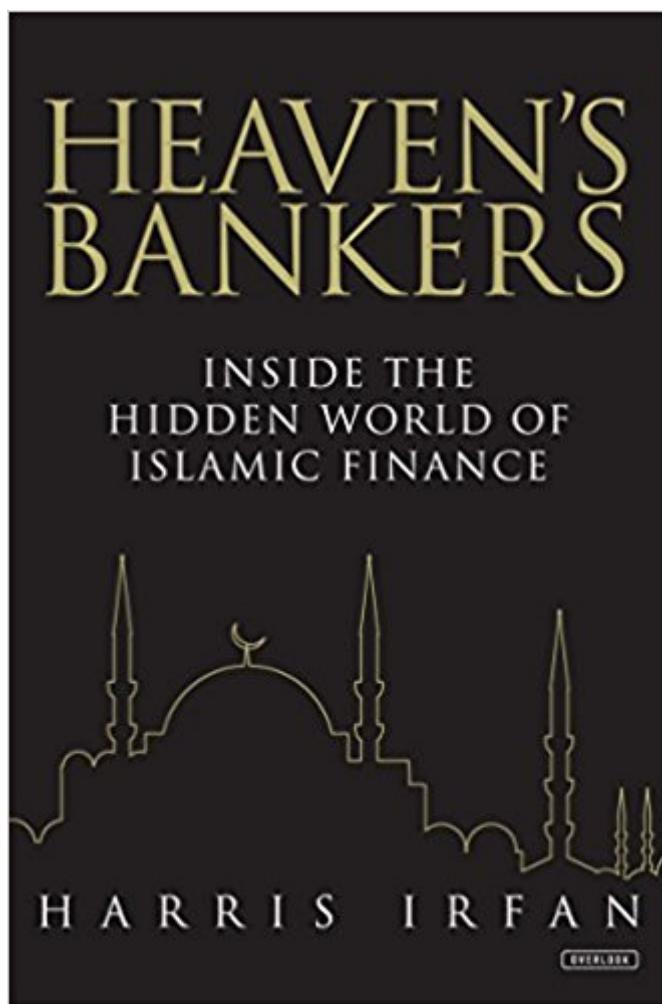


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# Heaven's Bankers: Inside The Hidden World Of Islamic Finance



## Synopsis

The groundbreaking and globetrotting exploration of the Islamic finance industry, by one of its leading practitioners A trillion dollar financial industry is revolutionizing the global economy. Governments and corporations across the Islamic world are increasingly turning to finance that complies with Shariâ€œa law in order to fund economic growth. Even in the West, Islamic finance is rapidly becoming an important alternative source of funding at a time when the conventional finance industry is reeling from the effects of the financial crisis. From its origins in the seventh century, Islamic finance has sought to develop core ethical principles that are based in the foundations of Islam and Shariâ€œa. By engaging critically with the complexities of international finance, it has evolved and adapted into a world emerging from the economic and moral aftermath of a global financial crisis. But with an increasing Western interest, is it able to remain true to the principles of its faith? Can it maintain its ideals of social justice? Or is Islamic finance guilty of the very dangers it seeks to avoid? In Heavenâ€œs Bankers, Harris Irfan, one of the worldâ€œs leading Islamic finance bankers, gives unparalleled insight into the heart of this secretive industry. From his personal experience of working with leading bankers, scholars and lawyers, he debunks the myths of Islamic banking, analyzes its greatest deals and looks to the future of a system that has reprioritized the very nature of money itself.

## Book Information

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## Customer Reviews

â€œA superb introduction to a fascinating subject.â€œ - Financial Timesâ€œIrfan tells the story of high jinks and deceitful behaviour with great relish.â€œ - The Independent

Harris Irfan is one of the world's leading Islamic finance bankers. He is the founder and managing partner of Cordoba Capital, an independent Islamic finance advisory firm, and was formerly global head of Islamic finance at the Barclays Group. Before working at Barclays, he was a co-founder of Deutsche Bank's world-leading Islamic finance team. He has represented various institutions to media organizations such as the BBC, CNBC, Bloomberg, Reuters and the Financial Times.

If you are already familiar with Islamic Finance and the terms surrounding the industry, dive in and enjoy. Definitely worth a read. Irfan's take on the SCF industry was honest and the book was well-conceived.

An excellent book which is part overview of history of Islamic Finance, part author's narration of his personal experiences and part author's own inner monologue on the future direction of Islamic Finance. More books like this are needed. Most of the books on Islamic Finance are from academics that deal with the theory of Islamic Finance rather than its practice with real-life examples of structures employed by Islamic Financial Institutions (IFI's) and Islamic windows of conventional finance houses. More beginner friendly than I would have wanted, which is understandable since the book is mass-marketed to wider audience. I would like to see a more technical book on this subject from a practitioner of Islamic Finance.

Deeply insightful book written sincerely and presents information that is both relevant and timely. Was so immersed in reading it that I could not believe how quickly I had finished reading it. This is a must read for all who want to support the Islamic Finance industry to develop in the right direction based on a new and unique paradigm. A refreshing read compared similar books out there.

The book was teaching me quite a bit, despite a somewhat chaotic format. He lost me at page 107 when he put down one of the London naysayers, a higher-up to be sure, as "screechy" and made sure we knew the screecher was a she. Play your games, fellows, and call it holy, but I'm not convinced.

I really wanted to like this book. It touches an important and interesting subject. Unfortunately, it's poorly organized and the writing style is unfriendly to the reader. If a personal soul searching

account, it is written distantly with as little personal information as possible about how the author fits in the story. Anecdotes are as deep as the author will venture. As a historical account of modern Islamic finance it lacks depth and chronology. A more concise and organized account of each type of acceptable Islamic transaction would have been helpful. Seldom do I read a book where the definitions section is one of the most interesting parts of the book! The many explanations of how complicated Islamic finance products don't play well with complicated Western banking products are almost impenetrable. The short explanation is they are fundamentally incompatible as Islamic finance is ideally based on shared risk, no interest, and no trading in unreal goods. A great deal of Western bank practice in Islamic terms is speculative gambling based on exploitation of others who bear the risk. A Christian interpretation comes around to the same thing. There are many interesting points in this book, but done in a horribly dull and convoluted writing style with poor continuity. I wish I could recommend it as there is not much written on the subject, but this book is a tough slog.

Harris Irfan does a good job of covering many of the complicated aspects of the money world. Being in the business he covers a very broad spectrum of all the financial manipulation going on. The last chapter and the Glossary are some of the best parts of the book. I recommend working your way thru some of the chapters that contain the imaginary voodoo products that have no underlying value other than finding another sucker to swindle. Here is why I think Mr. Irfan does a good deed in laying this out. The abundance created by humans progress and development is best used in tangible, useful, moral, safe, "INVESTMENTS!" That is, projects and endeavors, that make all our lives more rewarding and forwards our ability to climb the ladder of human evolution. This noble effort crosses ALL faiths. It is the single core endeavor that helps us get along and live lives our creators designed us for. Any investment that is not tangible, and moral useful is a BET! Thanks you Mr. Irtan for making the effort to push this core principle.

I have been looking for many years for a readable book on Islamic finance, its history and the characters involved in its genesis. Finally a book has come that is lucidly written, entertaining, and cuts through the over-complicated terminology that is frequently used by those in the finance industry to confuse lay people. The packaging was damaged when the book arrived, that is my only gripe!

I have only read the free sample, which was quite lengthy, but I wanted to write a review to counter the person who gave the book only one star based on the writing style. I thought the style was great!

Written like a novel rather than an economic treatise, a real page turner for me. I'm eager to read the rest of the book. The author should get his friends to write reviews, as it is a very important subject that deserves a wide audience.

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