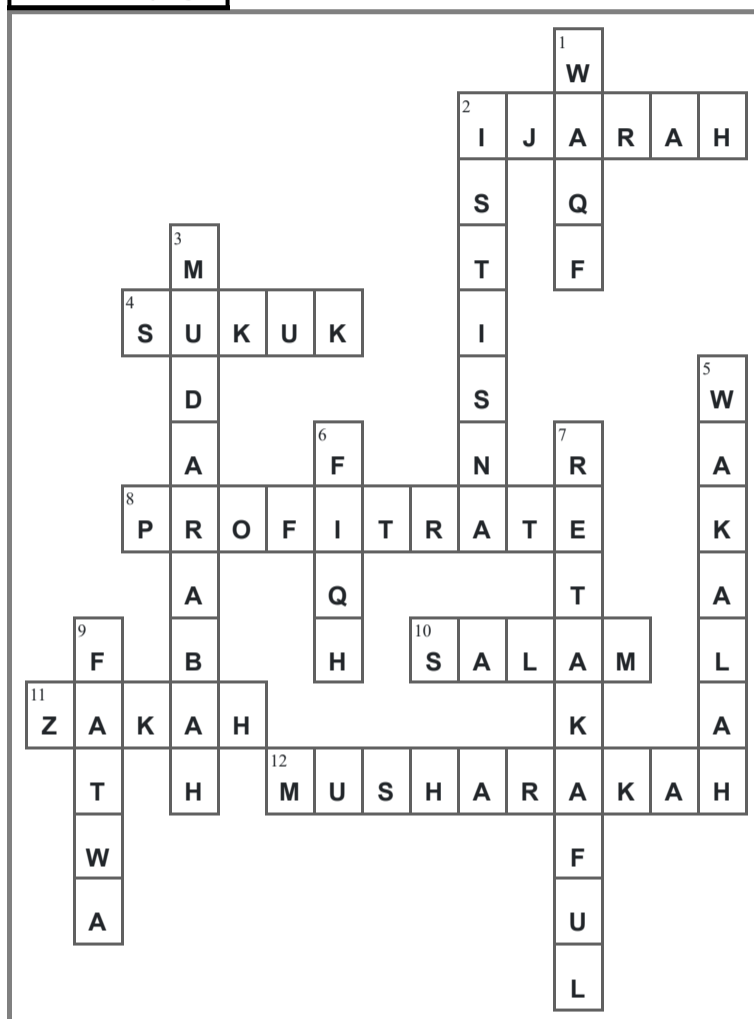




## Banking & Investment Theme 2 - Shari'ah Principles

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### Across

2. A contract made to lease the usufruct of a specified asset for an agreed period against a specified rental.
4. Shariah compliant bond-like instruments used in Islamic finance.
8. Term describing interest rate under Shari'ah.
10. The sale of a specified commodity that is of a known type, quantity and attributes for a known price paid at the time of signing the contract for its delivery in the future in one or several batches.
11. An obligatory financial contribution payable annually by those who possess wealth exceeding a certain minimum.
12. The participation of two or more partners in owning an asset.

### Down

1. An endowment made to a religious, educational, or charitable cause.
2. The sale of a specified asset, with an obligation on the part of the seller to manufacture/construct it using his own materials and to deliver it on a specific date in return for a specific price to be paid in one lump sum or instalments.
3. A partnership contract between the capital provider and an entrepreneur whereby the capital provider would contribute capital to an enterprise or activity that is to be managed by the entrepreneur.
5. The Islamic Shari'ah term for an Agency Contract where the principal appoints an agent to carry out a business on his/her behalf.
6. Knowledge of the legal rulings pertaining to conduct, which have been derived from specific evidence.
7. Islamic reinsurance.
9. A juristic opinion given by the Shari'ah board, on any matter pertinent to Shari'ah issues, based on the appropriate methodology.

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