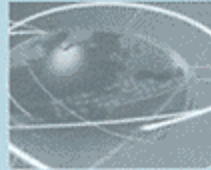


ISLAMIC  
BANKING  
AND  
FINANCE



THEORY  
AND  
PRACTICE

*BY*

MUHAMMAD AYUB



STATE BANK OF PAKISTAN