



AL-SADIQ (A.S.) INSTITUTE
OF ISLAMIC BANKING, FINANCE & TAKAFUL

CERTIFICATE OF PARTICIPATION

Presented to

LAIBA SAGHEER

In recognition of participation in the 3-day online training program on

RIBA: ITS TYPES, PROHIBITION IN THE QURAN AND HADITH

Different Religions opinion, Way-outs (Heela), Concept, Evolution and Various theories

Held from March 15th to 17th, 2025

Instructor: **Syed Jawad Hussain Rizvi**, Member, Executive Committee at Al-Sadiq (a.s) Institute of Islamic Banking, Finance & Takaful and Head, Shari'ah Compliance Department at Bank AL Habib Limited

ZULFIQAR ALI

Senior Member Executive Committee



25th March, 2025

DATE OF ISSUE

SYED JAWAD HUSSAIN RIZVI

Instructor and Member Executive Committee