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Autore	Kettell Brian
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2.4 Sharia'a Rules for Profit and Loss with Musharaka; 2.4.1 Distribution of Profits; 2.4.2 Sharing of Losses; 2.5 Management of Musharaka; 2.6 Sharia'a Rules for Musharaka; 2.7 Case 1; 2.7.1 Questions; 2.8 Case 2; 2.8.1 Questions; 3 Case Study 3: Diminishing Musharaka Contract; 3.1 Learning Outcomes; 3.2 Diminishing Musharaka as a Mode of Islamic Finance; 3.3 Summary of Diminishing Musharaka; 3.4 Sharia'a Rules for a Diminishing Musharaka Contract; 3.5 What is the Difference between Ijara Wa Iqtina and Diminishing Musharaka? 3.6 Applications of Diminishing Musharaka 3.6.1 House Purchase; 3.6.2 Service Sector; 3.7 Case Assumptions; 3.8 Sharia'a Considerations to be Noted; 3.9 Practical Shape of the Transaction; 3.10 Case Study Questions; 4 Case Study 4: Mudaraba Contract; 4.1 Learning Outcomes; 4.2 Mudaraba as a Mode of Islamic Finance; 4.3 Mudaraba and PLS - Pure Islamic Banking; 4.3.1 Mudaraba - Profit Sharing Agreement; 4.3.2 Sharia'a Rules for Mudaraba; 4.4 Case 1: Sharia'a Islamic Bank; 4.4.1 Case 1 Questions; 4.5 Mudaraba Contract with Various Partners; 4.5.1 Case 2 Questions; 4.5.2 Case 3 Questions 4.5.3 Case 4 Questions 4.5.4 Case 5 Questions; 4.5.5 Case 6 Questions; 5 Case Study 5: Murabaha, Musharaka, Ijara and Ijara wa Iqtina Contracts; 5.1 Learning Outcomes; 5.2 Case 1: Murabaha Contract; 5.3 Case 2: Musharaka Contract; 5.3.1 Musharaka with Profits; 5.3.2 Musharaka with Losses; 5.4 Case 3: Ijara: Operating Lease Contract; 5.5 Case 4: Ijara Wa Iqtina: Finance Lease Contract; 5.6 Case 5: Mudaraba with Murabaha Contracts; 5.6.1 Car Mudaraba with Murabaha; 6 Case Study 6: Islamic Home Finance; 6.1 Learning Outcomes; 6.2 Sharia'a-Compliant Mortgages 6.3 Sharia'a-Compliant Structures for Islamic Home Finance 6.3.1 Murabaha; 6.3.2 Ijara wa Iqtina; 6.3.3 Diminishing Musharaka; 6.3.4 What is the Difference between Ijara wa Iqtina and Diminishing Musharaka?; 6.3.5 Applications of Diminishing Musharaka; 6.3.6 Istisna'a Contract; 6.4 Appendix 1: Manzil Home Purchase Plans (Murabaha); 6.4.1 Murabaha ('Deferred Sale Finance'); 6.4.2 How does the Manzil Home Purchase Plan Work?; 6.5 Appendix 2: Devon Bank; 6.5.1 Residential Murabaha Purchase Agreement; 6.6 Appendix 3: Manzil Home Purchase Plans (Ijara); 6.6.1 Ijara ('Lease-to-Own') 6.6.2 How does it Work?

## Sommario/riassunto

Case Studies in Islamic Banking and Finance is a pioneering resource that provides practical insights into the real world of Islamic financial transactions, and illustrates the complexities of this rapidly growing mode of modern finance. Based around 12 individual cases, the book stimulates discussion and develops the reader's understanding of Islamic finance by contrasting the theoretical concepts discussed in the author's companion text Introduction to Islamic Banking and Finance with practical real world situations. The cases cover core Islamic banking and finance topics includ