



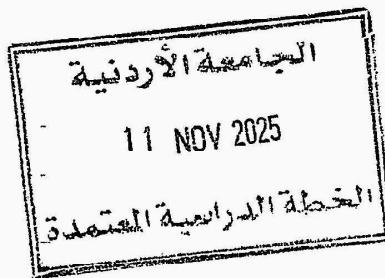
Form: Study Plan- Bachelors	Form Number EXC-01-03-02A
	Issue Number and Date 2963/2022/24/3/2 5/12/2022
	Number and Date of Revision or Modification 2/(10/12/2023)
	Deans Council Approval Decision Number 50/2023
	The Date of the Deans Council Approval Decision 26/12/2023
	Number of Pages 08

1.	School	Sharia
2.	Department	Islamic Banking
3.	Program title (Arabic)	بكالوريوس في المصارف الإسلامية
4.	Program title (English)	B.A in Islamic Banking

5. Components of Curriculum:

The curriculum for the bachelor's degree in Islamic Banking consists of (144) credit hours distributed as follows

Number	Type of requirement	credit hours
First	University requirements	27
Second	College requirements	21
Third	Obligatory specialization requirements	87
Fourth	Elective specialization requirements	6
Total		144





6. Numbering System:

A- Department number

Department	Number
Islamic Theology (Usul Addin)	1
Islamic Jurisprudence (Fiqh & Usul)	6
Islamic Banking	7

B- Course number

Domain title	Domain number	Domain title	Domain number
Islamic Jurisprudence (Fiqh & Usul)	1.	Financial markets and e-commerce	3.
Banking operations	2.	Islamic Economics	4.
Supporting Learning Courses:			
Accounting	1.		
Business Administration	2.		

C- Course number consists of 7 digits

Serial number	Level	Department	School
		0	7 0 4







First: University Requirements:

Compulsory Requirements					
(18 Credit Hours)					
No.	Course Title	Course No.	Credit Hours	Prerequisites	Notes
1	Military Science	2220100	3		
2	National Culture	3400100	3		
3	Introduction to Philosophy and Critical Thinking	3400103	3	1932099, 3410100	
4	Ethics and Human Values	3410100	3		
5	Entrepreneurship Innovation	3410101	3	1932099, 3410100	
6	Life and Practical Skills	3410102	3	1932099, 3410100	

Preparation Program Requirements

All students admitted to the university must apply for a degree examination in Arabic and English and the computer is prepared or approved by the university to determine their level. Based on the results of the examinations, either the student will study one or more of the requirements of the preparatory program.

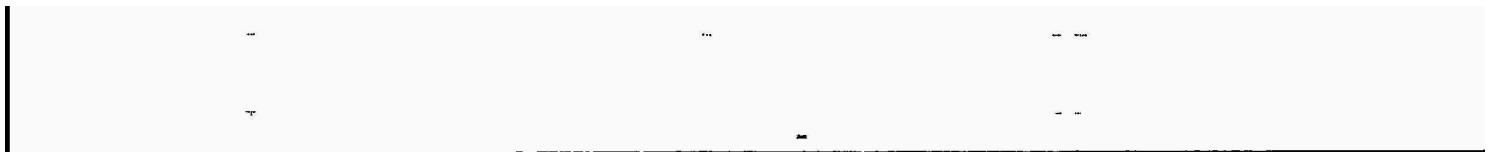
(0 - 18 Credit Hours)					
No.	Course Title	Course No.	Credit Hours	Prerequisites	Notes
	Community Service	0400150	0		
	Comp. Exam in Quranic Recitation	0401098	0		
	Remedial Quranic Recitation	0401099	3	0401098	
	Arabic Placement Test	3201098	0		
	Basics of Arabic	3201099	3	3201098	Pass/Fail
	Arabic Languages Skills	3201100	3	3201099	Pass/Fail
	English Placement Test	3202098	0	11 NOV 2025	
	Basics of English	3202099	3	3201098	Pass/Fail





	English Language Skills	3202100	3	3202099	Pass/Fail
	Computer Skills Placement Test	1902098	0		
	Basics of Computing	1932099	3	1902098	Pass/Fail

Electives					
(9 Credit Hours)					
Elective courses: (9) credit hours to be chosen from the first, second and third groups mentioned below. The student has to choose one course from each of the groups.					
(First Group)					
No.	Course Title	Course No.	Credit Hours	Prerequisites	Notes
1	Great Books	3400107	3		
2	Islam and Current Issues	0400101	3		
3	Arab-Islamic Civilization	2300101	3		
4	Jordan: History and Civilization	2300102	3		
5	Jerusalem	3400108	3		
Electives					
(Second Group)					
No.	Course Title	Course No.	Credit Hours	Prerequisites	Notes
1	Legal Culture	1000102	3		
2	Environmental Culture and Development	0310102	3		
3	Physical Fitness Culture	1100100	3		
4	Islamic Culture	0400102	3		
5	Health Culture	0720100	3	الجامعة الاردنية	
6	Digital Skills	1900102	3	11 NOV 2025	





Electives					
(Third Group)					
No.	Course Title	Course No.	Credit Hours	Prerequisites	Notes
1	Foreign Language	2200103	3		
2	Electronic Commerce	1600100	3		
3	Social Media	1900101	3		
4	Appreciation of Arts	2000100	3		
5	Special Subject	3400106	3		

Second: School courses: distributed as follows:

- A. Obligatory school courses: (24) credit hours
- B. Elective school courses: (0) credit hours

A. Obligatory school courses: (24) credit hours:

Course Number	Course Title	Contact Hours		Credit Hours	Pre-requisite	Type of teaching
		Theoretical	Practical			
0401111	Qur'anic sciences	3		3		In-person
0431112	Mastering the art of reciting the Holy Qur'an (1)	3		3	0401099, 0401098	In-person
0401121	Hadith sciences	3		3		In-person
0401132	The Foundations of Islamic Theology	3		3		In-person
0406111	Jurisprudence of Purification and Prayer	3		3		In-person
0406112	Jurisprudence of Alms and Charities	3		3		In-person
0407101	Principles of Islamic Economics and Finance	3		3		In-person
1942102	Computer Skills for Humanitarian	3		3	1902099	In-person

B. Elective school courses: (0) credit hours

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Third: Specialty courses: (93) credit hours distributed as follows:

- B. Obligatory specialty courses: (87) credit hours
- C. Elective specialty courses: (6) credit hours

A. Obligatory specialty courses: (87) credit hours:

Course Number	Course Title	Contact Hours		Credit Hours	Pre-requisite	Type of teaching
		Theoretical	Practical			
1601102	Principles of Business Administration	3		3	---	In-person
1602101	Principles of Accounting (1)	3		3	---	In-person
1602102	Principles of Accounting (2)	3		3	1602101	In-person
0407222	Islamic Financial Management	3		3	1602101	In-person
0407233	Islamic Microeconomics	3		3	0407101	In-person
0407234	Islamic Microeconomics	3		3	0407101	In-person
1607150	Principles of Statistics	3		3	---	In-person
0437211	Financial Transactions and Their Banking Applications	3		3	---	In-person

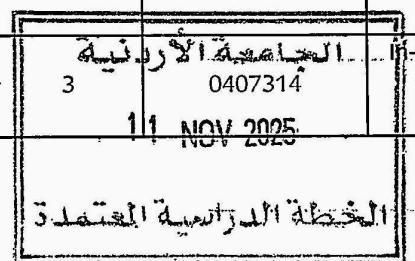
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0437214	Contracts of Donations, Debts, Documentations, and Their Applications in Islamic Finance	3		3	0437211	In-person
0437165	Principles of Islamic Jurisprudence (Usul Fiqh) and Its Financial Applications	3		3	---	In-person
0407324	Jurisprudential Rules in Financial Transactions	3		3	0437214	Online
0407245	Islamic Companies Regulation in Islamic Finance	3			0437214	In-person
0437420	Supervision and Sharia Audit in Islamic Financial Institutions	3		3	0407425	Online
0407423	Commercial Legislations for Islamic Financial Institutions	3		3	0437214	Blended
0407314	Islamic Banking Operations	3		3	0407245	In-person
0407425	Islamic Banking Services	3			3	In-person







0407316	Islamic Insurance	3		3	0437211	on Line
0407330	Islamic Banking Marketing	3		3	0407425	In-person
0437317	Monetary and Fiscal Policy in Islam	3		3	0407234	In-person
0437415	Risk and Credit Management in Islamic Financial Institutions	3		3	0407314	In-person
0407416	Accounting for Islamic Banking Operations	3		3	0407314 1602102+	In-person
0407436	E-Business in Islamic Financial Institutions	3		3	0407425 +1607150	Blended
0407435	Investment Management and Feasibility Studies in Islamic Financial Institutions	3		3	0407222	In-person
0437418	Financial Markets in Islam	3		3	0407233	In-person
0407433	Scientific-Research Methods for Islamic Finance	3		3	1607150+0407425	In-person
0407441	Job Readiness Program	3		6	Completion of 110 credit hours	In-person
0407426	Graduation Project	3		3	0407433	In-person

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1. Management	2. Islamic Studies in	3. Islamic
0407426	Graduation Project	

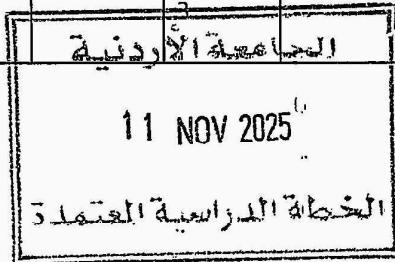
$L = \frac{1}{2} \int d\tau \, d^3x \, \frac{1}{2} \partial_\mu \phi \partial^\mu \phi - \frac{1}{2} m^2 \phi^2 - \frac{1}{4!} \lambda \phi^4$	$L = \frac{1}{2} \int d\tau \, d^3x \, \frac{1}{2} \partial_\mu \phi \partial^\mu \phi - \frac{1}{2} m^2 \phi^2 - \frac{1}{4!} \lambda \phi^4$
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0407097	Practical Training	3		3	Completion of 90 credit hours	In-person
Each student who completed studying ninety credit hours successfully must be trained at an Islamic Banking Financial Institution which is determined in coordination between the concerned department and that financial institution.						

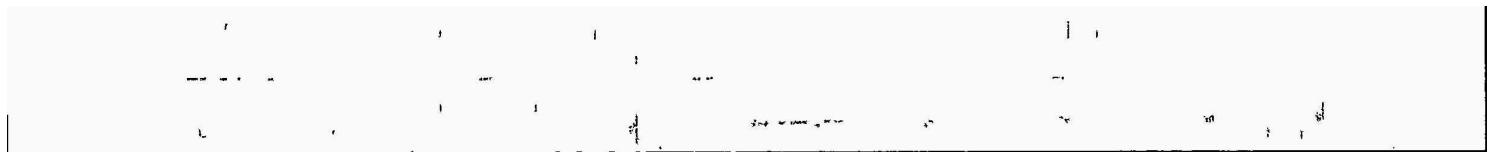
B. Elective specialty courses: (6) credit hours:

Course Number	Course Title	Contact Hours		Credit Hours	Pre-requisite	
		Theoretical	Practical			
0407439	Data Science for Islamic Finance	3		3	1932099	In-person
0407411	Smart contracts and digital currencies	3		3	0407436	In-person
0407432	Financial analysis for Islamic finance	3		3	0407222	In-person
0407434	Econometrics for Islamic Finance	3		3	1607150	In-person
0407332	Islamic Banks Management	3		3	1601102	In-person
0407333	Islamic Banking Studies (English)	3		3	---	In-person
0407437	Management in Islam	3		3	1601102	In-person
0407230	History of Islamic Economic Thought	3		3	0407111	In-person
0431223	Prophetic guidance in ethics, etiquettes, and soft hearted	3				In-person



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الخطابة الدراسية المتمدة





0407097	Practical Training	3		3	Completion of 90 credit hours	In-person
Each student who completed studying ninety credit hours successfully must be trained at an Islamic Banking Financial Institution which is determined in coordination between the concerned department and that financial institution.						

B. Elective specialty courses: (6) credit hours:

Course Number	Course Title	Contact Hours		Credit Hours	Pre-requisite	
		Theoretical	Practical			
0407439	Data Science for Islamic Finance	3		3	1932099	In-person
0407411	Smart contracts and digital currencies	3		3	0407436	In-person
0407432	Financial analysis for Islamic finance	3		3	0407222	In-person
0407434	Econometrics for Islamic Finance	3		3	1607150	In-person
0407332	Islamic Banks Management	3		3	1601102	In-person
0407333	Islamic Banking Studies (English)	3		3	----	In-person
0407437	Management in Islam	3		3	1601102	In-person
0407230	History of Islamic Economic Thought	3		3	0407111	In-person
0431223	Prophetic guidance in ethics, etiquettes, and soft hearted	3		3	الطبعة الأولى	In-person

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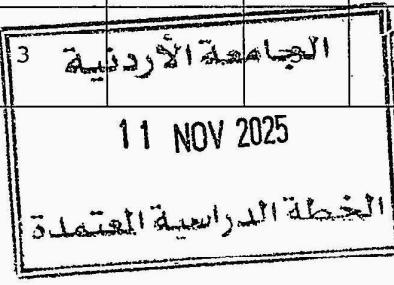


Jurisprudence and it's Foundations:					
0406111	Jurisprudence of Purification and Prayer	3		3	
0406112	Jurisprudence of Alms and Charities	3		3	
0406242	General Jurisprudence of Personal Status	3		3	
0406462	The Higher Objectives of Sharia in Financial Transactions	3		3	
School of Business:					
1601102	Principles of Business Administration	3		3	
1602101	Accounting principles (1)	3		3	
1602102	Accounting principles (2)	3		3	1602101
1607150	Principles of Statistics	3		3	

Courses offered to the other departments:

Course Number	Course Title	Contact Hours		Credit Hours	Pre-requisite
		Theoretical	Practical		
Foundations of Religion					
0407101	Principles of Islamic Economics and Finance	3		3	---
Jurisprudence and it's Foundations:					
0407101	Principles of Islamic Economics and Finance	3		3	---
4374200	Supervision and Sharia Audit in Islamic Financial Institutions	3		3	---

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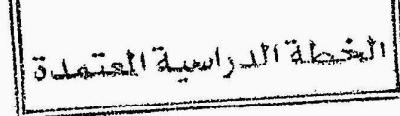
Fifth: Advisory Study Plan

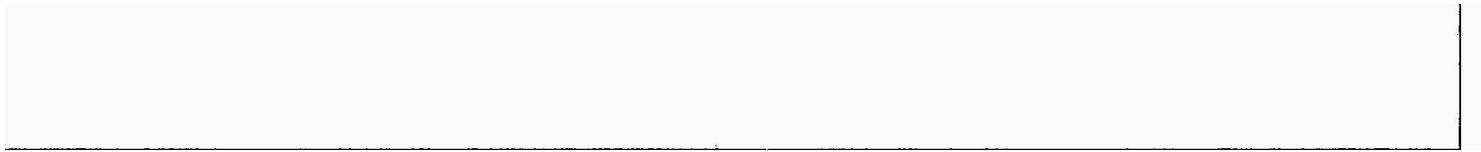
First Year

(First) Semester			(Second) Semester		
Course Number	Course Title	Credit Hours	Course Number	Course Title	Credit Hours
---	compulsory university requirement course	3	1942102	Computer Skills for Humanitarian	3
0406111	Jurisprudence of Purification and Prayer	3	0431112	Mastering the art of reciting the Holy Qur'an (1)	3
0401111	Qur'anic sciences	3	0401121	Hadith sciences	3
0407101	Principles of Islamic Economics and Finance	3	0401132	The Foundations of Islamic Theology	3
7165304	Principles of Islamic Jurisprudence (Usul Fiqh) and Its Financial Applications	3	7211304	Financial Transactions and Their Banking Applications	3
1602101	Accounting principles (1)	3	1601102	Principles of Business Administration	3
Total		18	Total		18

Second Year

(First) Semester			(Second) Semester		
Course Number	Course Title	Credit Hours	Course Number	Course Title	Credit Hours



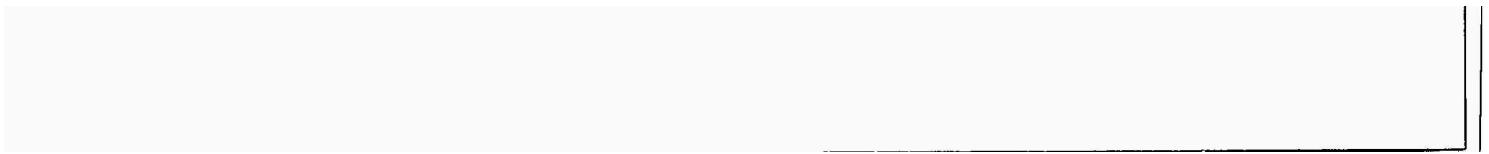




---	compulsory university requirement course	3	—	compulsory university requirement course	3
0406112	Jurisprudence of Alms and Charities	3	0407234	Islamic Microeconomics	3
7214304	Contracts of Donations, Debts, Documentations, and Their Applications in Islamic Finance	3	407222	Islamic Financial Management	3
0407233	Islamic Microeconomics	3	0407324	Jurisprudential Rules in Financial Transactions	3
1602102	Accounting principles (2)	3	0407314	Islamic Banking Operations	3
1607150	Principles of Statistics	3	0407245	Islamic Companies Regulation in Islamic Finance	3
Total		18		Total	18

Third Year

(First) Semester			(Second) Semester		
Course Number	Course Title	Credit Hours	Course Number	Course Title	Credit Hours
---	compulsory university requirement course	3	—	Elective University requirement	3
0407425	Islamic Banking Services	3	---	Elective Specialization	3
0437317	Monetary and Fiscal Policy in Islam	3	0437415	Risk and Credit Management in Islamic Financial Institutions	3
0407330	Islamic Banking Marketing	3	0407435	Investment Management and Feasibility Studies in Islamic Financial Institutions	3

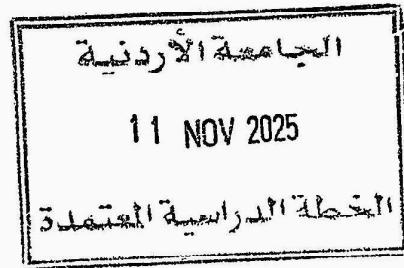




0407316	Islamic Insurance	3	0407433	Scientific Research Methods for Islamic Finance	3
---	Elective University requirement	3	---	compulsory university requirement	3
Total		18	Total		18

Forth Year

(First) Semester			(Second) Semester		
Course Number	Course Title	Credit Hours	Course Number	Course Title	Credit Hours
---	compulsory university requirement	3	0407441	Job Readiness Program	6
0407423	Commercial Legislations for Islamic Financial Institutions	3	---	Elective University requirement	3
0437418	Financial Markets in Islam	3	7420304	Supervision and Sharia Audit in Islamic Financial Institutions	3
---	Elective Specialization	3	0407426	Graduation Project	3
0407436	E-Business in Islamic Financial Institutions	3	0407097	Practical Training	3
0407416	Accounting for Islamic Banking Operations	3	---		
Total		51	Total		81





**Course Description**

For bachelor's degree program in the Islamic Banking

Course No.	Course Title	Number of credit hours
0401111	Qur'anic sciences	3

Prerequisite course: None

The course aims at familiarizing the student with various aspects pertaining to Qur'anic studies such as: revelation, history of revelation, reasons of revelation, translation, inimitability of the Qur'an, manuscripts, abrogation, recitations, refuting accusations against the Qur'an, and exegesis bases.

Course No.	Course Title	Number of credit hours
0431112	Mastering the Art of Reciting the Holy Qur'an (1)	3

Prerequisite course: (0401098, 0401099)

In its first level, this course provides a foundation of the basic concepts and skills for reading the Holy Qur'an and perfecting its recitation through foundation and training in the following topics: Ista'ida and Basmalah, the rulings of the consonant nun, tanween, and consonant memorization, as well as the sixteen types of mududud, in addition to the overall rulings of qalqa, with training the student to recite parts 21-30 of the Holy Quran (from Surah Al-Ankabut to the end of the Quran), and memorize parts 28-29, with practical application to recite the required parts under the teacher's supervision and follow-up, and reading the recitation parts to a certified sheikh.

Course No.	Course Title	Number of credit hours
0401121	Hadith sciences	3

Prerequisite course: None

The course includes an introduction to Hadith; efforts of Hadith Scholars; development of Hadith studies; types of Hadith; Scholarship of Hadith; scholarly works in Hadith, chain studies, the bases of accepting and refusing.

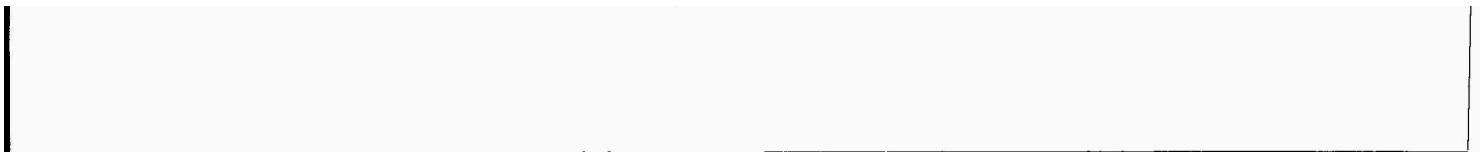
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Course No.	Course Title	Number of credit hours
0431132	The Foundations of Islamic Theology	3
Prerequisite course: None		
<p>This course aims to give the students a general introduction to the foundations and pillars of Islamic Faith, it covers the following topics: the concept of the creed, its characteristics and fundamentals; the meaning of faith, its ranks, essence, and monotheism, a brief study to fate, faith evidence, limits and aspects. Then the Qur'anic manner in presenting creed matters.</p>		
Course No.	Course Title	Number of credit hours
0406111	Jurisprudence of Purification and Prayer	3
Prerequisite course: None		
<p>The module addresses the study of the jurisprudence of purification, covering its definition and the wisdom behind its legislation. It also encompasses the rulings regarding water, the regulations concerning impurities. In addition, it assesses the meaning of ablution, al-Wudu', its conditions, pillars, and recommended acts, as well as the rules and obligations of ritual washing, al-Ghusl, the method and reasons for dry ablution, al-Tayammum, wiping over the socks, and the leather socks (al-Khuff and al-Jabirah), along with their related rulings. It assesses the Jurisprudence of Prayer, its concept, elucidating its wisdom, emphasizing its significance, and outlining its conditions, pillars, recommended acts, and various types. Further, it discusses the legal rulings related to congregational prayer, Friday prayer, the prayer of the sick, the prayer of the traveler, the prayer during fear, and voluntary prayers, categorizing their types. The discussion also includes the prostration of forgetfulness, the prostration of recitation, and the regulations concerning funeral prayers</p>		
Course No.	Course Title	Number of credit hours
0406112	Jurisprudence of Alms and Charities	3
Prerequisite course: None 11 NOV 2025		





This course covers the religious rulings related to the worship of Alms, al-Zakat and charities, including its definition, legitimacy, rulings, conditions, and the types of wealth on which it falls due, such as gold, silver, paper money, crops, fruits, trade goods, minerals, treasures, and livestock. It discusses al-Zakat on unlawful wealth, debt, mixed wealth, and addresses some contemporary issues concerning al-Zakat, such as monthly salaries, investments, stocks, bonds, companies, and the relationship between al-Zakat and taxation. The course covers also studying the disbursements of al-Zakat. Moreover, it defines charities, distinguishes between them and al-Zakat, as well as between them and expiations, al-Khaffarat. It then elaborates on the legal rulings of charities, specifying the conditions for eligibility, as well as the types of charities.

Course No.	Principles of Islamic Economics and Finance	Number of credit hours
0407101		3

Prerequisite course: None

This course provides an understanding of the foundations of Islamic economic theory by elucidating the rules, principles, purposes, and characteristics of Islamic economics, and comparing it with other economic schools of thought. It explores Islam's perspective on central economic issues such as the economic problem, money and currency, ownership, the market, economic freedom, and the role of the state in the economy. Topics covered from an Islamic viewpoint include production and its elements, distribution, exchange, consumption, saving, and investment. The course establishes an understanding of the financial system in Islam by reviewing financial resources, public expenditure, and economic policy from an Islamic perspective. It discusses issues of economic development and its challenges, economic regulation, and strategies for Islamizing the economic system. The course also covers the foundations, principles, objectives, and models of Islamic finance, comparing them with the foundations and principles of other contemporary traditional financing (the difference between selling and usury), to highlight the characteristics, legislative controls, economic, ethical, and social returns of Islamic finance.

Mandatory specialization requirements

Course No.	Course Title	Number of credit hours
1601102	Principles of Business Administration	3

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Prerequisite course: Noen

This course contains a study the establishment functions such as: Finance, production and personnel management. It also includes studying of evolution of management thought through examining various schools of administrative thought as well as revising the administrative process of planning, organizing, directing and controlling.

Course No.	Course Title	Number of credit hours
1602101	Accounting principles (1)	3

Prerequisite course: None

This course covers the basic principles and concepts of financial accounting for students of business administration specifically basics of accounting theory, basic steps in the accounting syllabus, accounting standards for cash payments and its equivalents, receivables, investments, inventory, durable tangible and intangible assets.

Course No.	Course Title	Number of credit hours
1602102	Accounting principles (2)	3

Prerequisite course: 1602102

This article complements 1602101 accounting principles in order to increase student understanding of concept the basic principles of accounting, where this course covers the accounting standards of long commitments term, equity, description of cash flows, concept of time value of money and accounting for Joint venture companies as well as basics of financial analysis.

Course No.	Course Title	Number of credit hours
1607150	Principles of Statistics	3

Prerequisite course: None

This course discusses study of statistical methods for students in dealing with statistical data. It also includes Introduction to science of statistics and its evolution along with statistical data, and how to get it and summarized tables iterative and displayed graphically and engineering. Besides it has statistical descriptive standards which measures intermediary, dispersion sprains, kurtosis, correlation, regression and simple regression containing

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definitions, basic laws of possibilities and applications in Bias theory, decisions chain and decision-making in risk conditions in addition to some important statistical distributions such as: binomial distribution, Poisson distribution as well as normal distribution and its applications.

Course No.	Course Title	Number of credit hours
0407222	Islamic Financial Management	3

Prerequisite course: (1602101)

The Islamic Financial Management course covers basic concepts and practical methods in the field of financial management for institutions compliant with Islamic law. Key topics include objectives and importance of financial management from an Islamic perspective, the role of the financial manager, understanding and analyzing financial statements according to Islamic accounting and disclosure standards, various Islamic financing strategies and methods, in addition to evaluating financial ratios such as liquidity and profitability. The course also discusses the present and future value of money compared to the traditional system, evaluation of financial assets (such as stocks and Sukuk), and the relationship of financial management with Islamic financial markets. Furthermore, the focus is on working capital management, capital structure, financial planning and forecasting, enabling students to recognize the mechanisms of making informed and effective financial decisions in changing business environments.

Course No.	Course Title	Number of credit hours
0407233	Islamic Microeconomics	3

Prerequisite course: (0407101)

This course aims to cover the fundamentals of economics, focusing on how individuals and institutions make decisions to allocate scarce resources. The course covers the analysis of supply and demand mechanisms and the factors influencing them (including externalities), in addition to the methods of price formation in markets and both consumer and producer theory. It also addresses the impacts of government policies on markets, explores market failure phenomena, and discusses various market structures (perfect competition, monopoly, monopolistic competition, and oligopoly) and relevant microeconomics theories, taking into consideration Islamic principles and perspectives.

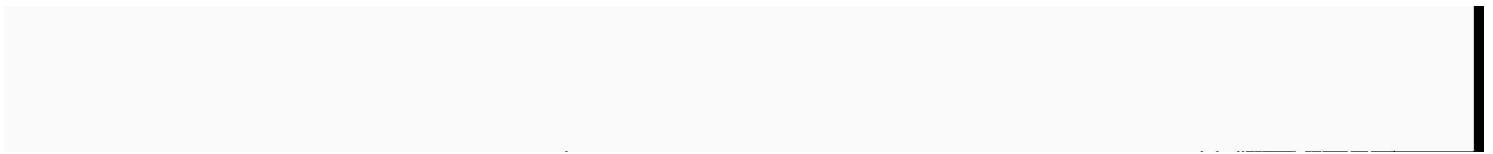
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Course No.	Course Title	Number of credit hours
0407234	Islamic Macroeconomics	3
Prerequisite course: (0407101)		
<p>The course aims to provide a comprehensive understanding of macroeconomic principles, with a focus on the role and interventions of the government in shaping economic performance. The course clarifies basic topics and terms such as Gross Domestic Product (GDP), unemployment rates, inflation and other economic indicators. It explains the government's role in managing economic cycles, achieving economic growth, and enhancing international trade. Additionally, the course studies the impact and consequences of public debt and trade deficits on the national economy. It also includes the study of aggregate supply and aggregate demand and how they affect the level of economic activity. The course also outlines strategies for balancing inflation and unemployment and takes into account Islamic principles and perspectives in concepts and in analyzing economic activities and policies.</p>		
Course No.	Course Title	Number of credit hours
0437165	Usul Fiqh and its financial applications	3
Prerequisite course: 0		
<p>This course covers the introduction to the principles of Islamic jurisprudence (Usul al-Fiqh) and its genesis, the purpose behind it, and the difference between it and Fiqh itself. It addresses the legal rulings in Islam (obligatory, recommended, forbidden, disliked, and permissible) and the constitutive rulings (cause, condition, and impediment), agreed-upon sources of Islamic rulings (the Quran, the Sunnah, consensus, and analogy) and the sources subject to differing opinions (juridical preference, blocking the means, considerations of public interest, the statement of a companion, and the legislation of previous nations). The course also delves into the principles of Islamic jurisprudence, implications, independent reasoning (Ijtihad) and emulation (Taqlid), the objectives of Shariah, and its applications in financial and banking institutions through investment and service operations, including the role of Shariah supervisory boards.</p>		
Course No.	Course Title	Number of credit hours
0437211	Financial Transactions and Their Banking Applications	3
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**Prerequisite course: 0**

The course discusses the meaning of sale, detailing its pillars and fundamental conditions. In addition, the course reviews mechanisms for terminating and liquidating sales to ensure justice and balance between the parties, and details the rules regulating the obligations of each party within the contract. The course extends to include an in-depth study of various contractual options in Islamic jurisprudence and how they are applied in the modern Islamic banking environment. The course focuses on analyzing and studying the most prominent Islamic banking contracts such as agency contracts, Murabaha, Wadiah, Istisna, Sarf, and Salam, explaining the pillars of each contract, its conditions, and how it is applied in the Islamic banking reality. The course also covers the Ijarah contract in detail in terms of its pillars, conditions, and various types, in addition to analyzing its contemporary applications in the Islamic banking sector. The course further includes a detailed study of the agency and reconciliation contracts, focusing on how they are applied in Islamic banking transactions, and clarifies the role each of these contracts plays in enhancing the flexibility and inclusiveness of Islamic banking services. This course is distinguished by presenting a set of current and contemporary studies, and the analysis of practical cases that demonstrate the actual application of these contracts and rulings in the Islamic financial market, making it a comprehensive course for understanding and mastering financial transactions in Islamic jurisprudence.

Course No.	Course Title	Number of credit hours
0437214	Contracts of Donations, Debts, Documentations, and Their Applications in Islamic Finance	3

Prerequisite course: (0407211)

This course addresses the contracts of documentation in Islamic jurisprudence, such as mortgage, guarantee, and assignment, in terms of their concept, pillars, conditions, and their contemporary applications in Islamic banks: including the mortgage of movables and real estate, bank guarantees, and what falls under them from letters of guarantee, documentary credits, and domestic and international bank transfers. The course also covers debts arising from financing provision, their collection, the problem of arrears, how to address them, and the prospects of dealing with the debt portfolio. This course discusses contracts of donations, especially benevolent loans (Qard Hasan) and gifts, and their applications in Islamic banking operations.

0407245	Islamic Companies Regulation in Islamic Finance	Number of credit hours
		3

Prerequisite course: (0437214)

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This course covers the introduction to companies in Islamic jurisprudence, their pillars, conditions, types, and the introduction to forms of juridical partnerships such as Mudarabah (profit-sharing), Inan (limited partnership), and agricultural companies: such as Musaqat (irrigation partnership) and Muzara'a (farming partnership), and the most important contemporary applications of companies: like public joint-stock companies, holding companies, and the rules for liquidating companies. Additionally, it explains the most important forms of financing and investment based on partnership, such as diminishing Musharakah and financing working capital.

Course No.	Course Title	Number of credit hours
0437420	Sharia Auditing and Supervision in Islamic Banks	3

Prerequisite course: (0407425)

This course studies the Sharia supervision of Islamic banks, including: the concept's definition, its importance, and its role in protecting Islamic banks from engaging in Sharia non-compliant activities. It addresses the internal and external Sharia supervisory authorities present in Islamic banks and the governance instructions for Islamic financial institutions issued by the Central Bank of Jordan. The course focuses on the Sharia Supervisory Board, its composition, main duties, and the role it plays in overseeing the banks, detecting Sharia non-compliance, and addressing it, and framing Islamic banking services, linking Sharia supervision to the practical reality in Islamic banks. The course also covers internal and external Sharia auditing by explaining the tasks, selection process, and studying the most important governance principles (independence, objectivity) related to all Sharia supervisory entities in Jordanian Islamic banks.

Course No.	Course Title	Number of credit hours
0407423	Commercial Legislations for Islamic Financial Institutions	3

This course covers the study of the most important commercial laws and regulations that govern the operation of Islamic financial institutions in Jordan, such as: the Banking Law, the Sukuk Law, the Leasing Law, and the Companies Law. It includes the study of the provisions for the establishment and management of Islamic banks regulated by the

11 NOV 2025 Central Bank of Jordan.





Course No.	Course Title	Number of credit hours
0407316	Islamic Insurance	3
Prerequisite course: 0437211		
<p>The course provides an understanding of the basics of insurance in terms of its origin and development, fundamental concepts, and different types of insurance contracts, in addition to the characteristics of these contracts and the stages of the insurance process. It also addresses the importance and role of insurance in society and its role in economic development. Comparing Islamic insurance with traditional insurance is a major part of the course, clarifying the contractual and Sharia differences between the two, and presenting the Sharia opinion for each. Furthermore, the course covers the legal and legislative foundations that regulate the Islamic insurance sector and addresses the technical foundations upon which the insurance contract is based. Finally, the course explains insurance operations such as risk management and claims management (such as how to calculate insurance premiums), asset management, and developments in this sector.</p>		
Course No.	Course Title	Number of credit hours
0407324	Jurisprudential rules in Islamic financial transactions	3
Prerequisite course: (0437214)		
<p>This course deals with the discussion of the jurisprudential rules in financial transactions in terms of: explaining their reality, and related terms (jurisprudential controls, fundamentalist rules, jurisprudential theory, similarities and counterparts), their sources, origin, development, types, authority, and a review of these rules and their applications: such as the five rules The major (matter with its purposes, certainty does not go away with doubt, harm is removed, custom is decisive, hardship brings ease) and its dependencies, and the minor rules: as a rule: "the tax is due to guarantee", and "fining in debt", and "what is forbidden to take is forbidden to give" and "if it meets What is lawful and what is forbidden prevails what is forbidden."</p>		
Course No.	Course Title	Number of credit hours
0407330	Marketing for Islamic banking	3
Prerequisite course: (0407314)		



This course discusses marketing concept from an Islamic perspective in general and marketing Islamic banking in particular along with aspects of differentiation of this concept from the positive marketing. It also aims to study marketing environment and behaviour of both producer and consumer in the Islamic economy as well as analysing elements of the marketing combined factors such as: (Product, price, distribution, promotion, customer service staff of the bank, banking operations management) controls legitimacy associated with each of these elements, Islamic values and ethics which are considered in the science of marketing.

Course No.	Course Title	Number of credit hours
0437415	Risk and Credit Management in Islamic Financial Institutions	3

Prerequisite course: (0407314)

This course aims to introduce the essentials of risk management, covering various types of risks: financial, operational, organizational, strategic, technological, and security risks. It addresses methods for identifying, analyzing, measuring, evaluating, and mitigating these risks in both traditional and Islamic banks, equipping students with the necessary skills for the evolving job market.

The second part of the course delves into credit management, encompassing a detailed study of concepts and practices related to credit such as credit provision, debt management, credit estimation techniques, and relevant regulations. A comparison between conventional and Islamic institutions is also included.

Course No.	Course Title	Number of credit hours
0407416	Accounting for Islamic Banking Operations	3

Prerequisite course: (0407314 + 1602102)

This course addresses the theoretical intellectual framework of financial accounting in banks, defining accounting, its functions, fields, branches, and the objectives of financial accounting for Islamic banks. It also covers the objectives of financial reports, the qualitative characteristics of accounting information, the accounting system in banks, elements of the banking accounting system, characteristics and objectives of the banking accounting system, the nature of bank accounts and their types, and financial accounting in Islamic banks according to accounting and auditing standards, and the controls for Islamic financial institutions. It introduces the Accounting and Auditing Organization, the Standards Board for Accounting and Auditing, and the Shari'ah Board, followed by an applied study on issued





accounting standards, and accounting for the measurement and distribution of profits in Islamic banks in terms of: the concept of profit in language, jurisprudence, economics, and accounting, the conditions and controls of profit, the basis of realizing profits in Islamic banks, the rules for measuring and distributing profits in Islamic banks, calculating figures, and distributing profits among shareholders and investors.

Course No.	Course Title	Number of credit hours
0407314	Islamic Banking Operations	3

Prerequisite course: (0407245)

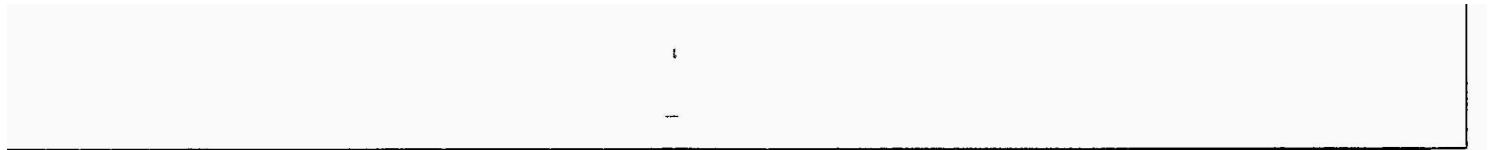
The course provides an introduction to Islamic banking, covering its definition, origins, characteristics, objectives, underlying principles, sources and uses of funds, and types of deposits. It explores the products and operational procedures of Islamic banks in a practical and applied manner, equipping students with fundamental financial skills in Islamic banking. The course covers the products and executive procedures for operations in Islamic banks, including partnerships, Mudarabah, in addition trading operations such as: Murabaha financing procedures, deferred sales, installment sales, Salam, parallel Salam, Istisna, parallel Istisna, and the mechanism for calculating the operation and determining the installments. Additionally, the course explains aspects related to leasing operations: types and applications. Furthermore, it addresses related topics such as commercial papers: their collection, pledging, discounting, agency operations for a fee, and real estate financing.

Course No.	Course Title	Number of credit hours
0407425	Islamic Banking Services	3

Prerequisite course: (0407314)

The course primarily focuses on the practical aspects of Islamic banking services, showcasing a wide range of services offered by these banks. A detailed presentation of service types such as the collection of commercial papers, managing checking accounts, and various exchange services is provided. Additionally, the course covers services like Islamic banking credit cards, letters of guarantee, documentary credits, and systems for domestic and international bank transfers and clearing. The course also touches on additional banking services and reviews how banks generate revenue through various service fees and banking commissions. It addresses the role played by returns on deposited funds and

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compensations imposed within financial transactions. The description aims to provide a comprehensive understanding of the diverse services offered by Islamic banks and the ways they interact with customer and market needs.

Course No.	Course Title	Number of credit hours
0407435	Investment Management and Feasibility Studies in Financial Institutions	3

Prerequisite course: (1601102+1603211)

The Investment Management and Feasibility Study course is a knowledge-based and applied subject aimed at providing students with the fundamental knowledge and necessary skills in the field of Islamic investment and the preparation of economic feasibility studies. The course begins by introducing students to the foundations and principles of Islamic investment, focusing on the concept of long-term investment, its features, and its broad fields such as the industrial sector, infrastructure, transportation, and education, in addition to exploring the risks associated with each sector. The course includes a detailed study of Islamic investment formulas and tools like Sukuk, explaining how they work, their evaluation, methods of calculating profits and losses, and their most important types such as Mudarabah Sukuk, Musharakah, and Salam. The course also covers the practical aspects of issuing, trading, and redeeming these Sukuk.

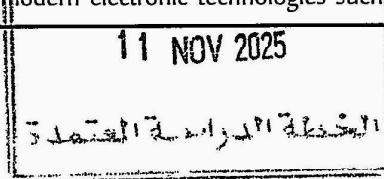
In the second part of the course, students delve into the concept of economic feasibility and learn how to prepare and evaluate feasibility studies for existing and new projects. These studies include comprehensive analyses covering the Shariah, legal, financial, marketing, and technical dimensions of projects within their local and international environments. The course addresses how to estimate costs, determine expected profits and return rates according to Islamic principles, and evaluate and manage potential risks. The course concludes with an introduction to the stages of preparing feasibility studies, from the beginning to comparing available alternatives and making informed investment decisions. The course also aims to equip students with the skills necessary to prepare and present reports related to various stages of feasibility study.

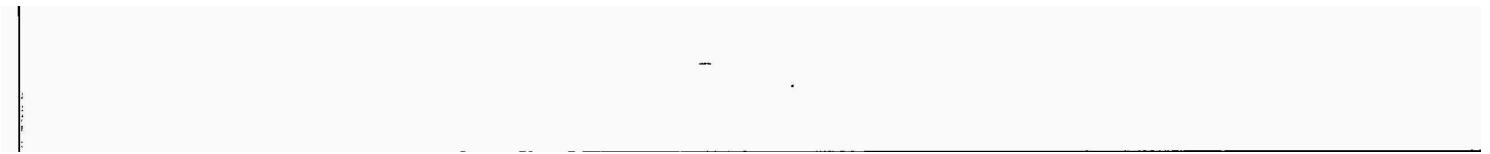
Course No.	Course Title	Number of credit hours
0407436	E-Business for Islamic Financial Institutions	3

Prerequisite course: (0407425+1607150)

This course addresses the use of information technology within the e-business environment of Islamic financial institutions. It includes the study of various e-business models in Islamic financial institutions and their methods of operation and management. In this course, students will study modern electronic technologies such as artificial

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intelligence, machine learning, blockchain technology, and others, focusing on their applications in the operations of financial institutions.

Course No.	Course Title	Number of credit hours
0437317	Monetary and Fiscal Policy in Islam	3

Prerequisite course: (0407234)

This course provides a comprehensive understanding of money through a review of its historical and economic development, the different types of money, and how the Islamic economy views contemporary money. The course introduces the role and functions of the central bank, along with its tools and methods for managing monetary liquidity and achieving economic stability. It also covers analyses related to frameworks and theories of monetary and fiscal policy, including main objectives such as controlling inflation, stabilizing prices, and promoting economic growth. The course also delves into the mechanisms used by central banks to implement monetary policies, such as open market operations, discount rates, and mandatory reserve requirements and their Islamic alternatives. In addition, the course includes a discussion on public finance policies and their importance in adjusting government spending and taxes to achieve desired economic objectives. The course also discusses the methods used in monetary and fiscal policy and the impact of these policies on international trade and exchange rates, taking into consideration contemporary challenges like sovereign debts, financial crises, and the impact of globalization on economic policies. Finally, the course concludes with a study of the role of Zakat and Islamic Shariah principles in shaping monetary and fiscal policies in Islamic countries, emphasizing ethics and social justice.

Course No.	Course Title:	Number of credit hours
0407418	Financial markets in Islam	3

)0407425prerequisite course: (

This course introduces financial markets, their importance, types, economic role, and the services they provide. It outlines the indicators and tools of Islamic financial markets compared to traditional financial markets and clarifies the Islamic stance on them. It also explains the mechanism for using, analyzing, and evaluating these tools for hedging and risk management purposes. The course discusses theories related to financial markets and their relationship with the economy, crises, financial and technological innovations, governmental regulations, and various financial institutions.



Course No.	Course Title	Number of credit hours
0407433	Scientific Research Methods and graduation project	3
Prerequisite course: (0407425)		
<p>This course is designed to provide students with the fundamental knowledge and skills necessary to understand and efficiently apply scientific research methodologies. The course begins by familiarizing students with various research approaches, including inductive, descriptive, analytical, and comparative methods, and explaining how to use them in data analysis and understanding different phenomena and variables. The course delves into the study of the pillars of scientific research starting from the researcher themselves, the subject to be studied and its components, the methodology to be followed, the available sources, and the methods and procedures needed to conduct the research.</p> <p>The course covers how to identify and collect information from newly created data sources such as interviews, questionnaires, observations, experiments, and tests, in addition to utilizing ready-made sources like books, encyclopedias, journals, lectures, and documents. Furthermore, the course includes applying analytical and technical skills, including formulating hypotheses, collecting and analyzing financial data, and effectively writing research papers. Students are encouraged to search for peer-reviewed and reliable literature to ensure reliance on accurate and up-to-date sources in their study. Finally, the course encourages students to practically apply what they have learned through research projects that combine theory and practice.</p>		
Course No.	Course Title	Number of credit hours
0407426	Graduation Project	3
Prerequisite course: (0407433)		
<p>The graduation project is a research course in which the student presents their experience related to writing research papers in the Islamic Banking department. The student is required to submit a research plan on a topic related to their specialization, agreed upon with the course professor regarding the broad outlines of the research project they wish to undertake. Then, the student collects the required scientific material and submits their completed research to the professor for evaluation. The course aims to enhance the research proficiency of students and open up prospects for them to continue their postgraduate studies, which fundamentally rely on research. It also aims to prepare them for</p> <div style="text-align: right; margin-top: 10px;"> جامعة الاردنية 11 NOV 2025 </div>		





entering the job market by developing their ability to identify problems and search for practical solutions, thereby enhancing their analytical, scientific, and practical capabilities, making them more attractive to employers. This course is distinguished by its integration of theoretical academic aspects with practical application, contributing to enriching the educational process in the field of Islamic banking

Course No.	Course Title	Number of credit hours
0407097	Practical Training for Islamic Banking	3

Prerequisite course: 90 >

Each student who has successfully completed ninety credit hours must train in Jordanian Islamic banks, as they are determined in coordination between the department and the concerned financial institution for a period of one semester, part-time, three days a week in the first and second semesters (Sunday, Tuesday, Thursday), and for days The week in the summer semester is from eight thirty in the morning until two thirty in the afternoon, and the student's result is calculated based on a report submitted by the direct official in the institution, and the report of the supervisor from the department, and the result depends on one of two options: pass or fail.

The course aims to introduce smart contracts in terms of concept, origin, and advantages. Additionally, the course will present the Shariah perspective on smart contracts and showcase the various applications of smart contracts in Islamic banks by highlighting some of the most important experiences of Islamic banks in using smart contracts. The course will also cover the concept and origin of cryptocurrencies, their main advantages, and purposes, as well as providing a Shariah foundation for currencies and digital currencies. Furthermore, the course will link smart contracts with cryptocurrencies and present the most important cryptocurrencies in circulation and how they are used in Islamic banks.

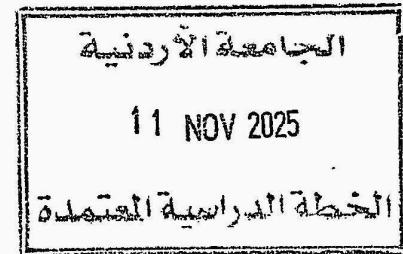
Course No.	Course Title	Number of credit hours
0407441	Job Readiness Program	6

Prerequisite course: (Completion of 110 credit hours)

This program aims to equip students with the personal, professional, and administrative skills necessary to empower them in the job market and increase their competitiveness. The program includes preparing



students to hold positions in Islamic banks, Islamic insurance companies, securities authorities, currency exchange shops, or as teachers in schools. It prepares them psychologically for the work environment, helps them build their resumes, succeed in interviews, manage office tasks, and understand the regulations governing their profession. Students are expected to comprehensively understand payment and transfer tools, be familiar with the basics of digitization in Islamic financial institutions, and develop and market banking products. Additionally, students are expected to acquire the skills of an outstanding teacher, manage classrooms effectively, understand the nature of work in currency exchange shops and insurance companies, and be qualified in scientific research methods and tools in the field of Islamic banking.







Elective specialty courses

Course No.	Course Title	Number of credit hours
0407439	Data science for Islamic finance	3

) 0407222+1942102Prerequisite course: (

This course aims to introduce students to the fundamentals of data science and its applications within the context of Islamic financial institutions. The course will cover methods and mechanisms for collecting and cleaning financial data, preparing and processing data, analyzing it, and then visualizing and presenting it. The course will familiarize students with the use of machine learning algorithms and their application in the financial sector. It also addresses how data can be used in risk analysis, fraud prevention, and credit analysis. Additionally, students will have opportunities to apply their knowledge through practical projects and case studies related to the Islamic financial sector.

Course No.	Course Title	Number of credit hours
0407411	Smart Contracts and digital currencies	3

) 0407436Prerequisite course: (

The course aims to introduce smart contracts in terms of concept, origin, and advantages. Additionally, the course will present the Shariah perspective on smart contracts and showcase the various applications of smart contracts in Islamic banks by highlighting some of the most important experiences of Islamic banks in using smart contracts. The course will also cover the concept and origin of cryptocurrencies, their main advantages, and purposes, as well as providing a Shariah foundation for currencies and digital currencies. Furthermore, the course will link smart contracts with cryptocurrencies and present the most important cryptocurrencies in circulation and how they are used in Islamic banks.

Course No.	Course Title	Number of credit hours
0407432	Financial Analysis for Islamic finance	3

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**Prerequisite course: (0407222)**

This course focuses on providing students with the knowledge and skills necessary for analyzing financial data of Islamic financial institutions. The course covers the analysis of financial statements, financial ratios (such as profitability, liquidity, efficiency, financial solvency, coverage ratios, and market value). Students will learn advanced techniques for cash flow analysis, risk assessment, and risk analysis. The course includes quantitative methods and analytical software, along with practical case studies in the Islamic financial sector. This course prepares students to analyze Islamic financial positions and make informed financial decisions in the context of Islamic business.

Course No.	Course Title	Number of credit hours
0407434	Econometrics for Islamic Finance	3

Prerequisite course: (1607150)

Econometrics for Islamic Finance is an advanced course tailored for students in Islamic finance and banking, with an emphasis on applying econometric techniques to analyze financial institutions and markets. This course covers fundamental concepts such as regression analysis, time series analysis, panel data, and econometric modeling. Students will learn how to apply these models to Islamic financial markets, Islamic asset pricing, and risk management, using tools like R, Stata, or EViews. The course encompasses topics such as forecasting in Islamic financial markets, exploring causality in econometrics, and understanding the econometrics of financial risk. Through case studies and hands-on projects, students will gain practical experience in applying econometric methods to real-world financial data. This will enhance their skills in Islamic financial analysis, investment banking, and economic research.

Course No.	Course Title	Number of credit hours
0407333	Islamic Banking Studies (English)	3

Prerequisite course: None

This course aims to enable students to understand and use Islamic banking terms in English, especially those related to the international arena such as documentary credits, letters of guarantee, and foreign remittances. The instructor will carefully select texts to cover vital aspects of Islamic banking operations, with special attention to their practical applications and the effectiveness of using terms in appropriate contexts. Additionally, the course includes diverse topics in Islamic banking, presented in English to enhance students' ability to use the language fluently in various professional and academic situations, helping to integrate their knowledge into English-speaking global environments.



Course No.	Course Title	Number of credit hours
0407332	Islamic Banks Management	3
Prerequisite course: (1601102)		
<p>This course intensively focuses on the fundamental framework for managing Islamic banks, showcasing the differences between management in Islamic and conventional (usury-based) banks. This course covers a wide range of administrative departments within an Islamic bank, including financial management, human resources management, legal management, information technology management, marketing management, Sharia audit management, corporate management, credit management, and more. The course details the tasks and functions specific to each department, providing a comprehensive understanding of how Islamic banks handle managerial and operational challenges in the context of adherence to Islamic Sharia. The course relies on case studies and trains students in making various decisions in diverse situations.</p>		
Course No.	Course Title	Number of credit hours
0407437	Management in Islam	3
Prerequisite course: None		
<p>The course covers the concept and principles of management in Islam, utilizing texts from the Quran and the Sunnah. The course aims to present practical models of these principles within the context of the Islamic state. It also relies on a comprehensive analysis of the fundamental concepts of management in Islam, focusing on principles such as the concept of Shura (consultation) and the role of justice as one of the pillars of Islamic management. The course highlights the functions of management in Islam, such as planning, organizing, staffing, directing, and controlling in both public and private contexts, offering the opportunity to compare these functions with modern management systems. Additionally, the course discusses contemporary challenges and applications of management principles in Islam, including conflict resolution, promoting economic development, enhancing efficiency, and achieving sustainable development. It also highlights how the principles of management in Islam align with contemporary requirements and analyzes the opportunities and challenges faced in applying Islamic values in modern management systems.</p>		

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الخططة الدراسية المقترنة





Course No.	Course Title	Number of credit hours
0406462	The Higher Objectives of Sharia in Financial Transactions	3
Prerequisite course: None		
<p>This course introduces the objectives of Sharia, their categories, evidence for their consideration, benefits of knowing them, their levels, and methods of uncovering them. It emphasizes their importance in contemporary juristic reasoning, detailing general Sharia objectives related to preserving wealth by ensuring its acquisition and protection. The course explores achieving justice, truthfulness, transparency, circulation, facilitation, and easing burdens. It also discusses specific objectives related to contracts, partnerships, documentation, and donations, along with their partial applications in contemporary financial transactions</p>		
Course No.	Course Title	Number of credit hours
0407230	History of Islamic Economic Thought	3
Prerequisite course: (0407101)		
<p>This course focuses on the concept of Islamic economic thought, its elements, rules, characteristics, the most important Muslim economic thinkers, and the features of Islamic economic thought compared to the economic thought in other economic systems. It also covers the prototype models of banking in Islamic civilization and the Islamic thought in guiding banking operations, as well as the history of the emergence of Islamic banking thought and its development.</p>		
Course No.	Course Title	Number of credit hours
0431223	Prophetic guidance in ethics, etiquettes, and soft hearted	3
Prerequisite course: None		
<p>The course includes a discussion of nearly 20 of the prophet's accounts in Sahih al-Bukhari from the chapter deals with the prophetic guidance in decorum and pity, also selected accounts should be studied from Sahih Muslim. The course aims to give the student a good information of the Prophet's directions, and advices to his followers.</p>		
Course No.	Course Title	Number of credit hours
0401418		3
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	Qur'anic Verses and Hadith accounts of legislation	
Prerequisite course:		
<p>This course includes the interpretation of verses of rulings from the most reliable sources of interpretation adopted, ancient and modern, and their general understanding in order to find out the spirit of the legislation of that ruling. Difference issues as long as they are within the framework of the commendable, selected groups of verses of the Noble Qur'an will be studied.</p> <p>It also deals with the study of selected hadiths from chapters in worship and transactions, and personal statuses from the books of hadiths of rulings in various topics from the books "Subl al-Salam and Neil al-Awtar" in order to clarify the inference of the modern approach in studying the hadiths and infer with them on the legal rulings</p>		
Course No. 0406242	Course Title General Jurisprudence of Personal Status	Number of credit hours 3
Prerequisite course:		
<p>This course addresses the concept of marriage contracts, their ruling, and preliminaries. It covers the pillars and conditions of marriage contracts, prohibited women, and the consequences of marriage contracts. The course also discusses the termination of marriage contracts through divorce, al-Khuluc, or judicial separation in its various forms, along with the resulting rights such as waiting period, financial support, proof of lineage, and custody. Additionally, it covers inheritance; its definition, the rights associated with the estate, its pillars, conditions, reasons, and impediments, as well as the distribution of the inheritance among heirs.</p>		
Course No. 1942102	Course Title Computer Skills for Humanitarian	Number of credit hours 3
Prerequisite course: 1901099, 1901098		
<p>Issues solutions by using computer such as: variables, algorithms, methods of representation; data: types and concepts; advanced applications using ready software such as: text-editing software (Microsoft Word); templates compare documents, the main document, tables of contents, indexing, merging Macro; software spreadsheets</p>		



(Microsoft Excel): equations and functions ready, filtering and sorting, classification, macro; software databases (Microsoft Access): tables, fields, Queries, calculations, functions, relationships, forms, reports, import and export files, data to other software; macro; introduction to web applications; small projects and practical application.

Course No.	Course Title	Number of credit hours
0407321	Fintech for Islamic finance	3

Prerequisite course: (0407222)

This course aims to acquaint students with the concepts of Islamic financial technology, including business models and key tools utilized by specialists in the sector. This facilitates their integration into the job market and staying abreast of modern developments. Students will learn about mechanisms of digital transformation from both Islamic and conventional perspectives. They will also be introduced to modern technological skills such as artificial intelligence, machine learning, big data, blockchain, and their applications in Islamic finance. The course will encompass practical applications and business models in financial technology, covering topics such as digital currencies, insurtech, crowdfunding, robo-advisors, and electronic payments, enhancing their operational efficiency. Additionally, students will explore the impact of legislation and regulations on business operations within this sector.

Course No.	Course Title	Number of credit hours
0407440	Portfolio management for Islamic financial institutions	3

) 0407435Prerequisite course: (

The course addresses techniques and strategies for assembling and managing financial assets in compliance with Islamic Shariah to achieve specific objectives. It includes the study of portfolio theory, asset valuation models, risk management, and methods of selecting stocks and Sukuk. The course also covers technical and fundamental analysis, hedging methods, and investment performance evaluation. This course bridges financial theory and its practical applications, making it essential in the fields of investment, financial management, and Islamic financial planning.

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