

ISLAMIC ASSET MANAGEMENT CENTRE FOR ISLAMIC BANKING

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What is Islamic asset management? Islamic asset management refers to professional investment management of Shariah-compliant securities (equities, Sukuk and other securities).

Who is the father of Islamic finance? He is acknowledged as the godfather of several Islamic bankers and economists in the fields of economics and banking. He is Mohammad Nejatullah Siddiqi, who passed away in the US on Nov 12, 2022.

What is the AUM of Islamic funds? Profile: Public Islamic funds globally held over USD111 billion in AUM at end-2023, up 3% yoy. These are concentrated in Malaysia (28.3%, USD31.6 billion), Ireland (18.1%, USD20.1 billion) and Saudi Arabia (17.2%, USD19.1 billion).

What is Mudaraba in Islamic banking? Mudaraba is a partnership profit between the Bank and an enterprise / company for a pre-agreed period. Customers can deposit funds with the Bank, which will then be invested in the functioning of economic activity/business that comply with principles of Sharia.

What are the 5 components of Islamic wealth management? Islamic Financial Planning incorporates 5 main elements, namely: wealth creation, wealth accumulation, wealth protection, wealth purification and wealth distribution.

What are the assets of Islamic banks? In 2022, the total assets of global Islamic banking amounted to about 3.2 trillion U.S. dollars. According to projections, the value of global Islamic banking will grow to 4.6 trillion U.S. dollars by 2027.

Who is the owner of Islamic bank? IBBL is a joint venture of the government of Bangladesh, 22 businessmen of Bangladesh, Islamic Development Bank, and investment firms and banks from Muslim Middle Eastern countries.

Is Islamic banking halal or haram? In case of Murabaha, the bank sells an asset and charges profit which is a trade activity declared halal (valid) in the Islamic Shariah. Whereas giving loan and charging interest thereupon is pure interest-based transaction declared haram (prohibited) by Islamic Shariah.

Are Islamic banks better? Considering the performance of Islamic and conventional banks during crisis periods, we find that Islamic banks are better capitalized, have higher asset quality and are less likely to disintermediate during crises.

Do Islamic banks give loans? By the 21st century this Islamic Banking movement had created "institutions of interest-free financial enterprises across the world". Loans are permitted in Islam if the interest that is paid is linked to the profit or loss obtained by the investment.

Which countries are involved in Islamic Banking? The share of Islamic banking from total banking assets varies among Arab countries, with Sudan recording the highest share at 100%, followed by Saudi Arabia at 74.9%, Kuwait at 51%, Qatar at 28.6%, Djibouti at 25.0%, the UAE at 22.7%, Jordan at 17.8%, Palestine at 17.4%, Oman at 16.6%, and Bahrain at 16.1%.

What is the Islamic Banking model? Islamic banking is a system of conducting banking activities in line with the principles of Shariah while avoiding all the prohibited activities such as Interest/Riba, Gharar (uncertainty), dealing in prohibited businesses (e.g. alcohol, gambling), etc.

Who bears loss in mudarabah? The term refers to a form of business contract in which one party brings capital and the other personal effort. The proportionate share in profit is determined by mutual agreement. But the loss, if any, is borne only by the owner of the capital, in which case the entrepreneur gets nothing for his labour.

What is the maximum profit allowed in Islam? Praise be to Allah. There is no set limit to which a trader must adhere in the profits he makes on his business, but if the

goods have a known market value, it is not permissible for him to cheat the buyer by selling goods to him for more than the usual market value and taking advantage of his ignorance.

What is salam in Islamic banking? Bai? Salam : Salam means a contract in which advance payment is made for goods to be delivered later on. The seller undertakes to supply some specific goods to the buyer at a future date in exchange of an advance price fully paid at the time of contract.

How to distribute wealth according to Islam?

How to manage wealth in Islam?

What are the five pillars of Islam wealth?

Which is the largest Islamic bank by assets? Al Rajhi is the world's largest Islamic bank globally, with \$216 billion in assets and equity of \$28 billion. Along with its base in Saudi Arabia, it has operations in Jordan, Kuwait and Malaysia.

What are the three main prohibitions in Islamic banking? Activities that involve interest (riba), gambling (maisir) and speculative trading (gharar) are prohibited.

What is a sukuk in Islamic banking? A sukuk is an Islamic financial certificate, similar to a bond in Western finance, that complies with Islamic religious law commonly known as Sharia.

What is the concept of wealth management in Islam? It describes how wealth needs to be earned in lawful ways, preserved and used to benefit the needs of the community, with a small part of the wealth given away to charity, and the remainder managed in accordance with laws and common practices, as established by a majority consensus of scholars of the religion in ...

What is Islamic financial management? Islamic finance is a type of financing activity that must comply with Sharia (Islamic Law). The concept can also refer to the investments that are permissible under Sharia. The common practices of Islamic finance and banking came into existence along with the foundation of Islam.

What is the concept of Islamic investment? Islamic investing is grounded in Islamic finance principles, which aims to meet investors' financial needs with integrity and in a manner that is fair, trustworthy, honest and ensures a more equitable wealth distribution.

Who is the Islamic Asset Manager of the Year? 2023 Public Mutual Asset Triple A. We have been recognised as the Islamic Asset Manager of the Year, Malaysia (Retail) at The Asset Triple A Islamic Finance Awards 2023. This marks an incredible thirteen-year winning streak! We will continue to focus on delivering long-term returns to you, our unitholders.

What is HTML5 and its advantages? HTML5 is a markup language designed to improve upon its predecessors in several ways. One of the most significant benefits of HTML5 is its ability to create rich and interactive web experiences without additional software or plugins. HTML5 was developed to address the limitations of previous versions of HTML.

What is HTML5 best used for? HTML5 (Hypertext Markup Language 5) is a markup language used for structuring and presenting hypertext documents on the World Wide Web. It was the fifth and final major HTML version that is now a retired World Wide Web Consortium (W3C) recommendation. The current specification is known as the HTML Living Standard.

What is the most important reason for using HTML5 and CSS? #1 Saves Cost of Multi-Platform Development A single batch of code is good enough with HTML5 and CSS3 to run across multiple platforms. We call it an advantage because having to write one code for multiple platforms saves significant development and maintenance cost.

What are 3 advantages of using HTML?

What is the main aim of HTML5? HTML5 was designed with major objectives, including: Making code easier to read for users and screen readers. Reducing the overlap between HTML, CSS, and JavaScript. Promoting design responsiveness and consistency across browsers.

What is the best browser to run HTML5?

Does Chrome use HTML5? HTML5 is now compatible with all popular browsers (Chrome, Firefox, Safari, IE9, and Opera) and with the introduction of DOCTYPE, it is even possible to have a few HTML features in older versions of Internet Explorer too.

Do people still use HTML5? HTML5 is among the most favored tools by developers who brace for a future full of mobile devices. It has the capability of developing modern applications as well as mobile-friendly websites. Adobe's official support for Flash stopped in 2021, leading developers to depend on HTML5 for handling web app development.

How is HTML used in the real world? HTML is mainly used to develop and create web pages and applications. Combined with CSS and JavaScript, it has become a landmark in web development. Having CSS helps in layout, colors and appearance while JavaScript helps in embedding programs and affecting behavior of the web page contents.

Is HTML easy to learn? Myth #3: It's difficult to learn HTML HTML is actually considered one of the easiest programming languages to learn. Unlike complex programming languages that involve intricate logic and problem-solving, HTML predominantly focuses on structure and organization.

How is HTML5 better? HTML5 includes several new features that make web development easier and more efficient. For example, the introduction of semantic tags makes it easier for search engines to understand the content of web pages, while the canvas element allows developers to create dynamic graphics and animations directly in web pages.

How do you insert an image in a web page? In order to put a simple image on a web page, we use the element. This is a void element (meaning, it cannot have any child content and cannot have an end tag) that requires two attributes to be useful: src and alt . The src attribute contains a URL pointing to the image you want to embed in the page.

How can we include audio or video in a web page?

What are the limitations of using text in web sites?

What is main main in HTML5? The

tag specifies the main content of a document. The content inside the element should be unique to the document. It should not contain any content that is repeated across documents such as sidebars, navigation links, copyright information, site logos, and search forms.

What are the little bits of text that surround elements in an HTML file? "Tags are the "little bits" of text that "surround elements" in an "html file". In an html file, the user can find multiple elements that are surrounded by the html, those are referred as tag.

How many elements should your document have? There can be only one such element in a document. Contains machine-readable information (metadata) about the document, like its title, scripts, and style sheets.

How do you explain HTML5? HTML5 is the latest standard of Hypertext Markup Language, the code that describes the structure and presentation of web pages. It's made up of three codes: HTML, which keeps the structure; CSS, which affects the presentation; and JavaScript, which creates interactive effects within web browsers.

What is difference between HTML and HTML5? Hypertext Markup Language (HTML) is the main language used to create web pages. HTML5 is an updated version of HTML that brings additional features to the markup language and incorporates new Internet technologies. HTML doesn't provide support for videos and audio. HTML5 supports both audio and video.

Why is HTML5 so popular nowadays? The Semantics In the past, conventional developers used a lot of tag div. Now, they can easily develop using the new tags that include nav, header, and footer. This makes HTML more productive. When it comes to the classification of different web page parts, HTML5 provides all the necessary semantic elements.

What is HTML used for? HTML (HyperText Markup Language) is the code that is used to structure a web page and its content. For example, content could be structured within a set of paragraphs, a list of bulleted points, or using images and data tables.

The Ragozin Complex: An Enigmatic Phenomenon

1. What is the Ragozin Complex?

The Ragozin Complex is a hypothetical behavioral pattern observed in some individuals who have experienced a traumatic or stressful event. It is characterized by a combination of symptoms, including guilt, shame, anger, and a distorted self-perception. Some researchers believe that this complex can develop when the individual feels responsible for the trauma or blames themselves for the perpetrator's actions.

2. What are the Signs and Symptoms?

The Ragozin Complex can manifest itself in various ways, including:

- Excessive guilt and shame
- Difficulty regulating emotions, particularly anger
- A negative self-image and low self-esteem
- Problems forming close relationships
- Nightmares and intrusive thoughts
- Difficulty sleeping or concentrating

3. How is the Ragozin Complex Related to Trauma?

Trauma, such as sexual assault, abuse, or violence, can disrupt an individual's sense of safety and control. It can lead to a range of psychological and behavioral changes, including the development of the Ragozin Complex. Trauma survivors may internalize feelings of guilt or shame, believing they deserved the abuse or are somehow responsible for it.

4. What are the Effects of the Ragozin Complex?

The Ragozin Complex can have a significant impact on an individual's life. It can lead to isolation, depression, anxiety, and difficulty functioning in daily life. Individuals may struggle with relationships, self-sabotage, and substance abuse. They may also experience difficulty forgiving themselves or others, which can hinder their recovery

from trauma.

5. How is the Ragozin Complex Treated?

Treatment for the Ragozin Complex typically involves a combination of psychotherapy, medication, and support groups. Psychotherapy can help individuals identify and challenge their distorted thoughts and beliefs, learn coping mechanisms, and develop a more positive self-image. Medication may be necessary to manage depression, anxiety, or other symptoms associated with the complex. Support groups provide a safe space for individuals to connect with others who have experienced similar experiences, share their stories, and offer support.

What is material characterization? Understanding the materials used in any physical device is fundamental to any product development effort. This process, called materials characterization, is a systematic measurement of a material's physical properties, chemical makeup, and microstructure.

What is microscopic characterization? Microscopic characterization techniques investigate and map the surface and subsurface structure of a material using photons, electrons, ions, or physical cantilever probes.

How can material characterization techniques help to identify the composition and structure of materials and why is this information important for various applications? Importance of materials characterization Advanced material characterization techniques can be used to analyze a wide range of properties, such as mechanical strength, thermal stability, electrical conductivity and corrosion resistance.

What is a characterization technique? Characterization techniques are used to obtain information about the chemical, physical, mechanical, and electrical properties of materials, which are critical for understanding their behavior and developing new materials with specific properties.

What are the three types of characterization?

What are 3 things about characterization? In literature, characterization is expressed directly and indirectly through physical descriptions, dialogue, characters' inner thoughts, and actions. These details reveal characters' behavior, psychology,

personality, and motive.

What are microscopic characteristics? Microscopic properties refer to properties of atoms while macroscopic properties refer to properties of molecules. At each scale-size, the properties are further classified in terms of single atoms/molecules or multiple atoms/molecules of different types.

What is an example of microscopic? Skin cells, bacteria, and some kinds of algae are all microscopic, or too small to see without a microscope. Use the adjective microscopic to describe things that are so tiny you can't see them.

What is the purpose of microscopic analysis? Microscopic analysis is a well-accepted technique in microbiology to characterize a single colony and single cell morphotypes. Although colony morphotype can be imaged by light microscopy, morphotypes of microbial cells are normally viewed by transmission electron microscopy (TEM).

What is the instrument for material characterization? Analytical tests are used to define the specific material characteristics of samples and these tests often require specialized equipment. Examples of materials characterization equipment include Mythen detectors, blast nozzles and sliding gate inserts.

Why is it important to know the characteristics of materials? Understanding a material's properties is important when deciding whether the material is suitable for the use planned for it. Materials may be soft, hard, flexible (bendable), rigid (stiff), transparent (see-through), opaque (meaning light does not shine through it), rough, smooth, shiny, or dull.

Why is the characterization of microstructure important for materials development? The microstructure of a material directly affects its macroscopic properties. The characterization and regulation of the microstructure is the key means to develop the theoretical basis of materials and the design and development of new materials.

What are the 7 methods of characterization?

What is an example of characterization? Direct characterization tells the reader about the character: what they look like, their personality traits, what they like, what

they dislike, etc. For example, an author may write: "Charlotte was a frizzy-haired bookworm." This is direct characterization.

What are the 5 steps of characterization? An acronym, PAIRS, can help you recall the five methods of characterization: physical description, action, inner thoughts, reactions, and speech. Physical description - the character's physical appearance is described. For example, we might be told the color of hair or something about the clothing of the character.

What is a material characteristic? Materials can be characterized in terms of. State of matter: solid, liquid, gas, plasma etc. Physical properties like density, melting point etc. Mechanical properties like hardness, strength, brittleness or ductility etc. Electrical properties like conductivity.

Is material characterization Q1 or Q2? Q1 (green) comprises the quarter of the journals with the highest values, Q2 (yellow) the second highest values, Q3 (orange) the third highest values and Q4 (red) the lowest values.

What is material and chemical characterization? Chemical characterization typically involves analytical techniques such as chromatography and mass spectrometry to identify and measure the levels of various chemical compounds, while material characterization may involve mechanical testing, microscopy, and other methods to evaluate physical properties.

What is material characterization in NDT? Non-Destructive Material Characterization Methods provides readers with a trove of theoretical and practical insight into how to implement different non-destructive testing methods for effective material characterization.

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