



Empowering  
Islamic Finance

# Vision and Mission Statement

## Vision

Support the growth of Islamic finance industry globally with qualitative advisory solutions.

## Mission

Empower Islamic finance industry through innovation and customer service excellence.

# Overview

Dar Al Sharia was launched in the year 2007 as a pioneering initiative by Dubai Islamic Bank – the world's first Islamic Bank.

Supported by a dedicated team of experts in the field of Sharia, law, banking and finance having more than a century of combined team experience, we render qualitative and bespoke Sharia advisory and consulting services across all verticals of Islamic banking and finance covering no less than 1,500 transactions.

We have played a pivotal role in shaping the innovation landscape of the Islamic finance industry by partnering with major stakeholders across the Islamic banking and finance industry, including large corporations and GREs.

We have the distinction of advising on leading Sukuk transactions, turnkey solutions for establishment of key Islamic banks and financial institutions across the globe, product development innovation, Sharia compliant Fintech solutions and many other syndication and bilateral transactions worth over U\$D 100 billion. In addition to advisory to regulators and also helping organization develop human capacity in the field of Sharia compliance.

Our service experience includes working across multiple regulatory regimes throughout the globe and with a wide range of Sharia scholars and opinions.

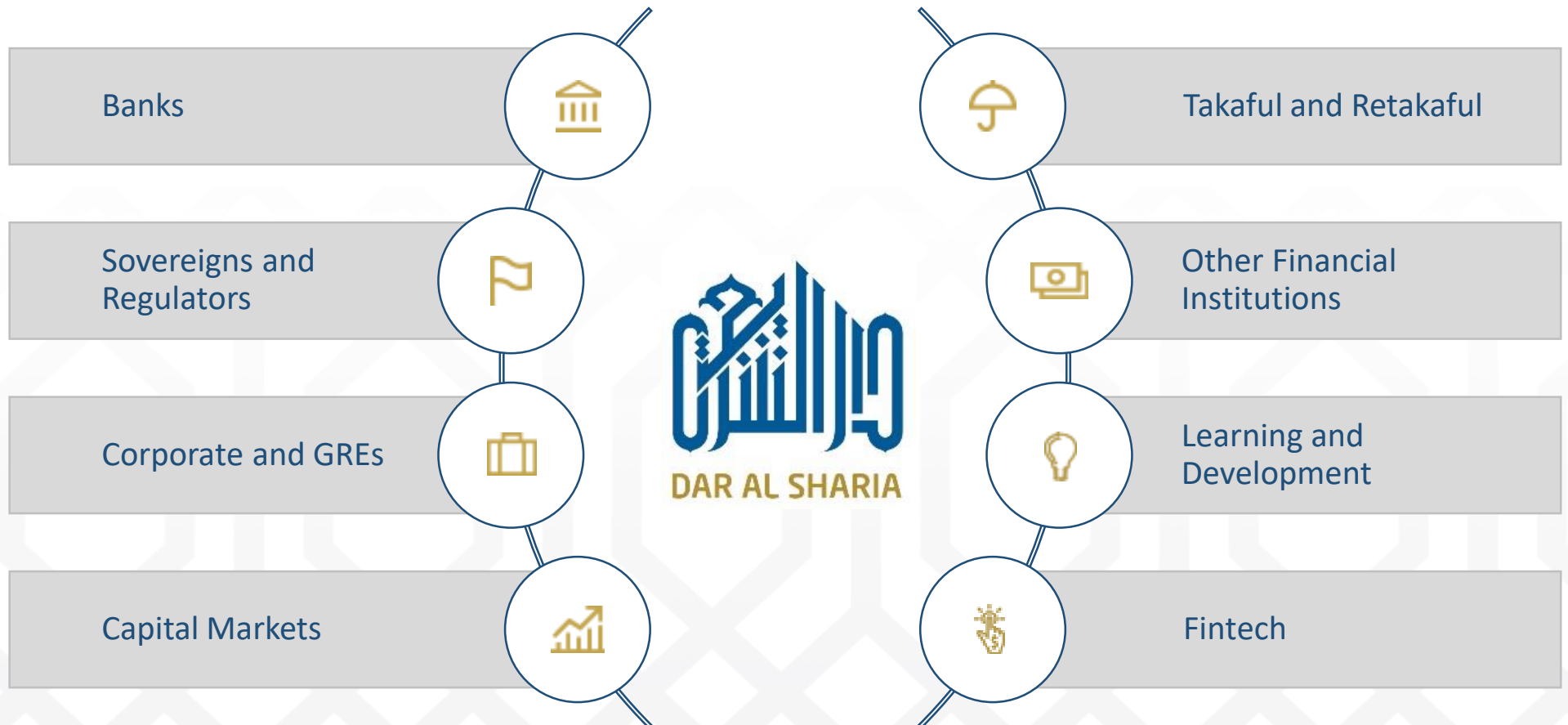
Backed by strong legacy of DIB Group, Dar Al Sharia team has achieved numerous milestones and received dozens of awards and accolades over the past decade. We are proud to have received the prestigious Mohammed Bin Rashid Al Maktoum Business Innovation Award 2017 reaffirming our position as a hub of innovation in Islamic finance.



Service Beyond  
Expectation

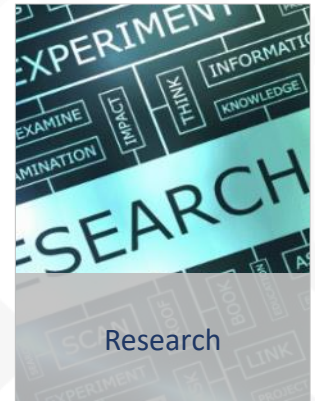
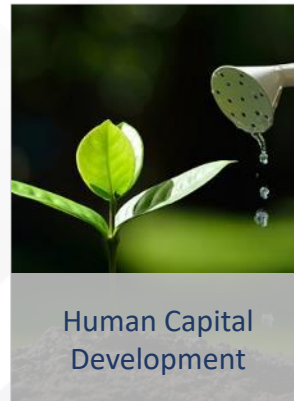
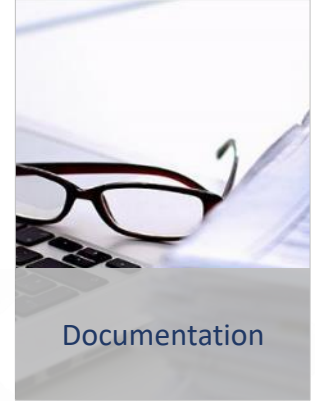
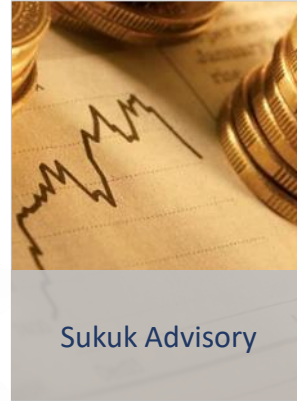
# Our Services

We cater to a broad category of institutions and stakeholders in the Islamic Finance Industry.





# Our Services



# Our Services

Innovative and bespoke product and services development solutions targeted to address the commercial requirements of the client in accordance with the principles of Sharia all sectors.

## Product Development

Holistic structuring of transactions in accordance with the principles of Sharia in order to reflect the commercial considerations across all sectors.

## Transaction Structuring

Complete and innovative Sharia advisory in relation to structuring and documentation support (including guidance to the transaction lawyers) in relation to various Sukuk types such as asset based Sukuk; asset backed Sukuk and Hybrid Sukuk.

## Sukuk Advisory

We offer expertise to set up internal Sharia Audit function, conduct internal or external Sharia Audit. We help develop robust Sharia governance solutions adopting industry best practices for all types of Islamic finance institutions.

## Sharia Audit & Governance Solution

Review of legislation & regulations of jurisdictions targeted to facilitate the Islamic banking, finance & Takaful industry. Drafting new laws & regulations as well as proposing amendments to the existing laws.

## Legislation and Regulations

With a team of qualified legal professional Dar Al Sharia provides comprehensive Sharia review, re-engineering and drafting of documentation in relation to Islamic banking and finance; takaful; asset management and investment transactions.

## Documentation

End-to-end solutions for Islamic financial institutions, the services begin with the preparation of feasibility study & include services such as project planning, implementation support, product development, identification of key human resources & training.

## Turnkey Solutions

Dar Al Sharia offers proven expertise in advisory services for restructuring of Islamic banking and finance transactions across all sectors such as retail, corporate (i.e. bilateral, club and syndicated transactions) and capital markets.

## Restructuring Advisory

We provide full review services from Sharia compliance perspective for all IT systems and fintech platforms such as core banking, cards systems, trade processing systems and various such modules of Islamic financial institutions and Fintech companies.

## Sharia Advisory for IT Solutions

Tailor-made solutions to address human capacity development needs covering segments in Islamic banking; asset management; takaful; corporate institutions; professional development; universities and other educational institutions.

## Human Capital Development

Internationally recognized Sharia compliance review program for corporate entities, funds and investments leading to Sharia certification at inception and on an ongoing basis.

## Investment Screening and Certification

Conducting cutting-edge Sharia research culminating for developing innovative solutions to address the specific commercial needs of clients across all segments.

## Research



DAR AL SHARIA

About Us

Our Services

Our Work

Awards

Trusted By



DAR AL SHARIA



Work That  
Matters



# Landmark Achievements

Dar Al Sharia has pioneered several landmark and innovative structures and products in compliance with glorious Sharia principles. These products and structures cover full suite of retail banking, corporate banking, treasury, capital markets, asset management and Takaful products, and have since become industry norm.

Additionally, Dar Al Sharia also holds the honor of delivering the following path-breaking transactions and products to the Islamic Finance industry:

## WORLD'S FIRST

Convertible / Equity Warrants Sukuk

Sukuk under EMTN Program

Multi-Class Securitization Sukuk

Hybrid Structure Sukuk

Airline Capacity-based Sukuk

Islamic Project Financing Structure

Road Toll Financing Structure

Sharia compliant National Savings Scheme

Islamic Stock Exchange

Islamic Investment Trust

## MENA'S FIRST

Sharia compliant Currency Hedging Structure

Sharia compliant Rate Hedging Structure

REIT  
(Real Estate Investment Trust)

Commodity Murabaha e-platform

# Our Work

## Capital Markets

 <b>بنك دبي الإسلامي</b> <b>Dubai Islamic Bank</b> <b>Sukuk</b> <b>US\$ 7.5B</b> 2022	 <b>بنك أبوظبي الأول</b> <b>FAB</b> <b>First Abu Dhabi Bank</b> <b>Sukuk</b> <b>US\$ 5B</b> 2022	 <b>Private Dept.</b> <b>H.E. Sheikh</b> <b>Mohammed Bin</b> <b>Khaled Al Nahyan</b> <b>Sukuk</b> <b>US\$ 1B</b> 2022	<b>Republic of Indonesia</b>  <b>Sukuk</b> <b>US\$ 35B</b> 2022	 <b>ARADA</b> <b>Sukuk</b> <b>US\$ 350M</b> 2022	 <b>بنك أبوظبي الأول</b> <b>FAB</b> <b>First Abu Dhabi Bank</b> <b>Sukuk</b> <b>US\$ 500M</b> 2021
<b>Republic of Turkey</b>  <b>Sukuk</b> <b>US\$ 2.5B</b> 2021	 <b>ALDAR</b> <b>Sukuk</b> <b>US\$ 500M</b> 2021	 <b>بنك دبي الإسلامي</b> <b>Dubai Islamic Bank</b> <b>Sukuk</b> <b>US\$ 7.5B</b> 2021	 <b>بنك دبي الإسلامي</b> <b>Dubai Islamic Bank</b> <b>Tier 1 Sukuk</b> <b>US\$ 500M</b> 2021	 <b>بيت التمويل الكويتي</b> <b>Kuwait Finance House</b> <b>Sukuk</b> <b>US\$ 750M</b> 2021	 <b>أرامكو السعودية</b> <b>saudi aramco</b> <b>Sukuk</b> <b>US\$ 6B</b> 2021
 <b>Private Dept.</b> <b>H.E. Sheikh</b> <b>Mohammed Bin</b> <b>Khaled Al Nahyan</b> <b>Sukuk</b> <b>US\$ 400M</b> 2021	 <b>Government of Sharjah</b> <b>Sukuk</b> <b>US\$ 750M</b> 2021	 <b>EMAAR</b> <b>Sukuk</b> <b>US\$ 500M</b> 2021	<b>Republic of Indonesia</b>  <b>Sukuk</b> <b>US\$ 3B</b> 2021	<b>Republic of Indonesia</b>  <b>Sukuk</b> <b>US\$ 2B</b> 2020	 <b>مصرف الشارقة الإسلامي</b> <b>SHARJAH ISLAMIC BANK</b> <b>Sukuk</b> <b>US\$ 500M</b> 2020














# Our Work

## Capital Markets

 <b>Hybrid</b> <b>US\$ 1.5B</b> 2020	 <b>Sukuk</b> <b>US\$ 1B</b> 2020	 <b>Sukuk</b> <b>US\$ 500M</b> 2020	 <b>Hybrid</b> <b>US\$ 1.5B</b> 2020	 <b>Sukuk</b> <b>US\$ 1B</b> 2020	 <b>Sukuk</b> <b>US\$ 300M</b> 2020
 <b>Syndication</b> <b>US\$ 470M</b> 2019	 <b>Sukuk</b> <b>US\$ 2B</b> 2020	 <b>Sukuk</b> <b>US\$ 850M</b> 2019	 <b>Syndication</b> <b>US\$ 6.5B</b> 2019	 <b>Syndication</b> <b>US\$ 600M</b> 2019	 <b>Syndication</b> <b>US\$ 1.9B</b> 2019
 <b>Sukuk</b> <b>US\$ 1.25B</b> 2019	 <b>Syndication</b> <b>US\$ 225M</b> 2019	 <b>Syndication</b> <b>US\$ 300M</b> 2019	 <b>Syndication</b> <b>US\$ 545M</b> 2019	 <b>Syndication</b> <b>AED 375M</b> 2019	 <b>Sukuk</b> <b>US\$ 1B</b> 2019

# Our Work

















## Turnkey Solution

 <p><b>New Islamic Bank: DIB Kenya Ltd.</b></p>	 <p><b>New Islamic Bank</b></p>	 <p><b>New Islamic Finance Co.</b></p>	 <p><b>Conversion to Islamic Bank</b></p>	 <p><b>Commodities Exchange</b></p>	 <p><b>First REIT in the GCC</b></p>
 <p><b>New Islamic Bank</b></p>	 <p><b>Bank Expansion</b></p>	 <p><b>New Islamic Bank: DIB Pakistan Ltd.</b></p>	 <p><b>National Savings Scheme</b></p>	 <p><b>Regulation Development</b></p>	 <p><b>Establishment of Islamic Window</b></p>
 <p><b>National Savings Scheme</b></p>	 <p><b>Islamic banking product</b></p>				



# Our Work

## Sharia Governance and Advisory

 <p>التجاري الإسلامي Attijari Al Islami</p> <p>Sharia Services</p>	 <p>RAK Islamic الخدمات المصرفية الإسلامية</p> <p>Sharia Services</p>	 <p>للصير SIRA FINANCE DUBAI</p> <p>Sharia Services</p>	 <p>DMCC DUBAI MULTI COMMODITIES CENTRE</p> <p>Sharia Services</p>	 <p>CRESCENT WEALTH</p> <p>Sharia Services</p>	 <p>AMLAQ</p> <p>Sharia Services</p>
 <p>بنك أبوظبي التجاري ADCB ISLAMIC BANKING</p> <p>Sharia Services</p>	 <p>رسملة RASMALA</p> <p>Sharia Services</p>	 <p>بنك دبي الإسلامي Dubai Islamic Bank</p> <p>Sharia Services</p>	 <p>IsDB</p> <p>Sharia Services</p>	 <p>DUBAI CULTIV8</p> <p>Sharia Services</p>	 <p>الاتحاد لأئتمان الصادرات ETIHAD CREDIT INSURANCE</p> <p>Sharia Services</p>
 <p>رأس الخيمة العقارية RAKPROPERTIES</p> <p>Review</p>	 <p>أمانات AMANAT HEALTHCARE &amp; EDUCATION</p> <p>Review and Screening</p>	 <p>RAK CERAMICS</p> <p>Review</p>	 <p>إشراق ESHRAQ</p> <p>Review</p>	 <p>SHUAA</p> <p>Review</p>	 <p>RAK Islamic الخدمات المصرفية الإسلامية</p> <p>Review</p>

# Our Work

## Sharia Governance and Advisory



Sharia Services



جمعية مصارف البحرين  
Bahrain Association  
of Banks

Sharia Services



Sharia Services



محفظة الإمارات الرقمية  
EMIRATES DIGITAL WALLET

Sharia Services

## Training



Human Capital  
Development



Human Capital  
Development



Human Capital  
Development



Human Capital  
Development



Training  
Partner



Training  
Partner



Team Efforts

# Distinguished Awards



The highest and most respected award received by Dar Al Sharia on the 22<sup>nd</sup> of February 2017.



The prestigious and globally valued award earned by Dar Al Sharia on the 11<sup>th</sup> of October 2016.



# International Awards Received by Dar Al Sharia



2009

2010

2011

2017

2016

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022



2015

2018



2014

2015

2016



2011

2012

2013

2014



Dar Al Sharia  
Clientele

# Trusted By







<https://daralsharia.ae>

DAS LinkedIn

DAS Twitter

[info@daralsharia.ae](mailto:info@daralsharia.ae)

#### CLIENT TOUCHPOINTS:

MAIN OFFICE: 201, Al Masood Tower II  
Al Maktoum Road, Deira  
Dubai, UAE

DIFC OFFICE: 607, Precinct Building 3  
Dubai International Financial Centre  
Dubai, UAE

+971 4 210 73 43 | P.O. BOX 12988, Dubai, UAE

Note: Please use QR Code Scanner Application from your handheld device.