



# Financial Risk Management for Islamic Banking and Finance

By I. Akkizidis, S. Khandelwal

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Financial institutions are increasingly providing Islamic financial contracts in global markets. As a result of this market growth there is a high demand to understand how to assess and manage the risks arising from applying Islamic financial products and services. Credit, operational, market and liquidity risks together with the risk of non compliance with the Shariah law are becoming very hot issues for financial institutions. This book presents a common framework on how to efficiently manage the risks faced.

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### **Review**

'Due to its religious foundation, Islamic Banking has reached a successful and unprecedented expansion among Muslims all over the world during the last few years. Not only is the high growth rate astonishing, but also many conventional banks just converted or are about to convert. Islamic banks are facing similar but not identical risks as conventional banks. This book is the first one on the market that explains in a detailed and comprehensive way the peculiarities of risk analysis for Islamic banks. Therefore, it is an indispensable source for every risk manager of Islamic banking and finance.' - Andreas Jäk, Vice President Business Development, IRIS integrated risk management ag, Zürich, Switzerland

'This book is a welcome attempt to help Islamic Banking and Finance readers to broaden their horizons and enlighten their understanding towards Risk Management with a new perspective. The objective remains simple; 'Risk Management remains to be of crucial importance in today's modern conglomerates'. I strongly believe that this book will become an invaluable reference point, to all those senior executives, risk managers and practitioners, researchers and students. ' - Amgad S. Younes, Senior Vice President, Head of Financial Control, St. Planning and Total Risk Management, Abu Dhabi Islamic Bank, United Arab Emirates

'The publication of this book will be greatly welcomed by industry players and students. Both authors are well versed in this subject and have done extensive research to write this book which covers all practical and theoretical concepts of financial risk management pertinent to the Islamic financial services industry. I congratulate the authors for their work. ' - Agil Natt, President and Chief Executive, INCEIF The Global University in Islamic Finance, Kuala Lumpur, Malaysia

'This book must be read by all bankers, nobody can claim to be an expert in the rapidly developing and growing field of Islamic Banking. This book does not only open up Risk Management concepts for Islamic Financiers, it gives deep insight and understanding of products, principles and methodologies to the reader.' - Simon Horst, Emirates NBD Group

### **About the Author**

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SUNIL KUMAR KHANDELWAL is Head of Risk Management - Middle East at IRIS integrated risk management ag, Dubai, United Arab Emirates.

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