

Table of Acronyms

AUM	Assets under Management
AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions
ADIB	Abu Dhabi Islamic Bank
AICL	Alternative Investments and Credits Ltd
ASEAN	Association of Southeast Asian Nations
BMT	Baitul Mal wat-Tamwil
BNM	Bank Negara Malaysia
BSE	Bombay Stock Exchange
BoD	Board of Directors
CBB	Central Bank of Bahrain
CGAP	Consultative Group to Assist the Poor
CGC	Credit Guarantee Corp
CIMA	Chartered Institute of Management Accountants
CMA	Capital Markets Authority
CSR	Corporate Social Responsibility
CTA	Common Terms Agreement
DEZ	Dubai Education Zone
DIAC	Dubai International Academic City
DIB	Dubai Islamic Bank
DIFC	Dubai International Financial Centre
DJIMI	Dow Jones Islamic Market Index
DSN	Dewan Syariah Nasional
EIIB	European Islamic Investment Bank
EMEA	Europe, Middle East and Africa

ENDP	Emirates National Development Programme
EoBS	End of Service Benefit
EPC	Engineering, procurement and construction
ESG	Environmental, Social and Governance
FINCA	Foundation for International Community Assistance
FAA	Finance Accreditation Agency
FQF	FAA Quality Framework
FLC	FAA Learning Criteria
FLS	FAA Learning Standards
FRL	FAA Recognition of Learning
FQS	FAA Qualification Structure
FSA	Financial Services Authority
FSI	Financial Services Industry
GCC	Gulf Cooperation Council
GDP	Global Domestic Product
GIFA	Global Islamic Finance Awards
GRE	Government Related Entities
HNWI	High Net Worth Individual
IBA	International Bank of Azerbaijan
IBB	Islamic Bank of Britain
IBF	Islamic Banking and Finance
IBI	Islamic Bank Institution
ICA	Inter-creditor Agreement
ICD	Islamic Corporation for the Development of the Private Sector
ICM	Islamic Capital Market
ICIEC	Islamic Corporation for Insurance of Investment and Export Credit
ICT	Information and Communications Technologies
IDB	Islamic Development Bank
IIFM	International Islamic Financial Market
IILM	International Islamic Liquidity Management Corp
IIFS	Institute offering Islamic Financial Services
IFI	Islamic Finance Institution
IFSA	Islamic Finance Services Act
IFSB	Islamic Finance Services Board
INCEIF	International Centre for Education in Islamic Finance
IMFI	Islamic Microfinance Institution
ISRA	International Shariah Research Academy
IT	Information and technology
JIB	Jordan Islamic Bank

KFH	Kuwait Finance House
KPI	Key Performance Indicator
LMC	Liquidity Management Centre
MCCA	Muslim Community Co-operative of Australia
MENA	Middle East and North Africa
MFI	Microfinance Institution
MIS	Management Information System
MIX	Microfinance Information Exchange
MoU	Memorandum of Understanding
MUI	Majlis Ulama Indonesia
NBAD	National Bank of Abu Dhabi
NBE	National Bank of Ethiopia
NED	Non-Executive Director
NGO	Non-Governmental Organization
NPP	National Participation Papers
OECD	Organisation for Economic Co-operation and Development
OIC	Organisation of the Islamic Conference
PMS	Profit Management System
PRS	Private Retirement Scheme
RBI	Reserve Bank of India
SAC	Shari'a Advisory Council
SBP	State Bank of Pakistan
SC	Shari'a Committee
SEC	Securities and Exchange Commission
SGF	Shari'a Governance Framework
SGP	Sustainable Growth Plan
SIDC	Securities Industry Development Corporation
SME	Small and Medium Enterprise
SSB	Shari'a Supervisory Board
SPV	Special Purpose Vehicle
S&P	Standard and Poor's
TIA	Takaful Insurance of Africa
TP	Turnaround Plan
UK	United Kingdom
UAE	United Arab Emirates
USIM	Islamic Science University of Malaysia
VPS	Voluntary Pension System