamic Finance & Sustainability)	Intermediate	C1C12
Sustainability Leadership for Islamic Financial Institutions	Intermediate	C1C12
Sustainability Leadership for Board, Shariah Committee and C-Suite	Intermediate	C1
Value Based Intermediation for Islamic Bank	Intermediate	C1C6C7

Future Skills Framework (FSF) Skills Clusters

- C1

Innovation and Delivery
- C2

Social Intelligence
- C3

Branding and Communications
- C4

Customer Experience Management
- C5

Digital and Data Integration
- C6

Financial Products and Services
- C7

Growth and Partnerships
- C8

Investment and Financial Management
- C9

People Management and Development
- C10

Procurement Management
- C11

Risk Management, Governance and Regulatory Compliance
- C12

Sustainable Finance and Insurance





# Takaful

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Fundamentals of Takaful	Fundamental	C1
Introduction to Takaful and Insurance	Fundamental	C6 C8
Basics of Takaful Underwriting	Intermediate	C6
Contemporary Takaful Business	Intermediate	C1 C7 C11
Claims Processes for Family Takaful	Intermediate	C8
Claims Processes for General Takaful	Intermediate	C8
Customer Service for Takaful	Intermediate	C4
Marketing and Sales Management for Takaful	Intermediate	C6
Quantitative Analysis on Financial Aspects for Takaful	Intermediate	C8
Retakaful	Intermediate	C6 C11
Takaful Products	Intermediate	C6
Audit for Takaful Company	Advanced	C11
Corporate Governance and Risk Management	Advanced	C11
Takaful Company Operations	Advanced	C1 C11

Future Skills Framework (FSF) Skills Clusters

- C1

Innovation and Delivery
- C2

Social Intelligence
- C3

Branding and Communications
- C4

Customer Experience Management
- C5

Digital and Data Integration
- C6

Financial Products and Services
- C7

Growth and Partnerships
- C8

Investment and Financial Management
- C9

People Management and Development
- C10

Procurement Management
- C11

Risk Management, Governance and Regulatory Compliance
- C12

Sustainable Finance and Insurance



# Wealth Management

- AUDIT
- BANKING
- CAPITAL MARKET
- CREDIT
- DIGITAL TECHNOLOGY
- GENERAL
- LEGAL, GOVERNANCE AND REGULATORY
- MARKETING
- RISK
- SHARIAH
- SOFT SKILLS
- SUSTAINABILITY
- TAKAFUL
- WEALTH MANAGEMENT

Module Name	Level	Future Skills Framework (FSF) Skills Clusters
Islamic Legacy Management (ILM)	Fundamental	C1 C6 C8 C11
Integrating Micro Financing in Islamic Social Finance Model	Fundamental	C7 C11
Islamic Wealth Management Awareness	Fundamental	C8
Application of Islamic Financial Plan Construction	Intermediate	C1 C4 C6 C8 C11
Basic Shariah Elements in Wealth Management	Intermediate	C7 C8 C11
Islamic Risk Management, Estate and Legacy Planning	Intermediate	C1 C6 C8 C11
Islamic Investment, Retirement, Zakat and Tax Planning	Intermediate	C6 C8 C11
Islamic Legacy Planning	Intermediate	C6 C8
Major Components of Islamic Financial Planning	Intermediate	C8
Mastering Financial Calculation - A Step By Step Guide For Professionals	Intermediate	C8
Plan-Prepare-Protect	Intermediate	C8
Shariah and Major Components of Islamic Financial Planning	Intermediate	C8
Islamic Financial Plan Construction and Professional Responsibilities	Advanced	C1 C4 C6 C8 C11
Ethics, Application & Islamic Financial Plan Construction	Advanced	C1 C4 C6 C8 C11
Shariah, Islamic Financial Plan Construction and Professional Responsibilities	Advanced	C8
Islamic Financial Planner - C-Suite Masterclass	Advanced	C1 C4 C6 C8 C11
Islamic Financial Planner - Train the Trainer	Advanced	C1 C4 C6 C8 C11
Islamic Wealth Planning For Affluent Clients	Advanced	C6 C8

Future Skills Framework (FSF) Skills Clusters

- C1

 Innovation and Delivery
- C2

 Social Intelligence
- C3

 Branding and Communications
- C4

 Customer Experience Management
- C5

 Digital and Data Integration
- C6

 Financial Products and Services
- C7

 Growth and Partnerships
- C8

 Investment and Financial Management
- C9

 People Management and Development
- C10

 Procurement Management
- C11

 Risk Management, Governance and Regulatory Compliance
- C12

 Sustainable Finance and Insurance



# Executive C-Suite





1

## Financial Language in the Boardroom

Banking

This programme aims to provide the Board of Directors, Shariah Committee members and Senior Management with an understanding on how to read financial statements for Islamic Financial Institutions to ensure a sound financial reporting structure is in place to maintain the integrity and credibility of the financial statements.

 Online	 Face to face
14 hours	2 Day

2

## Product Development and Innovation in Islamic Finance

Banking

The strength of the industry amongst others lie on its architecture that gives options to the customers. Nonetheless, the contemporary Islamic finance architecture still needs enhancement and innovation in its product offerings to make it as competitive as the conventional system.

Hence, this programme highlights the important components in the Islamic finance architecture which comprises the underlying Shariah principles, the instruments and the digitalisation of Islamic financial products and services.

 Online	 Face to face
14 hours	2 Day

3

## Digital Banking: The Value Proposition to Serve the Underserved

Digital Technology

Digitalisation is revolutionizing the financial sector and reshaping banking business models, creating exciting opportunities for growth and innovation. It is essential for professionals in the financial industry to embrace this transformation and harness its potential.

This programme is designed to equip professionals with insights into the value proposition of digital banking and its critical role in driving financial inclusion.

 Online	 Face to face
7 Hours	1 Day





4

## Artificial Intelligence (AI) & Data Project Management in the Banking Sector

Digital Technology

Innovation in AI for the banking sector is not just about algorithms, sophisticated modelling, or advanced neural networks in deep learning to deliver banking services. It is ultimately about creating products and services that customers value more than the use of advanced technologies.

Managing AI and data projects are not just a technical matter. To ensure commercial success in AI and data projects, executives will need to be able to implement AI projects from both the businesses and technical perspectives



Online

7 Hours



Face to face

1 Day

5

## Soft Skills for Data & AI-driven Transformation in Banking & Finance Sector

Digital Technology

Industrial Revolution 4.0 has disrupted the banking and finance industry. With the rise of big data and Artificial Intelligence (AI), banking and finance leaders will need to lead digital transformation initiatives based on analytics and machine learning as new drivers and enablers. But strategic digital transformation is not about hard technology only. Soft skills to manage data and AI projects are equally important.

This programme aims to equip non-technical banking and finance leaders on the fundamentals of data and AI innovation in strategic digital transformation. Focusing on skills to design frameworks to better manage data and AI projects, this primer will enable business leaders to accelerate digital transformation against the emerging banking and finance value chain.



Online

7 Hours



Face to face

1 Day



6

## Digital Banking & the Role of Artificial Intelligence in Banking Operations

Digital Technology

This programme aims to help professionals to understand the value proposition of digital banking and its role in addressing financial inclusion. The programme also builds the capabilities of the participants in the management of Artificial Intelligence (AI) projects to drive commercial outcomes by leveraging AI technologies for business value creation in the banking sector.



 Online	 Face to face
3.5 Hours	1/2 Day

7

## Advanced Perspectives on AML, CFT, and Emerging Financial Threats

Legal, Governance and Regulatory

This programme is designed to provide the participants with critical aspects of Anti-Money Laundering (AML), Countering Financing of Terrorism (CFT), and Targeted Financial Sanctions (TFS). It also delves into related topical issues such as greenwashing, corporate governance trends and the FATF report on ransomware financing.

 Online	 Face to face
3.5 Hours	1/2 Day

8

## Recent Islamic Banking Court Cases in Malaysia

Legal, Governance and Regulatory

Several court cases have proven that there are many conflicting issues in the Malaysian Islamic banking sector, which have posed a challenge to the Islamic financial system in Malaysia. This is because the legislation which is applicable to the Islamic banking sector in Malaysia is derived from common law, which is not similar to the real context of Islamic law and banking. This programme aims to provide participants with the analysis of the judgments from the landmark court cases especially after the issuance of the Islamic Financial Services Act 2013. From this, participants shall be able to understand and address the issues at board and Shariah Committee level at individual Islamic banks.

 Online	 Face to face
3.5 Hours	1/2 Day



9

## Integrating Halal Business and Islamic Finance

General

This programme will develop the participants' critical understanding and appreciation of theoretical concepts of Halal Business and its relation to Islamic Finance. This course will include interactive lecture and discussion provided with case studies to facilitate learning.

 Online	 Face to face
3.5 Hours	1/2 Day

10

## Evolution of Islamic Social Finance

General

This programme aims to provide an understanding on the practice of Islamic Social Finance which is primarily introduced to support individuals from all walks of life on how to be financially feasible and independent. The innovations from Islamic Social Finance have improved the recipients' quality of life. This programme also aims to broaden the learners' minds through the concept and practices of social finance journey which consequently contributes to social sustainability.

 Online	 Face to face
3.5 Hours	1/2 Day

11

## Integrating Micro Financing in Islamic Social Finance Model

Leadership

Micro financing has become a crucial tool in facing the Post Pandemic Era and the need in adjusting the sustainability of Islamic finance ecosystem. Therefore, participants will be exposed to the overview of micro finance empowerment and its integration concept to the Islamic social finance model such as waqf, zakat and sadaqah.

 Online	 Face to face
3.5 Hours	1/2 Day

12

## Ethical Leadership

Leadership

The competitive nature of today's market uncertainties has stretched employees' capabilities to find ways to deliver and meet expectations and bottom-line. Seemingly, recent headlines in recent years have seen a rise of unethical behaviours and scandals that calls for the urgent need to establish a mindset and to set 'tone from the top' for organisations to teach ethical culture holistically. Thus, this programme intends to familiarise the concepts of ethical leadership and followership to relate to the working environment. This programme also will provide a case study analysis on the theme of ethical leadership and culture.



Online

7 Hours



Face to face

1 Day

13

## Ihsan Leadership

Leadership

In Islam, Ihsan refers to the pursuit of excellence in all aspect of life, including leadership. Leaders who embody the principles of Ihsan are committed to doing good, making a positive impact on society, Ihsan leadership are based on the commitment in fulfilling their responsibilities with excellence and dedication, which are integral to the Islamic faith.

Leaders are guided by a strong moral compass and are committed to serving their communities and upholding the principles of justice and fairness.

This programme will provide insights on how Ihsan leadership concept helps leaders and followers work together to create a better world for all. They are guided by the principles and are committed to create a society that is built on these values.



Online

7 Hours



Face to face

1 Day





14

## Purpose-based Islamic Leadership Programme

Leadership

The Purpose-based Islamic Leadership Programme (PIL) is an executive leadership programme offered by IBFIM (Islamic Banking & Finance Institute Malaysia), in collaboration with the Asia School of Business. This programme is specifically designed for senior executives in both financial and non-financial institutions.

The PIL programme is structured based on the fundamental principles outlined in the book entitled "The ICLIF Leadership Competency Model (LCM): An Islamic Alternative" co-authored by Tan Sri Prof. Dr. Syed Muhammad Naquib Al-Attas and Prof. Dr. Wan Mohd Nor Wan Daud.

PIL is a Tawhidic-based programme that aims to cultivate ethical leadership, emphasising Islamic values and principles rooted from various sources. Learners will learn via comprehensive classroom learning and peer reflection sessions.



Online

28 hours



Face to face

4 Days

15

## The Importance of Shariah Governance and Consequences of Shariah Non-Compliance

Shariah

The participants will be exposed to the importance of Shariah governance and the implication of Shariah non-compliance (SNC). The programme also discusses the possibility of SNC occurring in Islamic banking processes.



Online

7 Hours



Face to face

1 Day

16

## Shariah Decision Making for Shariah Committee (SC)

Shariah

This programme aims to equip the participants with the appropriate skills to approach the decision-making process in providing well-informed resolution. Decision-making skills are crucial for Shariah committee members as they play a vital role in ensuring compliance with Islamic principles and guiding the Islamic Financial Institutions' (IFIs) activities in accordance with Shariah law.



Online

3.5 Hours



Face to face

1/2 Day



17

## Key Insights of Hajah Darurah Principles and Application Shariah



The programme is designed to equip participants with Hajah and Darurah framework and its application process for their effective implementation. Additionally, participants will engage in real-life scenarios, allowing them to practically apply these concepts within their work environments.

 Online	 Face to face
3.5 Hours	1/2 Day

18

## Alternative Concepts to Replace Tawarruq Shariah



This programme will give the learners an understanding of the Tawarruq contract and other Islamic commercial contracts that could be used as an alternative to Tawarruq. Learners will be exposed and have an insight into other contracts for them to structure Islamic banking products and move away from Tawarruq.

 Online	 Face to face
7 Hours	1 Day

19

## Shariah Governance Policy Document Shariah

Shariah compliance is an integral component to ensure sound business operation of an Islamic Financial Institutions (IFIs). In response to that, Bank Negara Malaysia (BNM) has introduced the Shariah Governance Framework (SGF) with the aim to strengthen the Shariah governance structure and processes. In September 2019, the Shariah Governance Policy (superseding the SGF) was issued to address the emerging business complexity of the Islamic Financial Institutions (IFIs). The programme aims to provide updates to the participants on the enhancement features of the new SGP as well as its impact on the operations and dynamics within an IFI.

 Online	 Face to face
7 Hours	1 Day



20

## Shariah Culture in Islamic Financial Institutions

Shariah

This programme aims to provides an understanding on the origin, sources, purpose and philosophy of Shariah which is the foundation of the Islamic financial system. The programme covers various aspects of Shariah governance, including the roles and responsibilities of Shariah boards, the development and implementation of Shariah compliance policies and procedures, as well as the assessmentt of Shariah compliance risks.

 Online	 Face to face
7 Hours	1 Day

21

## Conflict Resolutions and Productive Conversations

Power Skills

This programme is an action-based learning event. Learners will go through the entire learning circle starting with the experience stage through various tailor-made business simulation, case studies and activities. Learners will then reflect on their personal performance in the experiential stage. This brings the learners to the reflective stage. It is designed to strengthen learning and garner as many “AHA!” insights as possible. From the reflective stage, learners will arrive at individual conclusions that will incorporate ideas which will be shared in the programme. These conclusions will form the basis of the learner’s personal action plan that is believed will deliver the desired improvement in performance.


 Online	 Face to face
3.5 Hours	1/2 Day

22

## Islamic Finance Spokespersons Media Workshop

Power Skills

This programme is designed to prepare spokespersons to deliver insightful, and concise views to stakeholders across multiple platforms in support of their organisation’s goals to position Malaysia as a global gateway for Islamic finance markets.

 Online	 Face to face
7 Hours	1/2 Day




23

## Crisis Communication

Power Skills

This programme specially curated to prepare an organisation's spokespersons to engage and communicate effectively to stakeholders, and work together as a team as they experience the pressure and scrutiny of a real crisis in a 24/7 news cycle, "news" across multiple social media platforms, and face-to-face communications with affected stakeholders.

 Online	 Face to face
7 Hours	1 Day

24

## Sustainability Leadership Programme for Financial Institutions

Sustainability

The Sustainability Leadership Programme for Financial Institutions is an executive education programme jointly organised by IBFIM and the University of Cambridge Institute for Sustainability Leadership (CISL). The programme is designed for senior executives to develop capabilities to lead the implementation of value-based intermediation and sustainability initiatives within financial institutions.

 Online	 Face to face
21 hours	3 Days

25

## Climate Risk Governance

Sustainability

This programme delves into the critical aspects of sustainability governance, climate risk management, and effective reporting frameworks. Participants will explore the evolving landscape of sustainability governance, gaining insights into the roles and responsibilities of key stakeholders.

 Online	 Face to face
3.5 Hours	1/2 Day





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## Role of Islamic Banks in Supporting Sustainable Development

Sustainability

This programme aims to bring the learners' attention towards the positioning of Islamic banking in supporting sustainable development and strengthen the roles and impact of Islamic banking institutions. Additionally, this programme also elaborates the definition and underpinning thrusts of value-based intermediation (VBI) as well as discusses the implementation strategies in advancing VBI as the next strategic direction for Islamic banking industry.

 Online	 Face to face
3.5 Hours	1/2 Day

27

## The Role and Contribution of Islamic Capital Market on Malaysian Real Economy

Capital Market

This programme aims to provide knowledge on the fundamental principles, mechanisms, and impacts of Islamic Capital Market activities, focusing specifically on the Malaysian context. It aims to provide participants with a comprehensive understanding of how Islamic finance contributes to economic growth, development, and resource allocation within the real economy

 Online	 Face to face
3.5 Hours	1/2 Day

28

## Sukuk Structuring and Issue

Capital Market

The programme will cover on the Sukuk and structuring, its importance, the way it is structured and the challenges in respect of its issuance and tradability are among important aspects that must be known to Islamic finance practitioners.

 Online	 Face to face
14 hours	2 Days





29

## Islamic Capital Market Products and Green Sukuk

Capital Market

This programme highlights the Islamic Capital Market Products and Green Sukuk. The content also covers the framework of Sustainable and Responsible Investment (SRI) Sukuk and relates with real case study on Green Sukuk.


 Online	 Face to face
7 Hours	1 Day

30

## Key Macroeconomics Indicators in Islamic Finance

General

The programme aims to provide participants with a comprehensive understanding of the relationship between macroeconomic indicators and Islamic finance, exploring key concepts, trends, and challenges in Islamic financial markets.

 Online	 Face to face
3.5 Hours	1/2 Day

31

## Islamic Finance: Current State and Future Forward

Capital Market

Islamic finance has witnessed remarkable growth over the past few decades, emerging as a significant segment of the global financial system. As institutions and practitioners continue to navigate this dynamic landscape, understanding the foundations, principles and evolving trends becomes crucial. As we embark on this journey, let's explore the current state and chart a course toward a robust and sustainable culture for Islamic finance.

This programme designed to equip the participants with in-depth knowledge on the principles, contracts and principles of Islamic finance. This programme also will navigate the evolving landscape and anticipating future trends.

 Online	 Face to face
7 Hours	1 Day



## 32 Fair Treatment of Financial Consumer

General

This programme aims to provide knowledge on fair treatment of financial consumers based on BNM's Policy Document. The participants will be exposed to the importance of managing financial consumers, specifically distressed consumers, supporting its best practices and avoiding poor practices.

Additionally, this programme also will equip the participants to understand the needs of vulnerable consumers and the importance of delivering fair outcomes to these consumers.

 Online	 Face to face
7 Hours	1 Day

## 33 MLC Position Paper – Establishing Islah through Islamic Finance

General

MIFC Leadership Council Position Paper - Establishing Islah through Islamic Finance was launched to promote and advance the next stage of the development of Islamic finance in Malaysia. The MLC Position Paper presents a comprehensive case for leveraging Islamic finance to drive meaningful change, addressing the urgent needs of economies and societies.

This programme is designed to discuss on key initiatives and recommendations of the MIFC Leadership Council (MLC) position paper. The participants will be exposed to the three parts of the paper and its significant areas. The programme will cultivate the agenda of Islah in Islamic finance development towards more inclusive and sustainable world.

 Online	 Face to face
3.5 Hours	1/2 Day



# Collaboration





# i-Contract Series

## About i-Contract Series

The i-Contract Series is a programme based on the Shariah Standards and Operational Requirements issued by Bank Negara Malaysia. This programme aims to provide an in-depth understanding of the practical aspects and operational requirements of Shariah contracts. It is designed to provide an essential guide to the Shariah Standards and Operational Requirements that apply in Islamic financial institutions (IFIs). Each module will expose the learners to the concept and principles of the contract, and the application of the contract in the operations of Islamic banking and finance.

## Learning Outcomes

- Identify Shariah contracts features
- Assess Shariah compliance requirements
- Apply knowledge to practice
- Examine business scenarios
- Analyse Shariah issues

## Award of Certification

- Upon completion and passing of the assessment, participants shall be awarded Certificate of Completion.

**8 CPD Points**



**LEADING THE WAY**  
KHALĪFAH • AMĀNAH • IQRA' • RAḤMATAN LIL-ĀLAMĪN



## Target Learners

- Bankers, middle to senior management
- Staff of Takaful companies
- Shariah officers and Shariah Committee members
- Lawyers
- Regulators
- Academics

Module	Days
M1 : Tawarruq	3 half days session

## Assessments

- For Part 1, participants will be assessed via group assignment, which in total contributes to 30% of the total marks for the Module.
- For Part 2, participants will be assessed via a Post Test, which carries 70% of the total marks for the Module. The allocation of marks will be as follows:

Segment	Content	Assessment Format	Hours	Marks*
Part 1	1 Case Study	Group presentation	3 hours	30%
Part 2	Shariah Requirements, Operational Requirements and 1 Case Study	40 MCQs Individual Assessment	1.2 hours	70%

\*The passing mark for the Module is 60%



# i-Contract Series



## Programme Fees



Modules	Online			Face to face		
	Hours	RM*	USD*	Days	RM*	USD*
M1 – Tawarruq	12	Available as in-house programme		1.5	Available as in-house programme	
Preparatory Class	4			0.5		
Total	16			2		

## Assessment Fees



Assessment Modules	Online		
	Hours	RM	USD
Assessment Module 1	1.5	400	84





# Recognition of Prior Learning



**IBFIM's Recognition of Prior Learning (RPL)** is the process of recognising forms of education a learner has previously acquired from his personal and/or professional experience through his formal, non-formal and informal learning. The differences for each type of learning are as follows:

### Formal Learning

The hierarchically structured and graded academic system, running from primary school through university as well as specialised training and certification programmes by either technical or professional institutions.

### Informal Learning

Learner acquires relevant attitudes, values, skills and knowledge from daily interaction in his/her personal and professional environment.

### Non-formal Learning

Any structured training or education activity outside the formal learning system provided by academic, training or professional institutions whether in the form of workshop, short course, forum, convention and the like.

**There are two types of RPL recognised by IBFIM:**

### Recognition of Prior Certificated Learning (RPCL)

RPCL is the process of recognising learner's prior learning acquired via training and/or professional education system which has been assessed or accredited by local or international awarding body, as being compatible to a particular level within IBFIM Qualification Standard (IQS).

In this context, RPL is based on the grading system of the previous certificate and recognises the grading compatibility with IBFIM programmes.

### Recognition of Prior Experiential Learning (RPEL)

RPEL is the process of assessing and recognising learning which has been acquired by learner via informal and non-formal learning in his/her personal or professional environment, which may not be readily identifiable with any particular level within IQS.

However, compatibility with IBFIM programmes may still be derived based on nature of the learning in relation to the learning objective of the related programme. In this context, learning may be gained through experiences or training programmes attended in the learner's workplace or community activity.



**RPL by IBFIM is offered to both Malaysian or Non-Malaysian nationals** seeking recognition of their prior learning in relation to participating in IBFIM's programmes. RPL application may be made based on either RPCL or RPEL, or a combination of the two, for one of the following purposes:

### To access IBFIM's programme with lower qualification

In the situation where a learner does not satisfy the normal entry requirement of a programme, RPL may be claimed where learner is required to demonstrate the necessary knowledge, skills and understanding to start the programmes via an alternative route.

### To access IBFIM's programme with lower qualification

Learner may apply for RPL to shorten the normal period of study of a programme by demonstrating he/she already has the required knowledge, skills and understanding needed for the completion of a particular module of a programme.

### To request to sit for challenge examination

A learner may apply for RPL to demonstrate that they have the required knowledge, skills and understanding needed for completion of a particular programme via a challenge examination which is similar to the Programme or Modular final examination. Learner who successfully passed the challenge examination shall receive certification of the programmes.

### To request exemption from enrolling into classes of a particular programme

Completion of IBFIM programmes would normally require the learner to register and enrol the modules and pass its final examination. RPL application may be submitted by the learner with sufficient level of experience related to the learning outcome of a programmes, to be exempted from class enrolment and be allowed to sit for final examination instantly.



# Training Calendar 2025

**Certification**

Cohort

**Modular**

Month





# Certification

- AQIF
- IQIFB
- IQIFT
- CQIFB
- CQIFT
- CQIFWM
- ILM
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Click on your certification.

ASSOCIATE QUALIFICATION IN ISLAMIC FINANCE (AQIF)	Cohort 1*	Cohort 2*	Cohort 3*
M1 – Philosophy and Fundamentals of Shariah for Islamic Finance	5 – 6 Feb	10 – 11 Mar	26 – 27 May
M2 – Application of Shariah in Islamic Finance	17 – 18 Feb	21 – 22 Apr	23 – 24 Jun
M3 – Ethics in Islamic Finance	3 Mar	5 May	7 Jul
M4 – Legal Aspects and Governance for Islamic Finance	19 Mar	19 May	24 Jul
M5 – Islamic Finance Architecture	14 – 15 Apr	11 – 12 Jun	18 – 19 Aug
Preparatory Class	25 Apr	20 Jun	29 Aug
Assessment	30 Apr	25 Jun	3 Sep

*\*All programme date is subject to change*

# Certification

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INTERMEDIATE QUALIFICATION IN ISLAMIC FINANCE - BANKING (IQIF-B)	Cohort 1*	Cohort 2*	Cohort 3*
M1 - Islamic Consumer Financing Products and Services	12 - 13 Feb	9 - 10 Apr	10 - 11 Jun
M2 - Islamic Business Financing Products and Services	24 - 25 Feb	23 - 24 Apr	24 - 25 Jun
M3 - Credit Assessment and Analytical Techniques	11 - 12 Mar	6 - 7 May	9 - 10 Jul
M4 - Legal Documentation for Islamic Financing Facilities	25 - 26 Mar	20 - 21 May	23 - 24 July
M5 - Islamic Financing Facilities Monitoring and Management	7 - 8 Apr	3 - 4 Jun	5 - 6 Aug
M6 - Islamic Deposit and Investment Account	22 Apr	17 Jun	19 Aug
M7 - Islamic Trade Financing	6 - 7 May	7 - 8 Jul	2 - 3 Sep
M8 - Islamic Treasury Products	20 - 21 May	21 - 22 Jul	17 - 18 Sept
M9 - Marketing of Islamic Banking Products	3 Jun	5 Aug	7 Oct
M10 - Customer Relationship Management	4 Jun	6 Aug	8 Oct
Preparatory Class	13 Jun	15 Aug	31 Oct
Assessment	18 Jun	20 Aug	5 Nov

\*All programme date is subject to change





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INTERMEDIATE QUALIFICATION IN ISLAMIC FINANCE – TAKAFUL (IQIF-T)	Cohort 1	Cohort 2	Cohort 3
M1 – Contemporary Takaful Business	Available as in-house programme		
M2 – Takaful Products			
M3 – Retakaful			
M4 – Basics of Takaful Underwriting			
M5A – Claims Processes for Family Takaful			
M5B – Claims Processes for General Takaful			
M6A – Marketing & Sales Management for Takaful			
M6B – Customer Service for Takaful			
Preparatory Class			
Assessment			



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CERTIFIED QUALIFICATION IN ISLAMIC FINANCE – BANKING (CQIF-B)	Cohort 1*	Cohort 2*	Cohort 3*
M1 – Professionalism, Ethics Within the Compliance Framework	9 – 10 Apr	4 – 5 Jun	5 – 6 Aug
M2 – Audit Application in Islamic Banking	28 – 29 Apr	18 – 19 Jun	19 – 20 Aug
M3 – Risk Management in Islamic Banking Operation	6 – 7 May	8 – 9 Jul	2 – 3 Sep
Preparatory Class	23 May	25 Jul	19 Sep
Assessment	28 May	30 Jul	24 Sep

*\*All programme date is subject to change*



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CERTIFIED QUALIFICATION IN ISLAMIC FINANCE – TAKAFUL (CQIF-T)	Cohort 1	Cohort 2	Cohort 3
M1 – Audit for Takaful Company	Available as in-house programme		
M2 – Takaful Company Operations			
M3 – Corporate Governance and Risk Management			
M4 – Quantitative Analysis on Financial Aspects for Takaful			
Preparatory Class			
Assessment			





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CERTIFIED QUALIFICATION IN ISLAMIC FINANCE - WEALTH MANAGEMENT (CQIFWM)	Cohort 1*	Cohort 2*	Cohort 3*
M1 - Ethics in Islamic Finance	3 Mar	5 May	7 Jul
M2 - Legal Aspect and Governance for Islamic Finance	19 Mar	19 May	24 Jul

\*All programme date is subject to change



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ISLAMIC LEGACY MANAGEMENT (ILM)		Cohort 1	Cohort 2	Cohort 3
M1 – Islamic Legacy Management		Available as in-house programme		
Assessment				









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CERTIFIED PROFESSIONAL SHARIAH AUDITOR (CPSA)		Cohort 1*	Cohort 2*	Cohort 3*
Module 1	Fundamentals of Shariah for Islamic Finance	17 – 19 Feb	15 – 17 Apr	17 – 19 Jun
	Preparatory Class for Module 1	28 Feb	25 Apr	26 Jun
	Assessment Module 1	12 Mar	30 Apr	3 Jul
Module 2	Fundamentals of Governance and Auditing	19 – 20 Mar	19 – 20 May	14 – 15 July
	Preparatory Class for Module 2	21 Mar	30 May	25 Jul
	Assessment Module 2	27 Mar	3 Jun	31 Jul
Module 3	Accounting and Reporting for Islamic Financial Transactions	8 – 10 Apr	17 – 19 Jun	11 – 13 Aug
	Preparatory Class for Module 3	18 April	26 Jun	22 Aug
	Assessment Module 3	25 Apr	3 Jul	28 Aug
Module 4	Shariah Risk Management and Internal Control	13 – 14 May	15 – 16 Jul	17 – 18 Sep
	Preparatory Class for Module 4	30 May	25 Jul	3 Oct
	Assessment Module 4	3 Jun	31 July	6 Oct

\*All programme date is subject to change



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CERTIFIED PROFESSIONAL SHARIAH AUDITOR (CPSA)		Cohort 1*	Cohort 2*	Cohort 3*
Module 5	Shariah Audit Planning and Programme	10 - 12 Jun	12 - 14 Aug	13 - 15 Oct
	Preparatory Class for Module 5	20 Jun	22 Aug	24 Oct
	Assessment Module 5	26 Jun	28 Sep	30 Oct
Module 6	Shariah Audit Fieldwork and Communication	8 - 10 July	23 - 25 Sep	10 - 12 Nov
	Preparatory Class for Module 6	18 Jul	10 Oct	21 Nov
	Assessment Module 6	24 Jul	13 Oct	27 Nov

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ISLAMIC PROFESSIONAL CREDIT CERTIFICATION (iPCC)		Cohort 1*	Cohort 2*	Cohort 3*
Module 1	Fundamentals of Shariah in Islamic Finance	17 - 19 Feb	15 - 17 Apr	17 - 19 Jun
	Preparatory Class for Module 1	28 Feb	25 Apr	26 Jun
	Assessment Module 1	5 Mar	30 Apr	3 Jul
Module 2	Fundamentals in Credit Operation	11 - 13 Mar	13 - 15 May	15 - 17 Jul
	Preparatory Class for Module 2	21 Mar	23 May	25 Jul
	Assessment Module 2	27 Mar	29 May	31 Jul
Module 3	Islamic Bank Management	15 - 17 Apr	17 - 19 Jun	12 - 14 Aug
	Preparatory Class for Module 3	25 Apr	26 Jun	22 Aug
	Assessment Module 3	30 Apr	3 Jul	28 Aug

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ISLAMIC PROFESSIONAL CREDIT CERTIFICATION (iPCC)			Cohort 1*	Cohort 2*	Cohort 3*
Module 3	Islamic Bank Management		15 - 17 Apr	17 - 19 Jun	12 - 14 Aug
	Preparatory Class for Module 3		25 Apr	26 Jun	22 Aug
	Assessment Module 3		30 Apr	3 Jul	28 Aug
Module 4 (Choose the specialisation of Business or Retail)	Business	Islamic Business Financing Products	13 - 15 May	15 - 17 Jul	23 - 25 Sep
		Preparatory Class for Module 4B	23 May	25 Jul	3 Oct
		Assessment Module 4B	16 Jun	7 Aug	23 Oct
	Retail	Islamic Retail Financing Products	26 - 28 May	22 - 24 Jul	7 - 9 Oct
		Preparatory Class for Module 4R	13 Jun	1 Aug	17 Oct
		Assessment Module 4R	29 May	31 Jul	9 Oct

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- FCIBT
- IFP
- ICS

FUNDAMENTALS CERTIFICATE IN ISLAMIC BANKING AND TAKAFUL (FCIBT)	Cohort 1	Cohort 2	Cohort 3
M1 – Fundamentals of Shariah for Islamic Finance	17 – 19 Feb	16 – 18 Jun	9 – 11 Sep
M2 – Fundamentals of Islamic Banking	3 – 5 Mar	1 – 3 Jul	6 – 8 Oct
M3 – Fundamental of Takaful	24 – 26 Mar	28 – 30 Jul	27 – 29 Oct
Preparatory Class for FCIBT/FCIB	11 Apr	8 Aug	7 Nov
Assessment FCIBT	16 Apr	13 Aug	12 Nov
Assessment FCIB	16 Apr	13 Aug	12 Nov

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COHORT 1

ISLAMIC FINANCIAL PLANNER- FULL FLEDGE (IFP-FF)	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	Day 8	Day 9
M1 - Shariah and Major Components of Islamic Financial Planning	Available as in-house programme								
M2 - Islamic Risk Management, Estate and Legacy Planning									
M3 - Islamic Investment, Retirement, Zakat and Tax Planning									
M4 - Islamic Financial Plan Construction and Professional Responsibilities									
Preparatory Class for Module 1									
Preparatory Class for Module 2									
Preparatory Class for Module 3									
Preparatory Class for Module 4									
Assessment Module 1									
Assessment Module 2									
Assessment Module 3									
Assessment Module 4									

ISLAMIC FINANCIAL PLANNER- CHALLENGE STATUS (IFP-CS)	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6
M1 - Shariah, Islamic Financial Plan Construction and Professional Responsibilities	Available as in-house programme					
Preparatory Class						
Assessment						





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i-Contract Series	Cohort 1	Cohort 2	Cohort 3
Tawarruq	Available as in-house programme		
Preparatory Class			
Assessment			





# Training Calendar 2025

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC





Modular

- JAN
- FEB
- MAR
- APR
- MAY
- JUN
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- AUG
- SEP
- OCT
- NOV
- DEC

HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001359108	Fundamentals of Governance and Auditing	7-8 Jan	14	1,820	490	2	2,300	628
10001443891	Islamic Business Financing Products	7-9 Jan	21	2,940	798	3	3,750	1,023
10001345309	Accounting and Reporting for Islamic Financial Transactions	7-9 Jan	18	2,520	684	2.5	3,125	1,023
10001358847	Ethics in Islamic Finance	8 Jan	7	910	245	1	1,150	314
10001359395	Legal Aspects and Governance for Islamic Finance	15 Jan	7	910	245	1	1,150	314
10001313559	Philosophy and Fundamentals of Shariah for Islamic Finance	15-16 Jan	14	1,820	490	2	2,300	628
10001453102	Legal Documentation for Islamic Financing Facilities	20-21 Jan	14	1,960	532	2	2,500	682
10001443384	Islamic Retail Financing Products	20-22 Jan	21	2,940	798	3	3,750	1,023
10001351512	Professionalism, Ethics Within the Compliance Framework	22-23 Jan	14	2,380	644	2	2,900	792

\*All fees are subject to 8% Sales and Service Tax  
\*\*All dates are subject to change



Modular

- JAN
- FEB
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- SEP
- OCT
- NOV
- DEC

HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001345309	Accounting and Reporting for Islamic Financial Transactions	3-5 Feb	18	2,520	684	2.5	3,125	1,023
10001353367	Islamic Financing Facilities Monitoring and Management	4-5 Feb	14	1,960	532	2	2,500	682
10001359170	Islamic Finance Architecture	5-6 Feb	14	1,820	490	2	2,300	628
10001351395	Audit Application in Islamic Banking	5-6 Feb	14	2,380	644	2	2,900	792
10001313559	Philosophy and Fundamentals of Shariah for Islamic Finance	5-6 Feb	14	1,820	490	2	2,300	628
10001352838	Islamic Consumer Financing Products and Services	12-13 Feb	14	1,960	532	2	2,500	682
10001315522	Application of Shariah in Islamic Finance	17-18 Feb	14	1,820	490	2	2,300	628
10001334036	Fundamental of Shariah for Islamic Finance	17-19 Feb	21	2,730	735	3	3,450	942
10001352924	Islamic Deposit and Investment Account	18 Feb	7	980	266	1	1,250	341
10001351792	Risk Management in Islamic Banking Operation	19-20 Feb	14	2,380	644	2	2,900	792
10001352897	Islamic Business Financing Products and Services	24-25 Feb	14	1,960	532	2	2,500	682

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# Modular

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- DEC

HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001358847	Ethics in Islamic Finance	3 Mar	7	910	245	1	1,150	314
10001334036	Fundamentals of Shariah for Islamic Finance	3-5 Mar	21	2730	735	3	3,450	942
10001345390	Shariah Risk Management and Internal Control	3-4 Mar	14	1,960	532	2	2,500	682
10001353189	Islamic Trade Financing	5-6 Mar	14	1,960	532	2	2,500	682
10001313559	Philosophy and Fundamentals of Shariah for Islamic Finance	10-11 Mar	14	1,820	490	2	2,300	628
10001444224	Fundamentals in Credit Operation	11-13 Mar	21	2,730	735	3	3,450	942
10001359395	Legal Aspects and Governance for Islamic Finance	19 Mar	7	910	245	1	1,150	314
10001340413	Islamic Treasury Products	19-20 Mar	14	1,960	532	2	2,500	682
10001359108	Fundamentals of Governance and Auditing	19-20 Mar	14	1,820	490	2	2,300	628
10001334260	Fundamentals of Takaful	24-26 Mar	21	2730	735	3	3,450	942
10001453102	Legal Documentation for Islamic Financing Facilities	24-25 Mar	14	1,960	532	2	2,500	682

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- DEC

HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001353367	Islamic Financing Facilities Monitoring and Management	7-8 Apr	14	1,960	532	2	2,500	682
10001345309	Accounting and Reporting for Islamic Financial Transactions	8-10 Apr	18	2,520	684	2.5	3,125	1,023
10001351512	Professionalism, Ethics Within the Compliance Framework	9-10 Apr	14	2,380	644	2	2,900	792
10001352838	Islamic Consumer Financing Products and Services	9-10 Apr	14	1,960	532	2	2,500	682
10001359170	Islamic Finance Architecture	14-15 Apr	14	1,820	490	2	2,300	628
10001334036	Fundamentals of Shariah for Islamic Finance	15-17 Apr	21	2,730	735	3	3,450	942
10001443295	Islamic Bank Management	15-17 Apr	21	2,940	798	3	3,750	1,023
10001357164	Marketing of Islamic Banking Products	16 Apr	7	980	266	1	1,250	341
10001359698	Customer Relationship Management	17 Apr	7	980	266	1	1,250	341
10001343638	Shariah Audit Planning and Programme	21-23 Apr	21	3,570	966	3	4,350	1,188
10001315522	Application of Shariah in Islamic Finance	21-22 Apr	14	1,820	490	2	2,300	628

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# Modular

- JAN
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- SEP
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- DEC

HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001352924	Islamic Deposit and Investment Account	22 Apr	7	980	266	1	1,250	341
10001352897	Islamic Business Financing Products and Services	23-24 Apr	14	1,960	532	2	2,500	682
10001351395	Audit Application in Islamic Banking	28-29 Apr	14	2,380	644	2	2,900	792

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Modular

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HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001358847	Ethics in Islamic Finance	5 May	7	910	245	1	1,150	314
10001351792	Risk Management in Islamic Banking Operation	6-7 May	14	2,380	644	2	2,900	792
10001353189	Islamic Trade Financing	6-7 May	14	1,960	532	2	2,500	682
10001345390	Shariah Risk Management and Internal Control	13-14 May	14	1,960	532	2	2,500	682
10001443891	Islamic Business Financing Products	13-15 May	21	2,940	798	3	3,750	1,023
10001444224	Fundamentals in Credit Operation	13-15 May	21	2,730	735	3	3,450	942
10001359108	Fundamentals of Governance and Auditing	19-20 May	14	1,820	490	2	2,300	628
10001359395	Legal Aspects and Governance for Islamic Finance	19 May	7	910	245	1	1,150	314
10001453102	Legal Documentation for Islamic Financing Facilities	20-21 May	14	1,960	532	2	2,500	682
10001443384	Islamic Retail Financing Products	26-28 May	21	2,940	798	3	3,750	1,023
10001313559	Philosophy and Fundamentals of Shariah for Islamic Finance	26-27 May	14	1,820	490	2	2,300	628

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HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001357164	Marketing of Islamic Banking Products	3 Jun	7	980	266	1	1,250	341
10001353367	Islamic Financing Facilities Monitoring and Management	3-4 Jun	14	1,960	532	2	2,500	682
10001359698	Customer Relationship Management	4 Jun	7	980	266	1	1,250	341
10001351512	Professionalism, Ethics Within the Compliance Framework	4-5 Jun	14	2,380	644	2	2,900	792
10001352838	Islamic Consumer Financing Products and Services	10-11 Jun	14	1,960	532	2	2,500	682
10001343638	Shariah Audit Planning and Programme	10-12 Jun	21	3,570	966	3	4,350	1,188
10001359170	Islamic Finance Architecture	11-12 Jun	14	1,820	490	2	2,300	628
10001334036	Fundamental of Shariah for Islamic Finance	16-18 Jun	21	2,730	735	3	3,450	942
10001352924	Islamic Deposit and Investment Account	17 Jun	7	980	266	1	1,250	341
10001345309	Accounting and Reporting for Islamic Financial Transactions	17-19 Jun	18	2,520	684	2.5	3,125	1,023
10001334036	Fundamental of Shariah for Islamic Finance	17-19 Jun	21	2,730	735	3	3,450	942

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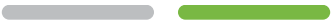
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HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001443295	Islamic Bank Management	17-19 Jun	21	2,940	798	3	3,750	1,023
10001351395	Audit Application in Islamic Banking	18-19 Jun	14	2,380	644	2	2,900	792
10001315522	Application of Shariah in Islamic Finance	23-24 Jun	14	1,820	490	2	2,300	628
10001352897	Islamic Business Financing Products and Services	24-25 Jun	14	1,960	532	2	2,500	682



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HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001333584	Fundamentals of Islamic Banking	1-3 Jul	21	2730	735	3	3,450	942
10001358847	Ethics in Islamic Finance	7 Jul	7	910	245	1	1,150	314
10001353189	Islamic Trade Financing	7-8 Jul	14	1,960	532	2	2,500	682
10001351792	Risk Management in Islamic Banking Operation	8-9 Jul	14	2,380	644	2	2,900	792
10001443391	Shariah Audit Fieldwork and Communication	8-10 Jul	21	3,570	966	3	4,350	1,188
10001359108	Fundamentals of Governance and Auditing	14-15 Jul	14	1,820	490	2	2,300	628
10001444224	Fundamentals in Credit Operation	15-17 Jul	21	2,730	735	3	3,450	942
10001443891	Islamic Business Financing Products	15-17 Jul	21	2,940	798	3	3,750	1,023
10001345390	Shariah Risk Management and Internal Control	15-16 Jul	14	1,960	532	2	2,500	682
10001443384	Islamic Retail Financing Products	22-24 Jul	21	2,940	798	3	3,750	1,023
10001453102	Legal Documentation for Islamic Financing Facilities	23-24 Jul	14	1,960	532	2	2,500	682
10001334260	Fundamentals of Takaful	28-30 Jul	21	2730	735	3	3,450	942

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HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001357164	Marketing of Islamic Banking Products	5 Aug	7	980	266	1	1,250	341
10001353367	Islamic Financing Facilities Monitoring and Management	5-6 Aug	14	1,960	532	2	2,500	682
10001351512	Professionalism, Ethics Within the Compliance Framework	5-6 Aug	14	2,380	644	2	2,900	792
10001359698	Customer Relationship Management	6 Aug	7	980	266	1	1,250	341
10001345309	Accounting and Reporting for Islamic Financial Transactions	11-13 Aug	18	2,520	684	2.5	3,125	1,023
10001443295	Islamic Bank Management	12-14 Aug	21	2,940	798	3	3,750	1,023
10001343638	Shariah Audit Planning and Programme	12-14 Aug	21	3,570	966	3	4,350	1,188
10001359170	Islamic Finance Architecture	18-19 Aug	14	1,820	490	2	2,300	628
10001352924	Islamic Deposit and Investment Account	19 Aug	7	980	266	1	1,250	341
10001351395	Audit Application in Islamic Banking	19-20 Aug	14	2,380	644	2	2,900	792

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HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001353189	Islamic Trade Financing	2-3 Sep	14	1,960	532	2	2,500	682
10001351792	Risk Management in Islamic Banking Operation	2-3 Sep	14	2,380	644	2	2,900	792
10001334036	Fundamentals of Shariah for Islamic Finance	9-11 Sep	21	2,730	735	3	3,450	942
10001340413	Islamic Treasury Products	17-18 Sep	14	1,960	532	2	2,500	682
10001345390	Shariah Risk Management and Internal Control	17-18 Sep	14	1,960	532	2	2,500	682
10001443891	Islamic Business Financing Products	23-25 Sep	21	2,940	798	3	3,750	1,023
10001443391	Shariah Audit Fieldwork and Communication	23-25 Sep	21	3,570	966	3	4,350	1,188



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HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001333584	Fundamentals of Islamic Banking	6-8 Oct	21	2730	735	3	3,450	942
10001357164	Marketing of Islamic Banking Products	7 Oct	7	980	266	1	1,250	341
10001443384	Islamic Retail Financing Products	7-9 Oct	21	2,940	798	3	3,750	1,023
10001359698	Customer Relationship Management	8 Oct	7	980	266	1	1,250	341
10001343638	Shariah Audit Planning and Programme	13-15 Oct	21	3,570	966	3	4,350	1,188
10001334260	Fundamentals of Takaful	27-29 Oct	21	2730	735	3	3,450	942

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HRDC Prog No.	Modules	Programme Date**	Online			Face to face		
			Hours	RM*	USD*	Days	RM*	USD*
10001443391	Shariah Audit Fieldwork and Communication	10-12 Nov	21	3,570	966	3	4,350	1,188



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			Hours	RM*	USD*	Days	RM*	USD*
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# Terms & Conditions

**Programme Changes** – Please note that the topics were confirmed at the time of publishing.

IBFIM reserves the right to postpone/cancel/replace the programme due to unforeseen circumstances. (subject to change)

**Cancellations and Substitutions** – Cancellation are not permitted.

However, if you are unable to attend, a substitute is welcome at no extra charge.

**STF-i Credit** – For Islamic Bank, all the programme listed can be utilise with STF-i training credit scheme.

**HRDC** – All the programme listed are HRDC claimable

**Programme Fees** – The published fees are meant for Malaysian participants and subject to 8% Sales & Service Tax [SST]

**Learning Mode** – The learning mode shall be face-to-face or online.

However, face-to-face learners are given the option to attend both learning modes. Fee will be charged based on the registered learning mode.

## Discounts



### Early bird 5%

Off Upon receipt of payment 3 weeks prior to programme date.

### Group Discount

Three or more participants registered from the same organisation and same programme.

### Package Deal 25%

Off Participant registering for full certification programme.

### Student/Academician 25%

Off Student/Academician is entitled to 25% discount.



# Shariah Advisory & Consultancy Services





## IBFIM's Shariah Advisory & Consultancy Services



### INSTITUTIONAL SHARIAH ADVISOR

We act as corporate Shariah Advisor on retainer basis in order to advise on Shariah matters involving the operationalisation of existing Shariah compliant offerings.



### STRUCTURING & CERTIFICATION

We provide tailor-made structuring and certification services for financial products, capital market instruments, cooperative business, micro-credit facilities



### CONVERSION OF PRODUCTS

We convert conventional products and services into Shariah compliant offerings in line with applicable Shariah standards and to guide on end-to-end Shariah compliance processes.




# IBFIM’s Shariah Advisory & Consultancy Services



**SHARIAH GOVERNANCE**

We develop and enhance Shariah governance frameworks, policies, and procedures in order to strengthen oversight on Shariah compliance and risk management.



**REVIEW & ASSURANCE**

We provide Shariah compliance and governance reviews and assurance to ensure robust adherence to Shariah requirements and effective reporting and disclosure.



**REGULATORY POLICY DEVELOPMENT**

We establish rules and regulations, policy, and framework to develop, facilitate and supervise Islamic financial sectors, in line with industry standards and best practices.



# IBFIM's Shariah Advisory & Consultancy Services

## Experience & Capability

### Diverse range of clients & businesses

Advised among others, unit trust funds, private equity funds, IT-based business, cooperative business, leasing business, interest scheme operators, education savings & financing scheme, mortgage finance business, development finance and consumer credit business.

### Local and international presence

Consulted by clients including regulatory agencies on Shariah and Islamic finance matters.

### Leading market share

Advised approximately 50% of market share of listed Shariah-compliant REIT funds and approximately 30% of market share of Islamic unit trust funds.

### Conversion of fund

Advised 1<sup>st</sup> conversion of a conventional REIT fund into Islamic REIT fund in Malaysia.

### Waqf-linked fund

Advised 1<sup>st</sup> waqf-linked unit trust fund structure in collaboration with Yayasan Waqaf Malaysia.

### Setting up Islamic banking window

Advised conventional financial institution in setting-up Islamic banking window business.

### Shariah compliance review

Conducted ex-post Shariah compliance review on implementation and execution of Islamic products & services.

### Panel of Subject Matter Experts

IBFIM's in-house consultants are supported by Panel of Subject Matter Experts, consists of senior Shariah scholars, industry experts, academicians and former regulatory experts, to meet the needs of all clients and stakeholders.



## IBFIM's Credentials as Corporate Shariah Advisor



A registered Shariah Adviser with the Securities Commission Malaysia to advise on Islamic capital market and services



A registered consultancy firm with the Ministry of Finance Malaysia to be appointed as consultant by government agencies and departments



A registered external Shariah committee with the Malaysia Cooperative Societies Commission to advise on cooperative businesses





# Digital Learning & Services



**Off-the-Shelf CLeP  
Microlearning**

Shariah

Takaful



**Self Learning  
Certification**

FOSIF

AOTG



**Customised E-Learning  
On-Demand**



**Digital Solution**



# CL<sup>e</sup>P Continuous Learning Programme (CL<sup>e</sup>P)

## Shariah Micro-Learning

Micro-learning Topic	Learning Hours (Minutes)	Price per Topics*	
		RM*	USD*
Exchange Contracts: Sale & Lease Contract	100	39.90	15
Partnership and other Contracts Applied in Islamic Finance	80	19.90	10
Rule Making Process in Islamic Law	60	19.90	10
Case Study Related to Shariah Governance	60	19.90	10
Ethics in Banking: Related Policy and Guidelines	40	19.90	10
Introduction to Muamalat Contracts in Islamic Finance	35	19.90	10
Shariah Governance	35	19.90	10
Overview of Fiqh al-Muamalat al-Maliyyah	30	19.90	10
Introduction to Shariah & Fiqh	25	19.90	10
Rule-Making Process in Modern Islamic Banking and Finance	15	19.90	10
Ethics in Islamic Finance	30	19.90	10
Malaysia Legal and Regulatory Policy for Islamic Financial Institutions	80	19.90	10
Ethics in General	30	19.90	10
Akhlaq	60	19.90	10
<b>Total</b>	<b>680</b>	<b>298.60</b>	<b>145</b>



CLeP

Continuous Learning Programme (CLeP)

Takaful Micro-Learning

E-learning Topic	Learning Hours (Minutes)	Price per Topics*	
		RM*	USD*
TMC1: Introduction to Takaful	82	19.90	10
TMC2: The Business of Takaful	60	19.90	10
TMC3: Overview of Takaful Industry	64	19.90	10
TMC4: Principles and Development of Takaful Products	66	19.90	10
TMC5: General Takaful Products	72	19.90	10
TMC6: Family Takaful Products	72	19.90	10
TMC7: Structure of Takaful Operator	60	19.90	10
TMC8: Takaful Supervisory and Regulatory Framework	106	19.90	10
TMC9: Marketing for Takaful	68	19.90	10
TMC10: Takaful Distribution	62	19.90	10
TMC11: Customer Service for Takaful	170	29.90	15
TMC12: Financial Aspects of Takaful	66	19.90	10
TMC13: Understanding Takaful Funds	76	19.90	10
TMC14: Actuarial and Technical Basis in Takaful	126	29.90	15
TMC15: Underwriting for Takaful	228	39.90	15
TMC16: Claims for Takaful	134	29.90	15
TMC17: Retakaful	76	19.90	10
TMC18: Global Development and Opportunities for Takaful	96	19.90	10
Total	1,684	408.20	200



# CL<sup>e</sup>P Continuous Learning Programme (CL<sup>e</sup>P)

HRDC Prog No. 10001450970

## About CL<sup>e</sup>P

**Continuous Learning Programme (CL<sup>e</sup>P)** aims to promote the culture of lifelong learning. CL<sup>e</sup>P currently offers 18 e-learning topics for Takaful with all the topics being accorded with CPD points by the Malaysian Takaful Association (MTA). The content in all 18 topics are curated to raise the professional standards, level of knowledge and competency of the Takaful practitioners via the on-demand platform. Look out for other topics in the future including banking, wealth and investment management, social finance and sustainability, among others.

## Learning Outcomes

- Acquire basic knowledge of Shariah, the requirements of Muamalat contracts and the differences between conventional and Islamic finance;
- Apply various Shariah contracts commonly applied in mainstream Islamic banking products and services;
- Understand the fundamental knowledge of ethics from Islamic perspective and its relation to Islamic finance;
- Understand the principles of Islamic law that govern the Islamic financial system; and
- Identify the basic components in contemporary Islamic finance architecture.

## Entry Requirements

- Sijil Pelajaran Malaysia (SPM) / O-Level

## Assessment

- 100 Multiple Choice Questions
- 2 1/2 hours examination
- Passing mark 60%

## Learning Mode

- Self-study
- 48 Hours (6-Month Access)



# CL<sup>e</sup>P Continuous Learning Programme (CLeP)

## TMC1 | Introduction to Takaful

### Learning Outcomes

- ✓ Describe the general classification of risks as well as the Islamic perspective of risks;
- ✓ Elaborate on the prohibited elements in managing risks from Islamic perspective; and
- ✓ Explain how takaful is developed historically and how it is a form of Shariah compliant risk management tool.

### Learning Topics

- Concept and Classification of Risks
- Risk in Islam
- Takaful as a Risk Management Tool
- Risk Management
- Historical Development of Takaful
- Prohibition of Insurance
- Comparison between Insurance and Takaful

## TMC2 | The Business of Takaful

### Learning Outcomes

- ✓ Explain the various commercial contracts used in takaful;
- ✓ Identify takaful operational models and its applications; and
- ✓ Assess the issues associated with takaful models.

### Learning Topics

- Commercial Contracts Used in Takaful
- Takaful Operational Models and its Application
- Issues Associated with Takaful Models

## TMC3 | Overview of Takaful Industry

### Learning Outcomes

- ✓ Understand the Takaful Operator as an organisation;
- ✓ Discuss the functional roles of the Takaful Operators as defined by IFSA 2013;
- ✓ Comprehend the objectives of regulatory and supervisory framework in takaful business; and
- ✓ Recognise the functions of the industry associations in supporting the takaful business.

### Learning Topics

- Takaful Company Organisation
- Takaful Companies as Financial Institutions
- Regulatory and Supervisory Framework for Takaful

# CL<sup>e</sup>P Continuous Learning Programme (CLeP)

## TMC4 | Principles and Development of Takaful Products

### Learning Outcomes

- ✓ Explain the basic principles of takaful which are coherent with insurance principles;
- ✓ Express the purpose, functions and roles of takaful products and services pertaining to their economic impact on individuals and businesses;
- ✓ Identify distinct characteristics of general and family takaful products; and
- ✓ Describe the regulatory and Shariah compliance requirements in each step of the of the product development process.

### Learning Topics

- » Insurance Principles as Applied to Takaful Products
- » Characteristics of General Takaful Products
- » Characteristics of Family Takaful Products
- » Product Development
- » New Product Development Process

## TMC5 | General Takaful Products

### Learning Outcomes

- ✓ Explain the features, characteristics, basic principles and the risks covered under general takaful; and
- ✓ Elaborate each of the four (4) major classification of general takaful products and the types of coverage provided under each class of business.

### Learning Topics

- » General Takaful Products
- » Motor Takaful
- » Fire Takaful
- » Miscellaneous Takaful
- » Marine and Aviation Takaful

## TMC6 | Family Takaful Products

### Learning Outcomes

- ✓ Explain the features, characteristics, basic principles and the risks covered under family takaful; and
- ✓ Elaborate each of the five (5) major classification of family takaful products and the types of coverage provided under each class of products.

### Learning Topics

- » Family Takaful Products
- » Individual Family Takaful
- » Group Family Takaful
- » Annuity Takaful
- » Investment Linked Takaful
- » Medical and Health Takaful



# CL<sup>e</sup>P Continuous Learning Programme (CLeP)

## TMC7 | Structure of Takaful Operator

### Learning Outcomes

- ✓ Identify core concepts, roles and key processes of marketing in the takaful industry;
- ✓ Understand the various marketing mixes to create the right takaful marketing strategy;
- ✓ Appreciate the various types of distribution channels used to market takaful products; and
- ✓ Align Takaful Operator's vision and goals in the planning and designing of a customer driven marketing strategy towards maximising consumer response and enhancing competitive advantage.

### Learning Topics

- » Introduction to Marketing
- » Marketing Concepts
- » Marketing Key Process
- » Marketing Mix
- » Marketing of Takaful Products
- » Marketing Planning

## TMC8 | Takaful Supervisory and Regulatory Framework

### Learning Outcomes

- ✓ Describe the functions of Bank Negara Malaysia (BNM) in supervising the takaful industry;
- ✓ Elaborate the objectives of Islamic Financial Services Act (IFSA) 2013;
- ✓ Define the key guidelines of BNM as well as other relevant laws pertaining to the takaful industry; and
- ✓ Expose the Shariah Governance Framework of BNM and the key challenges faced by the industry in implementing this framework.

### Learning Topics

- » Bank Negara Malaysia
- » Islamic Financial Services Act (IFSA) 2013
- » BNM Guidelines
- » Other Relevant Laws
- » Shariah Governance



# CL<sup>e</sup>P Continuous Learning Programme (CLeP)

## TMC9 | Marketing for Takaful

### Learning Outcomes

- ✓ Identify core concepts, roles and key processes of marketing in the takaful industry;
- ✓ Understand the various marketing mixes to create the right takaful marketing strategy;
- ✓ Appreciate the various types of distribution channels used to market takaful products; and
- ✓ Align Takaful Operator's vision and goals in the planning and designing of a customer driven marketing strategy towards maximising consumer response and enhancing competitive advantage.

### Learning Topics

- » Introduction to Marketing
- » Marketing Concepts
- » Marketing Key Process
- » Marketing Mix
- » Marketing of Takaful Products
- » Marketing Planning

## TMC10 | Takaful Distribution

### Learning Outcomes

- ✓ Understand the roles played by distribution channels in the takaful industry;
- ✓ Compare the characteristics between different takaful distribution channels; agents, brokers, t, financial advisers, direct marketing, and e-business; and
- ✓ Identify strategic fit between takaful products and the methods they should be distributed.

### Learning Topics

- » Introduction to Takaful Distribution
- » Agency System
- » Takaful broking
- » Bancatakaful
- » Financial Advisers
- » Direct Marketing
- » E-Business/Internet System
- » Achieving Strategic Fit Between Product and Distribution

# CL<sup>e</sup>P Continuous Learning Programme (CLeP)

## TMC11 | Customer Service for Takaful

### Learning Outcomes

- ✓ Familiarise with the organisational structure of customer service of a takaful company;
- ✓ Clarify the staffing, positions, responsibilities, skills and level of authority of a takaful customer services to ensure efficiency of takaful business;
- ✓ Elaborate the key qualities required in delivering effective customer service;
- ✓ Manage problematic customers effectively to resolve misunderstanding, complaints and miscommunications;
- ✓ Determine the various conservation methods to retain customers of a Takaful Operator; and
- ✓ Discuss various measures to gauge customer service performance.

### Learning Topics

- Organisational Structure of Customer Service
- Creating a Customer Service Department
- Effective Customer Service
- Customer Service Process Management
- Conservation Through Communication with Participants
- Key Performance Indicators (KPIs)

## TMC12 | Financial Aspects of Takaful

### Learning Outcomes

- ✓ Outline the objectives of Islamic financial accounting and reporting;
- ✓ List the key transactions for accounting in a takaful company;
- ✓ Describe the fundamentals of taxation and zakat in compliance with Shariah principles;
- ✓ Define the regulatory solvency requirements and risk-based capital for the takaful industry; and
- ✓ Identify the asset-liability matching practices with respect to family and general takaful business.

### Learning Topics

- Accounting and Reporting
- Accounting for Takaful Company
- Capital for Takaful Operation
- Taxation and Zakat



# CL<sup>e</sup>P Continuous Learning Programme (CLeP)

## TMC13 | Understanding Takaful Funds

### Learning Outcomes

- ✓ Clarify the regulatory requirements for management of takaful fund;
- ✓ Classify the takaful fund into shareholders', family takaful and general takaful funds;
- ✓ Define investment policies and strategies of takaful fund;
- ✓ Ensure the investment activities are in compliance with Shariah principles;
- ✓ Interpret the meaning of asset allocation in investment of takaful fund; and
- ✓ Explain the importance of matching investments to takaful risks and exposures in asset-liability matching process.

### Learning Topics

- Regulatory Requirements
- Classification of Takaful Funds
- Strategies and Investment Policies

## TMC14 | Actuarial and Technical Basis in Takaful

### Learning Outcomes

- ✓ Understand basic actuarial and technical concepts in takaful;
- ✓ Recognise the concept of product pricing in relation to takaful benefits for family and general takaful;
- ✓ Emphasise the importance and the need of reserving for family and general takaful; and
- ✓ Define the concept of surplus and the regulatory and supervisory requirements in determining and sharing of surplus.

### Learning Topics

- Introduction to Actuarial and Technical Basis in Takaful
- Basis of Takaful Product Pricing
- Product Pricing in Family and General Takaful
- Reserving for Family and General Takaful
- Surplus Determination and Distribution



# CL<sup>e</sup>P Continuous Learning Programme (CLeP)

## TMC15 | Underwriting for Takaful

### Learning Outcomes

- ✓ Understand the roles and functions of underwriting in takaful business;
- ✓ Define the fundamental purpose and objectives of the underwriting policy and underwriting guidelines;
- ✓ Elaborate on the underwriting process for family takaful and general takaful;
- ✓ Establish control mechanisms for underwriting;
- ✓ Emphasise the importance of company inter-departmental relationship in underwriting process; and
- ✓ Determine the regulatory requirements for underwriting in takaful.

### Learning Topics

- Introduction to Underwriting
- Underwriting Process
- Family Takaful Underwriting Practices
- General Takaful Underwriting Practices
- Control Mechanisms for Underwriting
- Regulatory Requirements for Underwriting

## TMC16 | Claims for Takaful

### Learning Outcomes

- ✓ Understand takaful claims and application of takaful principles in claims practices;
- ✓ Discuss the best practices of standard operating procedures (SOP) and service level agreement (SLA) in relation to claims;
- ✓ Describe the importance and purpose of claims reserving and provision;
- ✓ Explain the functions of third party service providers in claims investigation; and
- ✓ Identify the channels available for dispute resolution.

### Learning Topics

- Introduction to Claims
- Application of Takaful Principles in Claims Process
- Standard Operating Procedures (SOP) for Claims
- Claims Documentation and Investigation
- Claims Reserving and Provision
- Claims Rejection
- Roles of Third Party Service Providers
- Dispute Resolution in Takaful

# CL<sup>e</sup>P Continuous Learning Programme (CLeP)

## TMC17 | Retakaful

### Learning Outcomes

- ✓ Appreciate the legal and Shariah aspects of retakaful;
- ✓ Understand the various types of retakaful models;
- ✓ Comprehend the needs for retakaful in a takaful business; and
- ✓ Describe the various types of retakaful arrangement in the industry.

### Learning Topics

- » History, Philosophy and Concepts of Retakaful
- » Legal and Shariah Aspects of Retakaful
- » Retakaful Operational Model
- » Differences Between Retakaful and Reinsurance
- » Types of Retakaful
- » Needs for Retakaful

## TMC18 | Global Development and Opportunities for Takaful

### Learning Outcomes

- ✓ List the key contributing factors that accelerate the development of takaful;
- ✓ Identify the key risks faced by the takaful industry;
- ✓ Scrutinise the key differences between mutual takaful and cooperative takaful for future development;
- ✓ Elaborate on the roles and functions of local and international regulatory and supervisory authorities as well as industry associations; and
- ✓ Recognise the various challenges faced by the industry and understand the future trend and growth of the industry.

### Learning Topics

- » Introduction
- » Global Takaful Business by Region
- » Standard Operating Procedures (SOP) for Claims
- » Key Factors in Accelerating the Development of Takaful
- » Key Risks to the Takaful Industry
- » Various Structures of Takaful
- » Regulatory and Supervisory Infrastructure
- » Challenges of the Takaful Industry
- » Takaful Trends and Growth



# Fundamental of Shariah for Islamic Finance (FOSIF) HRDC Prog No. 10001445638

## About FOSIF

IBFIM's Microlearning features fundamental level Islamic finance topics that are derived from FOSIF, which is the core module for Associate Qualification in Islamic Finance (AQIF), Certified Professional Shariah Audit (CPSA) and Islamic Professional Credit Certification (iPCC). FOSIF module consists of Shariah theories, principles and focuses on key Shariah contracts applicable in Islamic banking practices. Hence, IBFIM's Microlearning provides the opportunity for learners to be FOSIF certified through self-learning mode. Completion of FOSIF through IBFIM Microlearning is a prelude to IBFIM's progression pathway i.e. AQIF, CPSA and iPCC. The present restriction movement accelerates the concept of self-learning where eligible banking institutions can upskill their workforce remotely. IBFIM's Microlearning provides the flexibility for banks' staff to learn at their own pace remotely. In addition, the Microlearning topics are suitable for all level of learners, from entry level to middle executives and above.

## Programme details

Upon completing the 10 Microlearning topics, learners will be qualified automatically to register for FOSIF assessment.

Learners will receive:

- FOSIF Handbook & E-books
- FOSIF Assessment

**10** Microlearning topics

E-Certificate of:

- Completion for Microlearning
- Achievement for FOSIF Assessment

**6** Months access

## Programme Fee

**RM159.90 | USD 50**

(excludes 8% SST and assessment fee)

## Assessment Fee

**RM 300 | USD 80**

(Exemption: AQIF certified holder is exempted from M1 of CPSA & iPCC only)

### Microlearning Structure and Topics

#### Topics: Exchange Contracts: Sale & Lease Contract

🕒 100 minutes learning hours

##### Sub-topics

- » Unit 1: Exchange Contracts: Sale Contract (Trading of Gold and Silver)
  - Bay' Sarf
  - Bay' Dayn
  - Bay' Tawarruq
  - Bay' Bithaman Ajil
  - Bay' Murabahah
  - Bay' Tawliyah
  - Bay' Wadiah
  - Bay' Istisna
  - Bay' Salam
  - Bay' Inah
  - Bay' Istijrar
- » Unit 2: Exchange Contracts: Sale (Trading of Gold and Silver)
- » Unit 3: Exchange Contracts: Lease Contract
  - Ijarah
  - Ijarah Mausufah fi Dhimmah
  - Ijarah Muntahiyah Bi Al Tamlik
  - Ijarah Thumma Bay'

#### Topics: Case Study Related to Shariah Governance

🕒 60 minutes learning hours

##### Sub-topics

- » Unit 1: Issues and Challenges in Implementing Shariah Governance
- » Unit 2: Illustrations on Issue and Challenges in Implementing Shariah Governance

#### Topics: Partnership and other Contracts Applied in Islamic Finance

🕒 80 minutes learning hours

##### Sub-topics

- » Unit 1: Partnership Contract
  - Musharakah
  - Mudarabah
  - Musharakah Mutanaqisah
  - Muzara'ah
- » Unit 2: Other Contracts
  - Rahn
  - Kafalah
  - Wakalah
  - Wadiah
  - Qard
  - Hawalah
  - Tabarru
  - Hibah
  - Ibra'
  - Muqasah

#### Topics: Ethics in Banking: Related Policy and Guidelines

🕒 40 minutes learning hours

##### Sub-topics

- » Unit 1: Insider Trading
- » Unit 2: Bank Negara Malaysia's Definition of Insider Trading
- » Unit 3: Who are Involved in Insider Trading
- » Unit 4: Why is Insider Trading is a Crime
- » Unit 5: Consumer Protection Initiatives in Malaysia
- » Unit 6: Objectives of Consumer Protection Initiatives
- » Unit 7: Why is Consumer Protection Important?
- » Unit 8: Financial Consumer Protection
- » Unit 9: Bank Negara Malaysia's Requirements on Financial Institutions







# Fundamental of Shariah for Islamic Finance (FOSIF)

## Microlearning Structure and Topics

### Topics: Rule Making Process in Islamic Law

🕒 60 minutes learning hours

#### Sub-topics

- » Unit 1: Definition of *Ijtihad*
- » Unit 2: Historical Development of *Ijtihad*
- » Unit 3: Schools of Islamic Legal Thought: Salient Features and Differences of Opinion
- » Unit 4: Reasons Why Divergence of Opinion is Acceptable in Islam
- » Unit 5: Methodology of Islamic Rule Making Process: *Ijtihad*
- » Unit 6: Principles of Islamic Jurisprudence (*Usul Fiqh*)
- » Unit 7: Sources of Shariah I
- » Unit 8: Sources of Shariah II
- » Unit 9: Definition of Islamic Legal Maxim (*Qawa'id Fiqhiyyah*)
- » Unit 10: Five Main Rules of Islamic Legal Maxims
- » Unit 11: Relationship Between Islamic Legal Maxims (*Qawa'id Fiqhiyyah*) and Islamic Jurisprudence (*Usul Fiqh*)
- » Unit 12: *Siyasah Shariyyah*

### Topics: Ethics in Islamic Finance

🕒 30 minutes learning hours

#### Sub-topics

- » Unit 1: Implementation of Islamic Ethics (*Akhlaq*) in Islamic Finance
- » Unit 2: Ethics and Corporate Governance
- » Unit 3: Bank Negara Malaysia's Shariah Governance Policy
- » Unit 4: Importance of Justice in Islamic Finance

### Topics: Introduction to Muamalat Contracts in Islamic Finance

🕒 35 minutes learning hours

#### Sub-topics

- » Unit 1: Introduction to Muamalat Contracts
- » Unit 2: Introduction to the Main Theories of Muamalat
- » Unit 3: Theory of Ownership (*Milkiyyah*)
- » Unit 4: Theory of Property (*Mal*)
- » Unit 5: Theory of Right (*Haq*)
- » Unit 6: Theories of Contract (*Aqad*)
- » Unit 7: Termination of Contract

### Topics: Shariah Governance

🕒 35 minutes learning hours

#### Sub-topics

- » Unit 1: Overview of Shariah Governance
- » Unit 2: BNM Shariah Governance Arrangements and Principles
- » Unit 3: Section I – General Requirements of the Shariah Governance
- » Unit 4: Section II – Oversight, Accountability and Responsibility Framework
- » Unit 5: Section III – Independence
- » Unit 6: Section IV – Competency
- » Unit 7: Section V – Confidentiality and Consistency
- » Unit 8: Section VI – Shariah Compliance and Research Functions

### Topics: Introduction to Shariah and Fiqh

🕒 25 minutes learning hours

#### Sub-topics

- » Unit 1: Definition of Shariah
- » Unit 2: Basic Component of Islam
- » Unit 3: Definition of Fiqh
- » Unit 4: Relationship between Shariah and Fiqh
- » Unit 5: Salient Features of Shariah
- » Unit 6: Objectives of Maqasid Shariah
- » Unit 7: Definition of Economics and Economics Principles of Islam
- » Unit 8: View of Islam on the Economic Problems
- » Unit 9: Development of Islamic Banking and Finance
- » Unit 10: Differences between Islamic and Conventional Banking
- » Unit 11: Insight of the Shariah Aspect in the Implementation of Islamic Banking

### Topics: Rule-Making Process in Modern Islamic Banking and Finance

🕒 15 minutes learning hours

#### Sub-topics

- » Unit 1: Shariah Governance Policy in Islamic Banking and Finance in Malaysia
- » Unit 2: Roles and Duties of Shariah Advisory Council (SAC) of BNM and SC
- » Unit 3: Roles and Duties of Shariah Committee at Individual and Institutional Level
- » Unit 4: Roles and Duties of Shariah Advisor at Fund Management Level
- » Unit 5: Roles and Duties of Shariah Officer/Secretariat at Banking Level





# FOSIF Fundamental of Shariah for Islamic Finance (FOSIF)

## Certification Pathway





# AQIF On The GO (AOTG)

HRDC Prog No. 10001446460

## About AQIF on the Go (AOTG)

AQIF On The Go, the latest learning-on-demand by IBFIM, is a self-study programme designed for all, whether you're an Islamic finance industry practitioners or other sectors engaging in Islamic finance. Be it an Islamic finance practitioner or even a fresh SPM leaver, AQIF On The Go knows no boundary. It aims to nurture the basic foundation of Shariah principles, its application, and ethics as well as provides an outlook to on the regulatory framework governing the Malaysian financial landscape.

Register for AQIF On The GO at [www.ibfimonline.com/enrol-now/](http://www.ibfimonline.com/enrol-now/) and start your AQIF On The GO learning experience and the chance to sit for an examination at a date of your choice.

## Learning Outcomes

- Acquire basic knowledge of Shariah, the requirements of Muamalat contracts and the differences between conventional and Islamic finance;
- Apply various Shariah contracts commonly applied in mainstream Islamic banking products and services;
- Understand the fundamental knowledge of ethics from Islamic perspective and its relation to Islamic finance;
- Understand the principles of Islamic law that govern the Islamic financial system; and
- Identify the basic components in contemporary Islamic finance architecture.

## Entry Requirements

- Sijil Pelajaran Malaysia (SPM) / O-Level

## Assessment

- 100 Multiple Choice Questions
- 2 1/2 hours examination
- Passing mark 60%

## Learning Mode

- Self-study
- 48 Hours (6-Month Access)

## Programme Fee

**RM 1,000 | USD 270***(excludes 8% SST and assessment fee)*

## Assessment Fee

**RM 300 | USD 80***(Exemption: AQIF certified holder is exempted from M1 of CPSA & IPCC only)*

# Customised E-Learning

## About The Customised E-Learning

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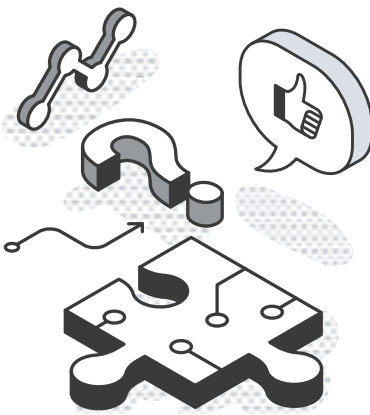
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We offer a range of digital learning solutions tailored to meet the needs of the Islamic finance industry. By combining innovative approaches with effective methods, our services are designed to enhance your learning experience—from modular microlearning to comprehensive Enterprise Learning Management Systems (ELMS). Discover new ways to engage with knowledge, offering flexibility, interactivity, and impactful learning.



Microlearning Subscription

Off-the-shelf bite-sized microlearning in modular – Shariah & Takaful.



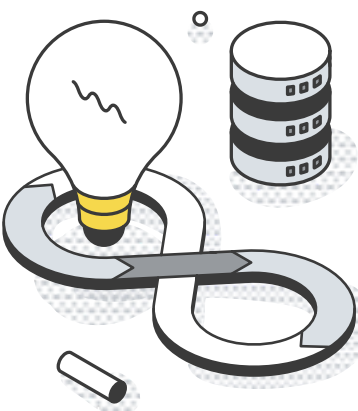
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A customised e-learning solution featuring interactive content that provides flexibility and autonomy, taking your learning experience beyond the ordinary.



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Online Competency Test or Practice Question is a set of assessments taken as a preparation for the actual examination.

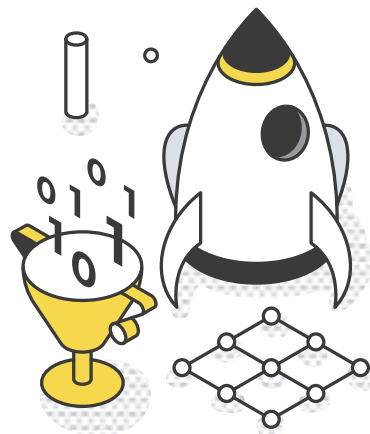


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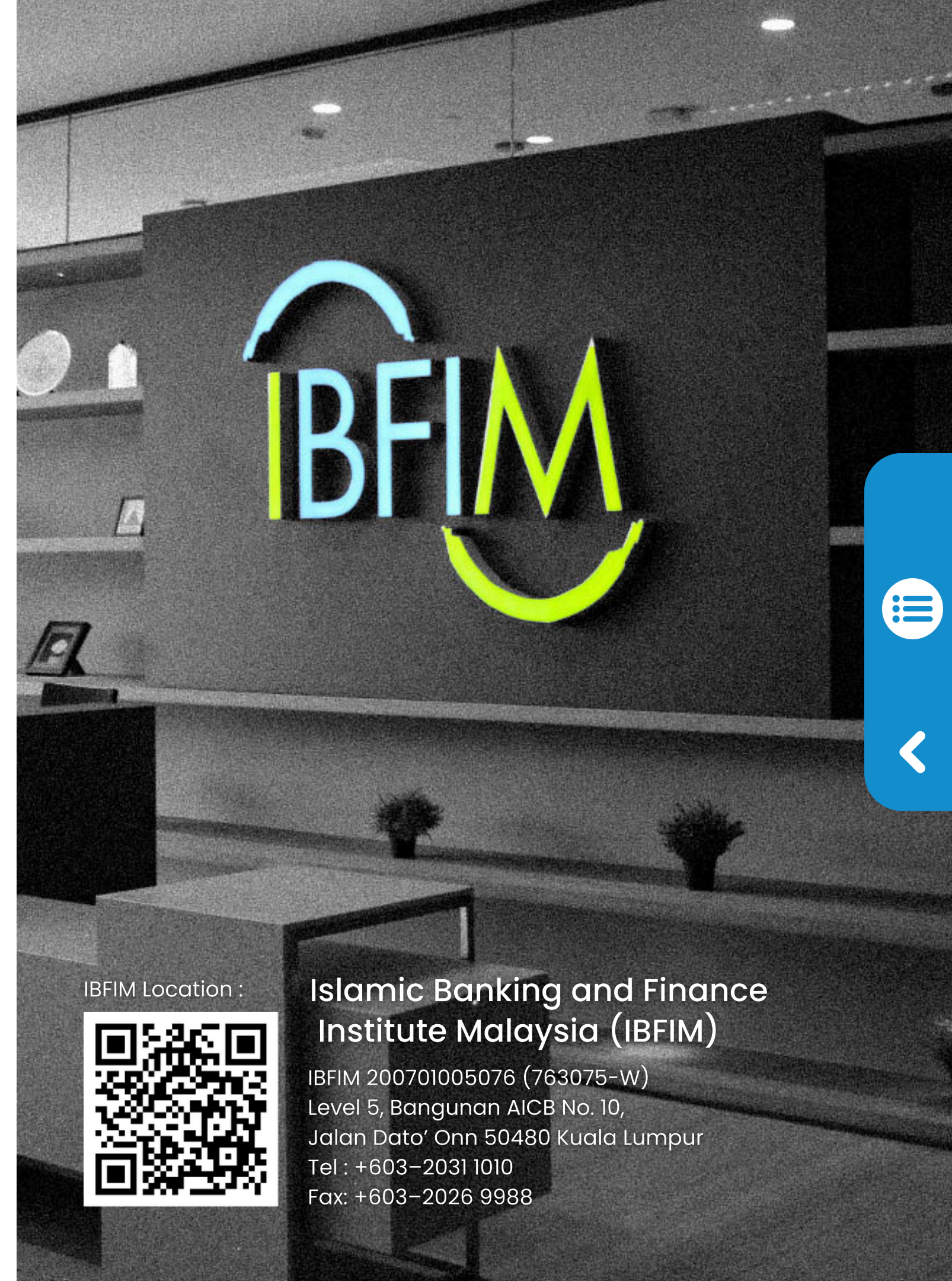
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