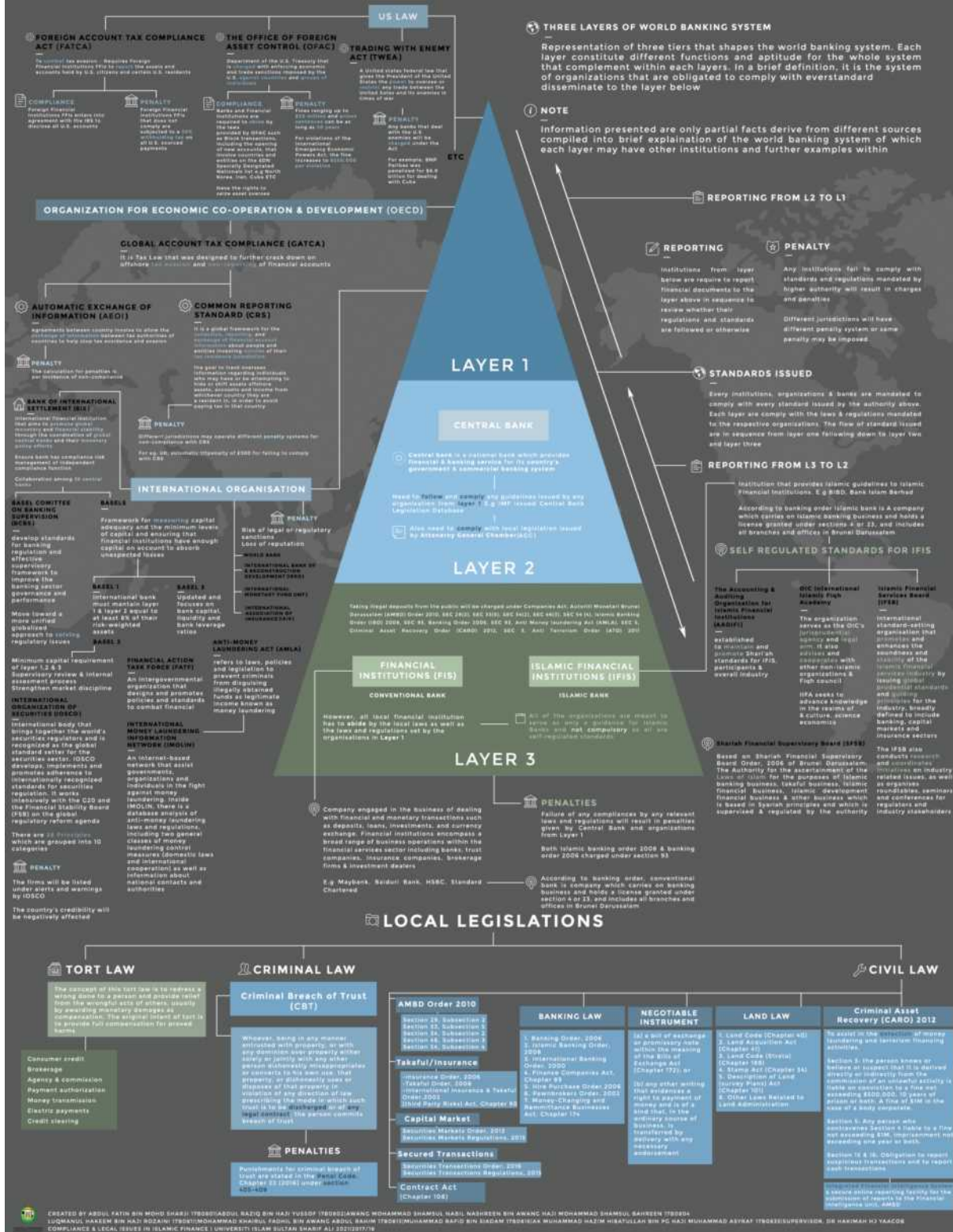
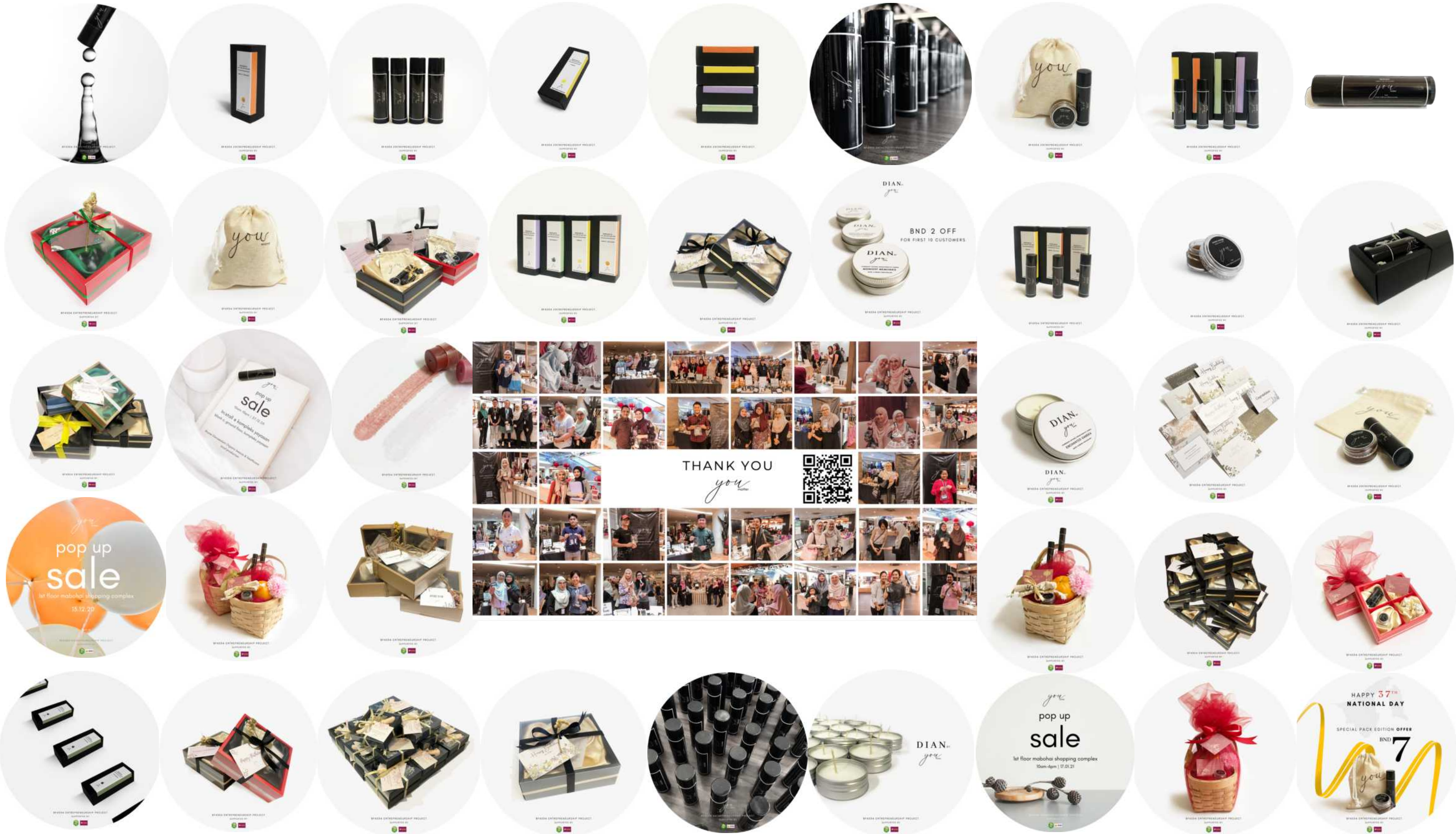


POSTER BOUGHT BY BIBD FOR THE BANK, UBD, UNISSA, UTB AND
CIBFM LIBRARY REFERENCE

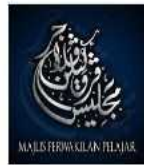
COMPLIANCE OF REGULATORY FRAMEWORK IN THE WORLD BANKING SYSTEM



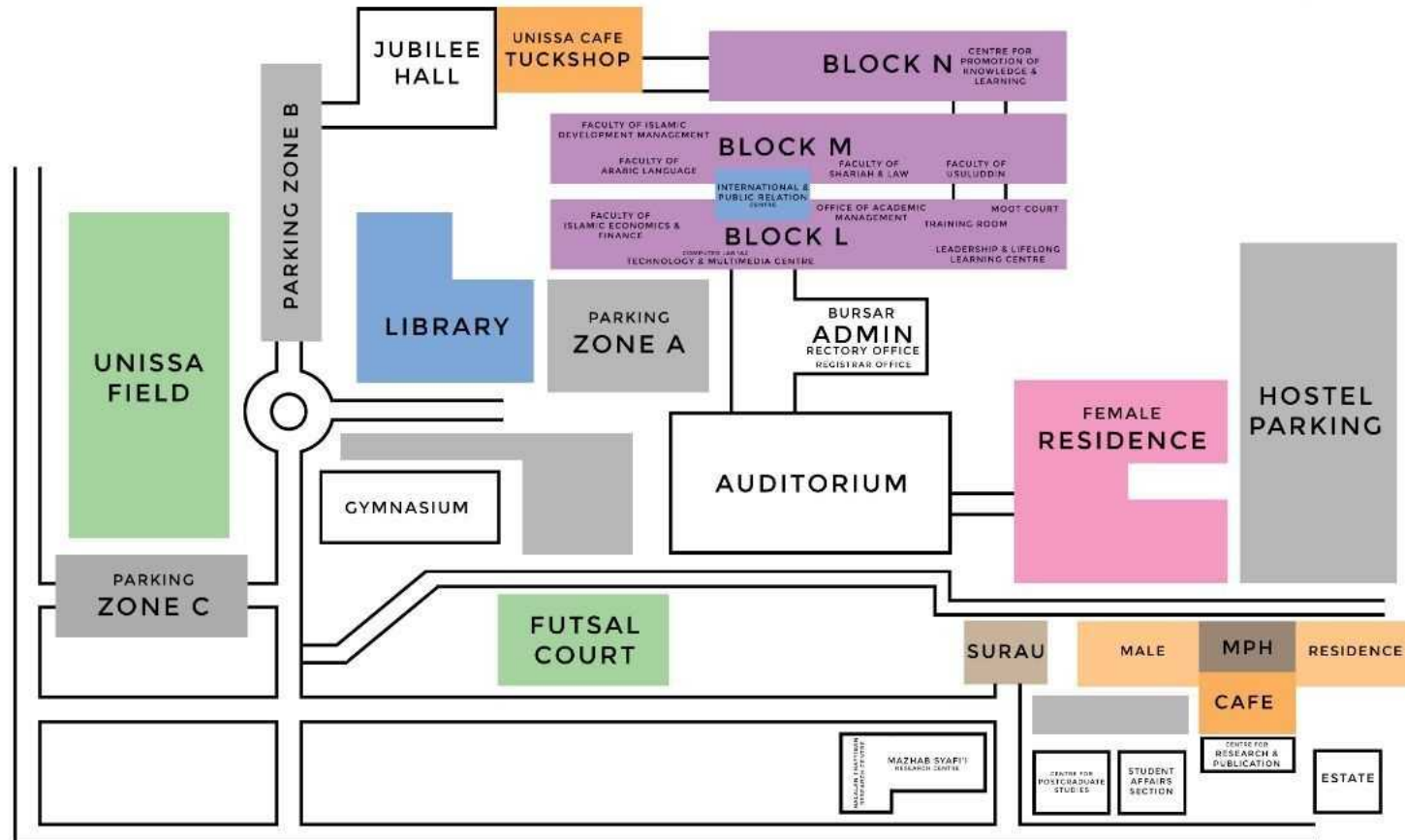
LOCAL HANDMADE COSMETIC PRODUCTS CERTIFIED BY MINISTRY OF HEALTH PRODUCED AS FINAL YEAR PROJECT
UNIVERSITI ISLAM SULTAN SHARIF ALI



CREATED FIRST UPDATED UNISSA MAP



Universiti Islam Sultan Sharif Ali Map خريطة جامعة السلطان الشريف علي الإسلامية



@mppunissa



telegram.me/hepunissa

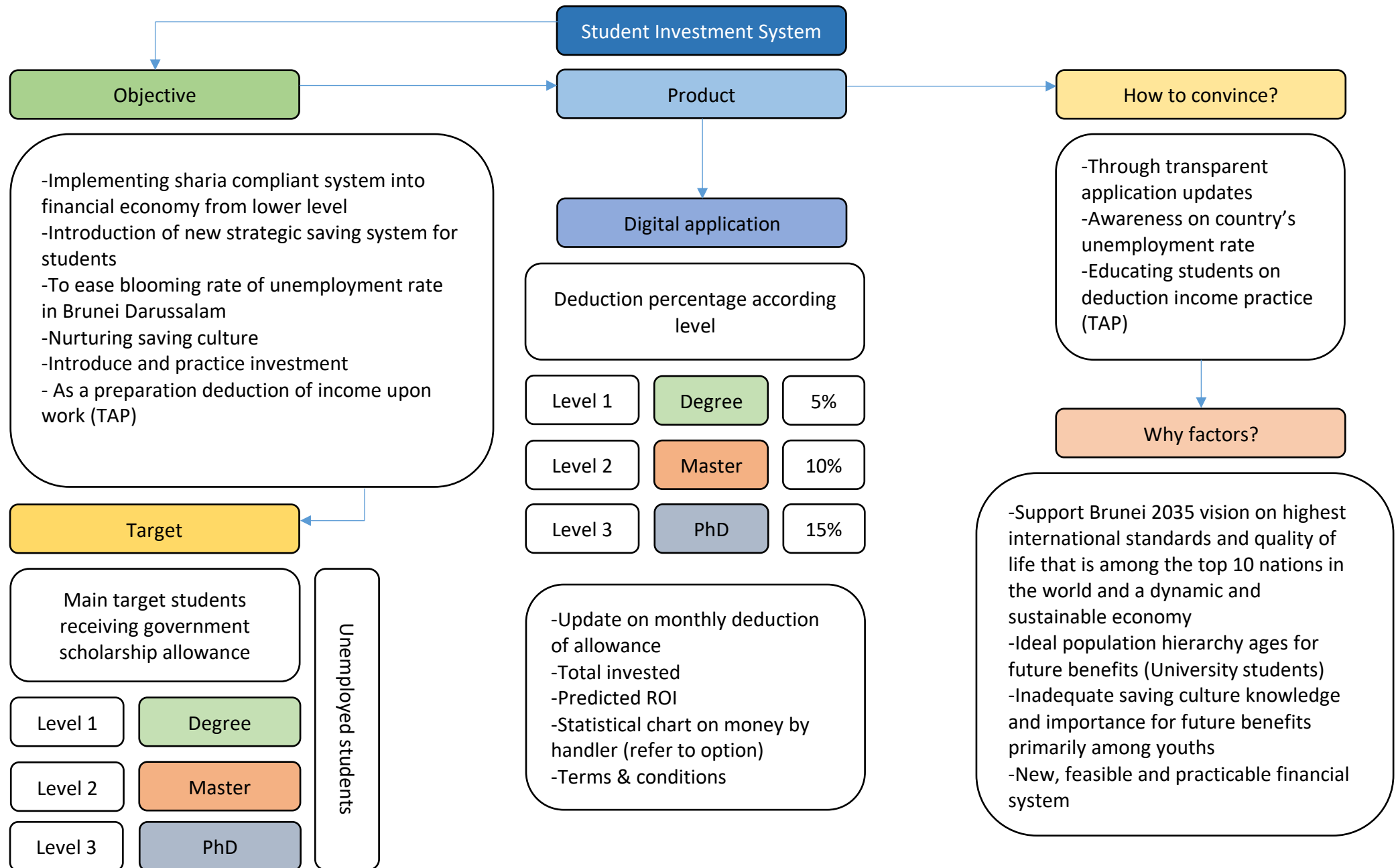


Majlis Perwakilan Pelajar Unissa

Prepared by Unit Kesenian & Kebudayaan, UKsKb, Majlis Perwakilan Pelajar

FRAMEWORK ON ISLAMIC FINANCE CHANGEMAKERS COMPETITION BY THE ISLAMIC DEVELOPMENT BANK (IsDB) AND SAUDI-SPANISH CENTER FOR ISLAMIC ECONOMIC AND FINANCE

Brunei Darussalam New Educational finance system



Methodology

Upon receiving government monthly allowance, immediate deduction will be made according to percentage level

Handler option

Option 1

All local banks

Pros/Cons

All local banks used by institutions will be responsible for investments according to the fix rate deduction level including Baiduri, Standard Chartered, BIBD & TAIB

Cons:
Certain banks may charge a different rate of transfer service to other banks that may result in different deduction or agreement shall be made between banks

Option 2

BIBD

All banks are accountable to transfer the fix rate deduction from students directly to BIBD

Pros:
Same deduction rate with no additional service charge and benefits to BIBD.
Clear, transparent & same investments methods

Option 3

Bank Usahawan

All banks used by institutions liable to transfer the fix rate deduction from students to Bank Usahawan

Pros:
-Helping other local businesses & develop the institution reputation
-No reputation between banks
Cons:
-Uncertain and high risk as a newly establish business

Rules to bank

Investments made by banks are **MANDATED** to comply with sharia regulations

Handler will start investing upon receiving student deductions

Any necessary updates will be posted on digital application for student's reviews

Terms & conditions

Students will receive invested amount as agreed on agreement made after study period has ended

Students can continue investment period upon pursuing study to the next level with rate mentioned

Students are forbid to take current investment during study period at all cost

All students under government scholarship are automatically **OBLIGATED** for this system with agreement between Ministry of Education