

People's Democratic Republic of Algeria
Ministry of Higher Education and Scientific Research



Larbi Ben M'hidi University

–Oum El Bouaghi–

Faculty of Law and Political Science

Research Team : Bank financing for real estate
promotion

In cooperation with al salam bank, Algeria, Ain M'lila
agency

Organizes the first national conference,

**Islamic finance and real estate
financing**

-reality and perspectives-

On: September 18, 2023



Honorary president

Pr.Zouhir Dibi Rector of University

General Supervisor of the Conference :

Dr. Manaa Mourad, Dean of the Faculty of Law and
Political Science.

President of the Conference :

Dr. Benzekri radhia

President of the Scientific Committee:

Dr. Kameli Aicha

Scientific Committee:

From inside the university:

P R . Malawi Ibrahim, Pr. Rouane med Al Saleh

Pr Tamimi Mohammed Redha,

Pr liazid Ali,

Pr souadi badis,

Pr Waheb Hamza

Pr Marzougui Wassila,

Dr Drid kamel ,

Dr gasarilil Aicha,

Dr Bentahar Amna ,

Dr Boukhalfa Hadda,

Dr Rais Amna,

Dr Nouar chahrazed,

Dr manaa mourad ,

Dr Berkani chawki,

Dr Sakri Al-Saadi,

Dr Benmhani Lahcene,

Dr kamli aicha,

Dr Hidoussi Iman,

Dr Lazaar Wassila,

Dr Zeghbeeb nour,

Dr chamlal Abd al Aziz

Dr mabroki said,

Dr Mokrani dJamel

Dr bousseta djemal,

Dr Fareh aissam,

Dr Nasseri Sofain,

Dr liratni fatima azahra

Dr Bougandoura hafid,

Dr Fwathia Habara,

Dr Jarafi bilal,

Dr Afif Ismahan,

Dr Abbassa Nouredine,

Dr Maramria Sanaa

Dr Amrane ouafa,

Dr Larquet Aziza,

Dr Belhadj Salim,

Dr Hamel Saida,

Dr Bonwiwa Somaia,

Dr Benzekri Radhia,

Dr Belghith soumia.

Outside the university :

Pr Mostafawi Aida,

Pr guessouri Fahima,

Pr Meguellati Mouna,

Pr benbouabdallah Noura

PR Zajoul salah,

Dr Feradi Abdelmalek,

Dr lasledj Nawel,

Dr Amora Hakima,

Dr derba amine,

Dr Abbassi Siham,

Dr Takawasht Kamal,

Dr grana Adel,

Dr Zerdoum Soraya,

Dr Manasria Hanan,

Dr Sebsi Hassan,

Dr bakhouche Ilham

President of the organisation Committee:

Dr. Belghith soumia

Organisation Committee:

M Hasseini Abdel Salam,

M Dahdouh Mohammad,

M aib ouided,

M Zaidi Djamilia,

M Benser Houria ,

M Rachid Boumaza,

M Bougatouf Bahjat,

Sd Hamdoud Ibtisam,

Sd hamdi hanane,

Sd zetilli souad

Important appointments:

The deadlines for receipt and response to interventions are
as follows:

Deadline for submission of complete interventions:
september, 01, 2023.

Response to interventions accepted: september, 05, 2023.

Conference date: September, 18, 2023.

Registration must be sent to the following e-mail address:
radia.benzekri@univ-ueb.dz

Important note:

Entrance fees:

* For the teacher, an amount of: 1500 DA.

* For doctoral students, an amount of 1000 DA.

Conference Axis

The first axis: the knowledge framework of Islamic finance and real estate finance

- The concept of Islamic finance
- Elements of Islamic finance
- The concept of real estate financing
- Real estate financing conditions.

The second axis: the reality of Islamic real estate financing

- Financing by real estate profitability.
- Lease financing ending with ownership
- Real estate loans.
- Support mechanisms for Islamic finance.

The third axis: the control of Islamic banking operations

- Legitimacy standards for Islamic banking
- Legal supervision of Islamic banking operations
- Offenses established under the Money and Lending Law and the Penal Code

The fourth axis: Evaluation of Islamic real estate financing

- The impact of Islamic real estate financing on economic and social development.
- Experiences of Islamic banks in Algeria.
- Models selected from the experiences of leading countries in Islamic banking.
- Obstacles and challenges of Islamic real estate financing.

The fifth axis: the prospects of Islamic finance

- electronic Islamic finance and artificial intelligence
- Electronic real estate financing.

Conference Objectives:

- 1- Discover the concept of Islamic banking and real estate financing.
- 2- Clarifying the relationship between Islamic banking and real estate financing.
- 3- Assessment of the legitimacy and legal frameworks of Islamic real estate financing.
- 4- Study and analyze the reality of real estate financing with Islamic banking products.
- 5- Evaluate the prospects of Islamic real estate finance and the means to develop it within the framework of financial governance.
- 6- Presentation of the main obstacles and challenges faced by Islamic banks.

Conditions for participation:

- ❑ Participation in the forum is open to university professors, PhD students, law researchers, economic and social partners.
- ❑ Bilingual participation may take place in one of the three Arabic, French and English languages.
- ❑ The intervention is annexed to the first two abstracts in Arabic and the second in English or French.
- ❑ Research is authentic, scientific and cognitive, as well as the integrity and accuracy of language
- ❑ Participating research must be modern and authentic, not based on a letter, not pre-published and not intended to be published by another party, and has not participated in any scientific occasion.
- ❑ The intervention must not deviate from one of the interlocutors of the forum
- ❑ Compliance in writing with the approved rules and activities in scientific research in writing.
- ❑ The search is written in Sakkal Majalla 16, for ultra-Arabic research. For foreign language writing in Times New Roman 12.
- ❑ Margins are written at the end of each page, and the search is finally attached to a list of sources and references. and a 2cm limit for all aspects, including margins and references.
- ❑ Mention of the participant's first and last name, scientific rank, affiliation university and telephone number.

Theme of the conference:

Real estate is an important wealth for economic and social development, but the acceleration of international financial crises in the international and domestic arenas has left great stagnation in the movement of the real estate market, and the inability of the traditional banking system to respond to real needs the real estate financing necessary for persons, natural or legal, to carry out their private or development projects imposed on real estate loans has led to an almost total reluctance of the modest and medium categories and investors of the usurious nature of this mechanism. This forced the Algerian legislator to carry out reforms of the banking and financial system, to evolve the monetary and credit law by transitioning to a new model for the financial sector, and to adopt new financing formulas by publishing the System 18 -02; This includes the opening of Islamic counters at the level of conventional banks, then its support with the 20-02 system which specifies banking operations related to Islamic finance; Which aims to attract a significant share of the funds circulating on the parallel market and to develop the economy with legitimate alternatives to contribute to the mobilization of savings, in particular by pumping the liquidities circulating out of banks, as well as by providing serious products which try to create a sort of compatibility between the banking system in its operation and the religious specificities of Algerian society. However, real estate finance has faced several legal and legislative challenges and hurdles, which necessitated finding solid solutions, as well as digitizing Islamic banking based on fintech and artificial intelligence to keep up with the pace of comparative legislation in this area.

The problem of the conference:

Based on the above, the following problem can be raised, which revolves around: What is the reality and prospects of real estate financing according to Islamic banking mechanisms ?