



Hands-On Workshop

Islamic Product Development

BILL DISCOUNTING SOLUTIONS

WITH CALCULATIONS

Exercises On Calculating the Pricing of Bill Discounting Financial Model

 18th July 2026  9:30 AM TO 5:30 PM

 Movenpick Hotel, Karachi

Investment (Exclusive of all taxes):

Physical: 39,000/-

Online (Zoom): 25,000/-

Group discount are also available, so hurry up!

Workshop Overview

This specialized workshop on Islamic Finance focuses on the development of innovative, Shariah-compliant bill discounting solutions as an alternative to conventional interest-based instruments. Participants will explore the fundamental principles of Shariah in trade financing, with particular emphasis on structures such as Murabaha, Musharakah, and Tijarah that can be adapted for bill discounting. The session covers product structuring, risk management, and compliance considerations while aligning with regulatory frameworks and market needs. Through practical case studies and real-world applications, attendees will gain insights into designing ethical, asset-backed discounting mechanisms that ensure transparency, fairness, and profitability. The workshop is ideal for banking professionals, product developers, and Shariah advisors seeking to enhance their expertise in modern Islamic financial solutions.

Guest Speaker



Akhtar Iqbal Siddiqui

DGM & Head of Product Development
Bank Al Habib

Program Trainer



Muhammad Faisal Siddiqui

Head Asset Product Development
Meezan Bank Limited

Workshop Outline

- Bill Discounting in conventional finance; Meaning & Prohibition
- Bill Discounting Alternative Structures;
- Forward plus Financing
- Sale of Debt
- Bai Salam
- Qarz cum Wakalah
- Currency Forward Discounting
- Risk and mitigates of the alternatives

Who Should Attend

- Treasury managers (Islamic Finance)
- credit managers (Islamic Finance)
- Trade finance managers ((Islamic Finance)
- CAD Managers (Islamic Finance)
- Product Development professionals
- Shariah Compliance professionals