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**Combining theory, empirical**

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possible, and define the nature of the relationship between you and your clients, colleagues and the courts. This book's prime audience is government policy-makers. It provides a policy framework for governments to increase micro, small and medium enterprises' access to financial

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performs a key role within global and national economies. Individuals and enterprises look primarily to banks and other financial institutions to finance their personal and business requirements. Good lending practice is therefore a core skill required within

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This is prohibited in Islam. Since interest permeates all the operations of the banking system, the whole banking system is repugnant to Muslims. Islamic banking - as an alternative to the Western capitalist banking system - prohibits any kind of speculation, interest, and immoral

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investments (e.g. casinos). Islamic banks have to make a profit. They do this by buying assets on behalf of the customer, who has to repay the loan and a fee for using the asset. When the loan is paid off, the asset's ownership is transferred to the borrower. The advantage of this

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arrangement is that the bank shares not only the profit but the risk as well. For this reason, it gets the opportunity to have a close look at the potential borrowers. This book deals with conceptual, theoretical and empirical framework of Islamic banking system. It also provides a performance review

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affected many IMF member countries, and measures to remedy these problems as well as to prevent their recurrence deeply concern central bankers and policymakers. The papers and comments published in this volume and edited by Charles Enoch and John H. Green were presented at



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the Seventh Seminar on Central Banking sponsored by the IMF. The topics discussed include banking soundness and the macroeconomy, prudential standards, the role of the central bank during problems of banking soundness, and bank restructuring.

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**and all its implications in  
relation to the pre-eminence  
of intangible assets, the  
advent of technologies such  
as smartphones and advanced  
forms of artificial intelligence,  
and cultural changes**

**associated with the  
incorporation of Gen Y into  
the workforce and the  
proliferation of social  
networks and effects such as  
Big Data and cyber-threats.  
Secondly, it highlights the**

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sisters Haidee and Odessa  
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the Great Abyss to a world  
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planet is turning once  
again, the creatures of*

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