

# Rastin Profit and Loss Sharing (PLS) Base System

Bijan Bidabad<sup>1</sup>

## Abstract

The rate of return in Rastin PLS Banking is calculated on the basis of real actual profit obtained from real economy, and prefixed interest rates are eliminated. The Base System of Rastin PLS Banking constitutes the main processes and general regulations of Rastin PLS Banking. On behalf of the depositor, bank invests his deposit in one of Rastin PLS products and receives a Rastin Certificate for the related project. Bank allocates the depositors' financial resources to the entrepreneur of the project and supervises his activities, and finally, distributes the profit/loss of the project according to the compiled regulations and instructions and receives a commission from both sides for offering this capital management service.

In Base System of Rastin PLS Banking, Partnership (*Musharakah*) Certificate is used in finitude projects, and Subscribed (*Pazireh*) Certificate is used for infinitude projects.

**Keywords:** Rastin Banking, Rastin PLS Banking, Islamic Banking, Usury-Free Banking, Rastin Certificate, Musharakah Certificate, Pazireh Certificate.

## Introduction and Objective

The similarity of transaction and usury has always created much theoretical and operational confusion for designers of interest-free banking, and the subject has been disputable as the holy Quran orders<sup>2</sup>: "**Those who take *Reba* (usury), resurrect messy (drunk) by contact with devil, this is because they have said: transaction is like *Reba*, and God has made transaction *Halal* (acceptable) and has made *Reba* *Haram* (forbidden), therefore, whomever has received an advice from the God and did not accept it, will be confronting with God and he will perpetuate with fire (in hell)**". The warning of this honourable verse makes human being to be cautious about the involvement of *Reba* in financial activities. Many studies of dedicated scholars in this field have led to various solutions to prevent financial activities from misgiving of involvement of *Reba*, but they are more or less with many theoretical and operational problems.<sup>3</sup>

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<sup>1</sup> Dr. Bijan Bidabad is Professor of Economics and Chief Economic Advisor to Bank Melli Iran. [bjan@bidabad.ir](mailto:bjan@bidabad.ir)  
<http://www.bidabad.ir>

<sup>2</sup> Surah: Baqarah, verse 275.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ.

<sup>3</sup> - For example see:

- Imran Tahir, Mark Brimble, Islamic investment behavior, International Journal of Islamic and Middle Eastern Finance and Management, Vol. 4 No. 2, 2011, pp. 116-130, Emerald Group Publishing Limited.
- Masudul Alam Choudhury, The "impossibility theorems" of Islamic economics, International Journal of Islamic and Middle Eastern Finance and Management, Vol. 5 No. 3, 2012, pp. 179-202, Emerald Group Publishing Limited.
- Rasem N. Kayed, The entrepreneurial role of profit-and-loss sharing modes of finance: theory and practice, International Journal of Islamic and Middle Eastern Finance and Management, Vol. 5 No. 3, 2012, pp. 203-228, Emerald Group Publishing Limited.
- Rashid Ameer, Radiah Othman, Nurmazilah Mahzan, Information asymmetry and regulatory shortcomings in profit sharing investment accounts. International Journal of Islamic and Middle Eastern Finance and Management, Vol. 5 No. 4, 2012, pp. 371-387, Emerald Group Publishing Limited.
- M. Kabir Hassan and Mervyn K. Lewis (Editors). Handbook of Islamic Banking. Edward Elgar Publishing Company, UK and USA, April 2007: 443 Pages.

One of these solutions is the participation of the lender in profit and loss of the receiver of the loan. This is the base of PLS banking which related scholars always observe, but in spite of the simplicity of the concept, it is not easily applicable in the present world and needs designing a capable system to manage sharing activities in a banking organisation.

### Methodology

To achieve the above-cited objective and rendering participation of loaner and debtor, Rastin Profit and Loss Sharing Banking is introduced. Rastin PLS banking itself is a subset of Rastin Banking. Rastin Banking system is a collection of banking operations designed to implement real Islamic banking and has tried to consider all processes, instructions, approaches, pillars, regulations and sharing organisation in an inclusive way and develop a comprehensive solution in this regard which is unprecedented in its kind. Rastin Banking consists of three major parts of Rastin PLS banking (including PLS base system and its financial subsystems), complementary systems, and laws and regulations. In this paper, we try to explain the Rastin PLS banking base system.

Rastin PLS Banking facilitates the real participation of depositor in profit and loss of the entrepreneur's project in a transparent framework. Bank as an intermediate of funds and agent of the depositor, offers him capital management services and allocates depositor's deposit to entrepreneur's projects.

Rastin Banking is a national wide project with lots of subtle technical points, and we try to introduce its parts in different papers. All the terms and systems definitions<sup>4</sup> are described in the Rastin Banking documents, and the full detailed documents are accessible.<sup>5</sup>

### Rastin PLS Banking Base System

Rastin PLS Banking Base System refers to the main processes and general procedures of Rastin PLS Banking. On behalf and according to depositor's choice, bank invests depositor's deposit in one of Rastin PLS Products and gives him Rastin Certificate, by allocating depositor's funds to the entrepreneur's selected appraised, evaluated and assessed investment project. Bank fully supervises the project and finally distributes the principal and return of the investment among depositors and entrepreneur after deducting bank's commission. Bank as an agent of the depositor is responsible for using all its proficiency to preserve depositor's rights and benefits. In Base System of Rastin PLS Banking, Partnership (*Musharakah*) Certificate is used for finitude projects, and Subscribed (*Pazireh*) Certificate is used for infinitude projects.

The rate of return in Rastin PLS Banking is calculated on the basis of actual profit obtained in the real economy, and the pre-fixed interest rate is overthrown. Most of rules and procedures of the Base System are applied to Rastin PLS Financial Subsystems. To enable the bank to reach the goal, this banking system has designed for its own organisational structure and workflows. New innovative financial instruments have been designed for Rastin PLS Banking and by issuing Rastin Certificates and forming block baskets of certificates; bank provides distinct conditions for depositors/transactors of these valuable papers.

The depositor can deposit and participate through the following three banking products:

**The product I: Profit and loss sharing in a particular project:** According to compiled rules and regulations, the depositor can invest and share in a specific project by buying its Rastin Certificate and participate in the project yields according to the nominal value of the bought certificate and duration of his participation.

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<sup>4</sup> Bijan Bidabad, Azarang Amir Ostovar, Saeed Abdollahi, Mahmoud Allahyari Fard, Alexander Pordel, Maryam Heidary, Alireza Shafiee, Mohammad ALI Pourbehrouz, Draft of Rastin Banking Bill, Bank Melli Iran, 2012.

Bijan Bidabad, Azarang Amir Ostovar, Saeed Abdollahi, Mahmoud Allahyari Fard, Alexander Pordel, Maryam Heidary, Alireza Shafiee, Mohammad ALI Pourbehrouz, Bylaw Operational Draft of Rastin Banking, Bank Melli Iran, 2012.

<sup>5</sup> - To access detailed full-text documents of Rastin Banking see: <http://www.bidabad.ir>

**Product II: Profit and loss sharing in the basket of projects:** By buying Rastin Certificate, the depositor can invest in a basket of assessed and approved (by bank) projects and participate in the yields of the project basket according to the nominal value of the bought certificates and duration of his participation.

**Product III: Profit and loss sharing in profit/loss of branch/bank:** By buying Rastin Certificate from a bank, depositor will participate in the profit and loss of the branch/bank according to the compiled rules and regulations. Branch/bank will provide financial reports at the end of financial year and distribute the profit/loss between the branch/bank and depositors according to the nominal value of the certificates and duration of their participation.

Finitude projects are those projects that after the end of construction period are not productive for depositors. On the other hand, these projects are not productive for depositor during utilisation period. Although in some PLS financial subsystems, depositor receives instalments for his principal capital and the rent of finitude projects after the construction/operational period, but these projects are not productive for depositor from the beginning of the operation period, and depositor does not share the productive return of the project. Participation in finitude projects starts by buying Rastin Certificates of one of the above-mentioned products. In the first and second products, after the end of construction/operational activities of the project and its sale, and in the third kind product at the end of financial year, profit and loss will be settled according to instructions and agreements between depositor, bank and entrepreneur. The finitude projects end for bank and depositor after the construction period and entrepreneur starts project utilisation.

Infinitude projects are those projects that start operations when construction period ends. These projects can be shared via buying Subscribed Certificates and at the end of construction period and beginning of utilisation period of the project, instead of distributing the return and settlement, the Subscribed Certificates of depositors will be transformed into shares of the entrepreneur's company. This will be done by the bank -or by supervision of bank- and each depositor will share the capital of the company proportional to the nominal value of his certificate and duration of participation. After transforming Subscribed Certificates into shares of the company, the financial participation with bank ends. Infinitude projects are productive after construction period and become operational, and depositors and entrepreneur can benefit from the project's return during the project lifetime according to their shares.

### **Partnership and Subscribed Certificates**

Generally, Rastin Certificates are a collection of designed certificates in Rastin PLS banking (in the Base System and its subsystems) and are defined and issued according to Rastin PLS banking regulations. Regarding the supervisory role of the trustee unit of the bank, Rastin Certificates are different from prevailed valuable papers and securities and are with "certificate" prefix. Anonymity, transferability in virtual secondary market (Rastin Certificate Market), profitability for bank, market price determination according to supply and demand mechanism of Rastin Certificate Market, periodic settlement with the last owner of the certificate, allowing private, public, real, legal, national or international depositors to transact them are some characteristics of these certificates.

Partnership (*Musharakah*) Certificate is an anonymous -or named- paper which expresses the participation of depositor in one of the PLS banking products with a defined value and is issued by bank for a defined period and its owner shares the profit and loss of the subject of participation proportional to its nominal value and duration of participation according to rules and regulations of Rastin PLS banking.

Subscribed (*Pazireh*) Certificate is an anonymous -or named- paper which expresses the participation of depositors in one of the first or second kinds of PLS banking products with a defined value which is issued by bank for construction period for infinitude projects and its owner shares the profit and loss of the subject of participation proportional to its nominal value and

duration of participation by becoming the shareholder of the company according to rules and regulations of Rastin PLS banking.

Rastin PLS Base System uses the two Partnership and Subscripted Certificates.

### **Operational Process in Rastin PLS Base System**

Operational stages for the entrepreneur to participate in Rastin PLS Base System are as follows:

- 1- Getting informed about participation conditions and regulations through information portal or information counter of PLS bank branch.
- 2- Submitting the project proposal to the bank.
- 3- Payment of preliminary assessment fee, and submission of related information including justification report, registration documents, necessary licenses and documents to assessment unit of the bank.
- 4- Assessment unit will assess the project proposal after evaluating and confirming entrepreneur's technical, financial and managerial capability and report to PLS department of the bank.
- 5- The assessment unit will use available databases and backgrounds of the execution of similar projects by other entrepreneurs and if the project passes necessary justification criteria, -after receiving commission fee from entrepreneur - will assess the project in detail and will determine the type and amount of collaterals, guarantees and entrepreneur's amount of share.
- 6- Banks' accounting and inspection unit will evaluate the value of collaterals and guarantees according to assessment unit report.
- 7- Information about the project (regarding entrepreneur's contribution and his collaterals and guarantees) will be registered after scrutiny.
- 8- Under the guidance of bank's legal unit, Rastin bank PLS branch will sign the contract with the entrepreneur. The related information will be registered in system database and entrepreneur information file.
- 9- Information portal or information counter of bank offers the information of the signed agreement and the amount of needed finance to depositors.
- 10- PLS department of bank will deliver a copy of information records of entrepreneur and all documents of project proposal including budgeting, time and phasing plan, necessary funds, method of expending resources, operational method of project, quality control, reporting method and the way of finishing and delivering the project and other necessary documents to trustee unit of the bank.
- 11- By buying the selected project's Rastin Certificates, depositors finance the project.
- 12- After providing necessary fund, the bank will hand to entrepreneur according to defined schedule in the project proposal.
- 13- The trustee unit supervises the project and continues supervising until the end of the project.
- 14- All documents relating to incurred costs, work schedules, operational and financial reports of the project and management letters concerning the observed inconsistencies in the process of auditing and financial reports and other necessary information will be delivered to the bank trustee unit by the entrepreneur.
- 15- Supervisory reports of trustee unit concerning the physical progress of the project and executive quality of entrepreneur's execution will be handed to inspection and accounting unit of the bank on predetermined time points.
- 16- The reports of the trustee of the project under the supervision of the trustee unit of PLS department of the bank are measures for next payment of the bank to entrepreneur. All probable discontinuances of the project and its reasons should be reported and confirmed by the trustee unit; otherwise, delays will not be accepted by the bank.



- 17- If the funds were not enough for the project, by studying the related document of entrepreneur's request and after confirming trustee unit, the bank would issue new certificates to finance the project - during the process of the project execution.
- 18- At the end of operational activities, the profit/loss will be calculated by inspection and accounting software according to compiled instructions and "Rastin Sharing Accounting" formulas and will be distributed among depositors and entrepreneur. In the case of delay report existence, the losses incurred will be calculated.
- 19- If entrepreneur complain about the trustee's reports, the case will be put forward in Dispute Settlement Unit of PLS department. If the complaint is not settled, it will be settled by the predefined arbitration process.
- 20- After deduction of bank's commission, the principal and profit/loss of the project will be credited to depositors account, and the corresponding certificates will be closed in Rastin Certificate Market.

Depositing process is as follows:

- 1- By applying to information portal of Rastin Certificate Market website, or a branch of Rastin PLS bank, depositor consults with an expert of information counter of PLS bank and gets familiar with Rastin PLS products, terms and regulations of depositing and select one of the Rastin PLS projects for investment.
- 2- After getting informed and selecting a financial product, the depositor will enter the computer system and buys the related Rastin Certificate by paying its price. Moreover, specified informational forms of portal/counter, which comprises the obligations and duties of the depositor and mutual agreements, are to be signed electronically.
- 3- By identifying the depositor, the computer system of Rastin Certificate Market will confirm him through his account information and finalise his registration. Regarding the kind of the selected certificate, depositor's identification code will be generated in the system.
- 4- Depositor's identification and transaction record including account number, the amount of deposit, details of depositor's information and so on will be kept in the integrated Rastin Certificate Market database.
- 5- After the digital conclusion of the contract, registration and receiving money, the system will automatically issue corresponding Rastin Certificate in the name of depositor according to the kind of certificate and product.
- 6- The depositor can negotiate his Rastin Certificate at market price before maturity. Price is determined by the supply and demand of Rastin Certificates. This transaction should take place via Rastin Certificate Market of the bank. Project final settlement will be carried out with the latest owner of the certificate.
- 7- At the end of the contract (for first and second banking products) or at the end of financial year (for the third banking product) the inspection and accounting unit of the bank will calculate the profit/loss by considering duration and amount of participation and kind of certificate. The settlement procedure and payment of principal and profit (if any) will take place automatically into depositor's account at the bank. Calculation of the profit of newer participants (depositors) will be carried out according to "Rastin Sharing Accounting".

**Organisation and Setup**

The organisation of Rastin PLS Banking includes steering and experts committees and PLS department with clear member's qualifications and their responsibilities and duties. PLS department of the bank (with its subordinate units) manages Rastin PLS Banking and is responsible for the process of information service, absorption and allocation of funds, assessment, supervision, accounting, Rastin Certificate Market and arrangement of required coordination between depositor, entrepreneur, trustee, assessor, inspector, and other sides. PLS department

enjoys from legal, assessment, accounting and auditing, financial engineering, trustee, dispute settlement committee, secretary and other necessary subordinate departments.

Rastin PLS bank branches are selected by PLS department and operate under the supervision of the branches supervision department. In addition, to possessing customary organisational and operational structure for rendering conventional banking services (like other branches), these branches should enjoy extra PLS information and consultation services sections and cashier sections should be able to process special Rastin PLS Banking functions.

### **Professional Behaviour of Trustee and Assessor**

General regulations and fundamental pillars of professional behaviour of the trustee and assessor and in general, all people involved in professions of supervision and assessment in Rastin PLS Banking has been defined and compiled in this banking method. Regarding the importance of the assessor and supervisor professions and emphasis on observing the rights of people, in the case of deficiency and waste, assessor and supervisor are responsible and respondent for their behaviour to stock holders.

### **Project Proposal**

The project proposal is a signed document by entrepreneur, and comprehensively shows the justifiability of a project from economic, technical and financial points of views. An entrepreneur is responsible on the context of this document. Therefore, the entrepreneur should be certain about the correctness, precision and commonness of the information, data, calculations, forecasts and estimations of the project plan and provide documents and evidence confirming their correctness. The project plan should have a detailed schedule of operations for management and supervision, and accordingly, the assessor should provide checklists and supervision program for monitoring the process of physical development of all phases of the project.

An entrepreneur is obliged to provide the method of dividing the profit of the company by considering bonuses, wage increase, overtime, accumulated profit and capitalization methods. These items should not be changed during project implementation period.

### **Assessment**

Assessment refers to those activities and studies carried out by the bank to confirm the operational capabilities of the entrepreneur and his project proposal from economic, technical, financial and operational points of views to preserve the interests of depositors. Observing various standards and assessment necessities of projects are according to the compiled instructions. Assessment unit of the bank can perform do his duties through internal assessors, or external (legal or real) assessors.

### **Guarantees, Collaterals and Contributions**

To assure the return and the expected profit of depositor, the entrepreneur must provide enough and reliable guarantees and collaterals. The entrepreneur must also have cash and noncash contribution in the proposed project.

### **Insurance**

To promote relative certainty and prevention of probable losses and to cover depositor, bank, entrepreneur and other involving persons against risks; various kinds of predefined insurances regarding different PLS products and certificates are to be engaged according to compiled instructions.

### **Setting the Contract**

To provide possibilities for people to implement profitable economic projects, depositors receive Rastin Certificate equal to their deposits. The method of setting contract and necessary

items to be set in the contracts among bank, depositor, entrepreneur, trustee and assessor have been defined and anticipated in contract forms and procedures.

### **Supervision**

Supervision refers to activities and policies carried out by PLS bank to observe depositor's right for better implementation of project operation. During the execution of the project, bank supervises the goodness of the operational works of the project via trustee unit of PLS department and adopts necessary policies. Observing all necessary standards and supervisory obligations are in accordance with the prepared instructions. Trustee unit supervises the project by employing trustee from inside or outside the bank. Outsourced trustees may have real or legal personalities. Trustee unit is formed of financial and technical (engineering) trustee persons. The trustee should have a good experience, technical skills, past related operational records in the subject of the project and had the expert personnel and necessary capabilities.

### **Entrepreneur**

To select entrepreneur properly, the assessment unit of the PLS department should assess the capabilities of entrepreneur from technical, performance and management viewpoints. The entrepreneur should have experience, expertise and technical knowledge related to the project accompanying with technical and managerial capabilities of absorbing and using experts for proper exploitation of depositors' resources. Professional experiences, past acceptable operational record, with the subject of the project are among major measures in admitting technical capability of an entrepreneur. Moreover, the entrepreneur should possess acceptable reputation, bound to meet his obligations in his past records and should not have outstanding debts to the banking network.

### **Financial Transparency**

To assure observing legal regulations and entrepreneur's company approvals and preventing various forms of corruptions in relation to financial reporting, the entrepreneur is obliged to provide transparent information and he or the head and members of the management board and executive director of the entrepreneur company are responsible and responsive to company financial reports. Necessary financial transparency of entrepreneur firm has been compiled and is compulsory for participating firms in PLS banking.

### **Information Disclosure**

To acquire transparency of Rastin Certificate Market transactions, and provision of fair conditions for all market actors, the entrepreneur firm is obliged to disclose financial, operational, physical development of the project and other important information. This should be done in bank's website, vis-à-vis entrepreneur firm's website publicly after approving project proposal and during the execution stages of the project from the time of signing contract until the end of the settlement.

### **Governance**

Corporate governance is a collection of rules, regulations, structures, processes, cultures and systems, which make the firm to act according to laws and regulations in observing rules, regulations, responsiveness, transparency, fairness, truthfulness and keeping the rights of stockholders and the contract parties. Necessary contents of governance instructions have been defined in Rastin PLS Banking and are obligatory.

### **Auditing**

The auditor will be selected from members of the Official Auditor Society of the country with bank's agreement to audit entrepreneur firm accounts. The entrepreneur has to provide

necessary conditions for implementing various phases of auditing, especially implicit auditing during the implementation of the project.

### **Rastin Sharing Accounting**

The interest rate is not used in Rastin PLS banking to calculate present or future values income streams or assets values. The base for calculating timed-based-values of capital in Rastin Sharing Accounting system is the value and the duration of participation in every sharing activity. Accounting documents and financial operations of each project are kept separately, and profit/loss and all financial results of each project affect only to that project. The share of depositors and entrepreneur from the sale price of the project is in accordance with Euler's value added (income distribution) theorem, which is based on the added values of the factors of production (labour and capital) according to their productivity.<sup>6</sup>

### **Change in Time Schedule**

By supervising financial and operational activities of the project, the bank will calculate the amount of delay and work-stop. If the project is not finished at due date, the trustee will assess the cost and income by obtaining estimated prices from similar available commodities at the market, accompanying with the documents to estimate the losses due to project delay. The effects of price changes because of delayed schedule will be calculated according to Rastin Sharing Accounting system instructions without interfering interest rate and will be received from the entrepreneur and paid to depositors.

### **Settlement**

Auditing authority for expenses of an entrepreneur is trustee unit of PLS Department. Trustee unit is responsible for supervising entrepreneur fund consumption, bookkeeping, financial reporting and executive operations of the project. Unconfirmed expenses of entrepreneur are not regarded as project's expenditures or cost and should be paid by entrepreneur himself. Legal costs such as tax and other legal charges accepted by the trustee unit are acceptable project costs.

For finitude and infinitude projects, with any productive asset<sup>7</sup>, rental asset<sup>8</sup> and dead asset<sup>9</sup>, settlement methods for clearing accounts with depositor and entrepreneur has been defined in compiled instructions considering the corresponding subsystem and the type of Rastin Certificate. If the certificate-holder wants to terminate his participation before the end of his participated project, he can sell his certificate in Rastin Certificate Market.

### **Bank's Receipts**

To cover the costs for providing capital management services, including assessment, supervision, financial engineering, auditing and other costs during the execution of the project, the bank will receive commission from entrepreneur proportion to funding allocation in each phase. These costs are included as accepted costs of the project.

### **Transforming Certificate into Share**

At the end of the sharing contract in infinitude projects, bank transforms Subscribed Certificates into shares of the company according to the nominal value and duration of certificate participation in the project. The ownership of the project will be transferred to certificates-holders as shareholders and settlement with depositor is done. This procedure has been defined in related compiled instructions.

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<sup>6</sup> Tibor Scitovsky (1964), The Behavior of Income Shares: Selected Theoretical and Empirical Issues, National Bureau of Economic Research, <http://www.nber.org/books/unkn64-1>

<sup>7</sup> "Productive assets" refers to the assets of an operating firm.

<sup>8</sup> "Rental assets" refers to those assets, which can be let.

<sup>9</sup> "Dead assets" refers to non-operating (suspended) firms or uncultivated lands assets.

### **Inspection and Commodity Standard**

The inspection of raw, intermediate and consumption materials (including quality, amount, kind of packing, defined standards and other related matters according to the contract) bought, and the final product of the project will be carried out by trustee unit or inspection companies confirmed by the trustee unit of bank's PLS Department.

### **Delivery of Goods**

At the end of the contract, the commodity will be inspected and sampled at entrepreneur's warehouse by predefined authorities.

### **Auxiliary Financial Tool**

Rastin Certificate basket is a financial basket, which includes Rastin Certificates of various projects financed through Rastin PLS Bank. In order to maximise the return and minimise the risk, the financial engineering unit of bank's PLS Department defines various baskets of Rastin PLS products and offers them to depositors.

### **Unexpected Incidents (Force Majeure)**

Unexpected and unavoidable incidents (force majeure) are those incidents, which are not under the control and prevention of the contract parties and prevent the meeting of the contract obligations. The settlement of these incidents has been defined in related instruction.

### **Arbitration**

The settlement of all conflicts between bank, depositor, entrepreneur and others engaged in Rastin PLS Banking are done by applying to the pre-assigned arbiter and admitted by both sides of the conflict and will be according to General and Revolutionary Courts Procedure Law.

### **Financial Subsystems**

Financial subsystems of Rastin PLS Banking are defined as financial methods for financing specific financial needs. These subsystems work under the general regulations of the Rastin PLS Base System and are as follows:

1. **Joalah Financial Sharing (JFS):** is a method in which bank finances entrepreneur working capital through a *joalah* contract after the request of the client by depositor's fund or provided fund by the purchaser of product through selling Future Certificates and will be forwarded to entrepreneur according to another *joalah* contract. In JFS, Future Certificate is used.
2. **Mudarabah Financial Sharing (MFS):** is a kind of *Mudarabah* under the regulations of Rastin PLS Banking in which bank introduces the project proposal of the entrepreneur to depositors and by selling Mudarabah Certificates to them, finances commercial activity of entrepreneur. In MFS Mudarabah Certificate and Periodic, Mudarabah Certificate are used.
3. **Installment Financial Sharing (IFS):** depositor (*moghsit*) by financing a portion of needed fund will share the activity of entrepreneur (*ghasit*) for the contract period and receives his money back by installments and finally after the settlement of the payments, the entrepreneur becomes the owner of the project and sharing will be terminated. IFS is carried out through one of the three *Mughasatah* contracts (ordinary, rental and sharing *Mughasatahs*) and by application of Ordinary *Mughasatah* Certificates and Rental *Mughasatah* Certificate for finitude projects and Partnership *Mughasatah* Certificates for infinitude projects.
4. **Rent Financial Sharing (RFS):** entrepreneur gives the ownership of a portion of his asset (of productive or service firm, building or installations which can be let) including productive, non-productive or dead assets to depositor for a time period and mortgages it and pays depositor's share back in lump sum at the end of contract, or periodically. The principal

capital of depositor will be returned to him at the end of contract and its yields will be given to him in lump sum at the end of contract or periodically. Mortgage Sharing, Periodic Mortgage Sharing, *Mortgage Mudarabah*, Periodic *Mudarabah* Mortgage, *Muzaraah* Mortgage Periodic *Muzaraah* Mortgage, *Mugharasah* Mortgage, Periodic *Mugharasah* Mortgage, *Musaghah* Mortgage, Periodic *Musaghah* Mortgage, *Istisna* Mortgage, Periodic *Istisna* Mortgage and Rental Certificates are used in RFS.

5. **Bail Financial Sharing (BFS):** entrepreneur uses depositor's deposit to produce commodity and delivers it or its price at maturity to depositor. Bail Certificate is used in BFS.
6. **Rastin Group Funding (RGF):** is collecting of deposits of specific depositors for specific beneficial project under the regulations of Rastin Banking. In RGF, Rastin certificate is not issued.
7. **Rastin Personal Security (RPS):** pension fund (pension security and retirement funds) as agent of employees or unemployed persons (insured and depositor) will accumulate their insurance fee or deposit and invest it in Rastin PLS banking products in RPS. By absorbing deposit, bank issues Rastin Certificates in accordance to the kind of sharing plan of fund with entrepreneur in the ownership and name of the fund. In addition, the fund asks the bank to issue Security Certificate in the name of insured/depositor person. The issued certificate is like the share of depositor or insured person from the capital of the fund. Social Security, Personal Security and Pension Certificates are used in RPS.
8. **Rastin Social Takaful (RST):** benevolent people can deposit their funds at bank for charity or for public interest purposes in form of social takaful. Through order or demand of the benevolent person, loan or grant is donated to poor and protectable people or their families. Takaful and Loan Certificates are used in RST.
9. **Sponsor Crowd Funding (SCF):** is the process of collecting non-returnable funds for a specific protective goal of entrepreneur through the bank via social networks. In SCF, Rastin certificate is not issued.
10. **Peer to Peer Loan (PPL):** is the process of collecting funds for loan-financing the entrepreneur through the bank and via social networks. In PPL, Rastin certificate is not issued.
11. **Rastin Swap Bond (RSB):** are digital valuable papers contracted on the base of *Mubadalah* (Swap) Contract in such a way that the amounts and durations of first and second swaps are the same. Swapper issues the paper and becomes debtor to swappee. Swapper should return the amount of the first swap to swappee (paper holder) at first maturity. Swapper is committed to lend the swappee with equal amount and duration of first swap (or select the amount and duration of second swap in such a way that the multiplication of first swap duration by its amount be equal to the same multiplication for the second swap). At second maturity, swappee is committed to return the swap to swapper. For this paper, no interest rate is used. Rastin Swap Bond (RSB) can be issued in four general types of Central Bank RSB, Treasury RSB, Bank RSB and Commercial RSB and in domestic money and foreign exchange with specific conditions. Rastin Swap Bond is not based on partnership and just is a kind of swapping assets, so, it is not encountered as Rastin PLS Financial subsystems but uses its infrastructure such as Organization and Setup and Rastin Certificate Market (RCM).
12. **Rastin Swap Deposit (RSD):** is a new banking deposit account, which is interest-free and is based on Swap Contract in Rastin Banking. In this depositing by opening the deposit, depositor is entitled to use interest-free loan to the amount and duration that his resources has been being deposited and then return the money back to the bank. Depositor and bank agree that a combination of money and duration to be selected in such a way that the products of amount and duration in both operations of depositing and loaning be the same. From the time of depositing to the first maturity (the date that depositor requests loan), depositor is lender and bank is borrower; and from the time of first maturity to second maturity (the date that depositor returns the money back to the bank) depositor is borrower

and bank is lender.

13. **Rastin Swap Card (RSC):** is a bankcard, and has no interest rate and is issued based on the Swap Contract in Rastin Banking. In Rastin Swap Card there are two periods. In the first period card issuer lends money to card holder; and in the second period borrows money from card holder instead. At the first stage card issuer credits a certain amount of money for specific time duration to the card of cardholder and requests the cardholder to deposit the same amount for the same period at the end of the cited time duration (first maturity) in the issuer's deposit account. Card issuer and cardholder can agree for a combination of amount and duration for which the product of them (amount by duration) be equal for both operations of lending money by issuer and depositing by card holder. Rastin Swap Card can be issued in both local and foreign currencies. Bank receives fee by offering Rastin Swap Card service.

### Complementary Systems

Complementary systems of Rastin Banking refer to innovations, platforms and supplementary Rastin Banking methods and include the following systems:

- 1- **Rastin Certificate Market (RCM):** is a web-based settlement system for transaction of interest-free Rastin Certificates and Rastin Swap Bond in Rastin PLS bank.
- 2- **Crowd Funding System (CFS):** this system is a web-based system, which collects funds for Sponsor Crowd Funding (SCF) and Peer to Peer Loan (PPL) projects via social networks.
- 3- **Operation Control and Monitoring System (OCM):** is a computerized web-based system that provides the possibility of online inspection and control of bank personnel activities.
- 4- **Collateral Registration System (CRS):** is an online web-based integrated system for registering movable and immovable assets.
- 5- **Mortgage Securitization System (MSS):** this system facilitates people to change their assets into Guarantee Certificates through the bank.
- 6- **Serial Commitments Clearance (SCC):** provides the necessary arrangements for settlement of obligations of people who are in debt to someone from one hand, while they are creditors to someone else in a chain of debits and credits in a set of people.
- 7- **Interbank Withdrawal Protocol (IWP):** is an interbank agreement that allows the bank to withdraw its claims online from other debtor's accounts or at different banks when the debtor's account at the agent bank is empty.
- 8- **Non-usury Scripless Security Settlement System (NSSSS):** this is an online-integrated web-based settlement system at central bank for transaction of Rastin Certificates and Rastin Swap Bonds coordination and supervision.
- 9- **Money Laundering Detection System (MLD):** provides necessary structural and electronic bases to compare tax information and bank information to discover money laundering.

### Draft of Bill and Bylaws

The following first two items compromise all necessary regulations to perform Rastin Banking. These drafts are fully adoptable for all countries who prefer to enjoy interest-free banking partially or in an integrated way :

1. Draft of Rastin Banking Bill<sup>10</sup>
2. Draft of Operational Bylaw of Rastin Banking<sup>11</sup>
3. Draft of Operational Bylaw of Financial Transparency, Governance and Banking Information Disclosure in Rastin Banking.

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<sup>10</sup> Bijan Bidabad, Azarang Amir Ostovar, Saeed Abdollahi, Mahmoud Allahyari Fard, Alexander Pordel, Maryam Heidary, Alireza Shafiee, Mohammad ALI Pourbehrouz, Draft of Rastin Banking Bill, Bank Melli Iran, 2012.

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4. Draft of Bylaw of Execution of Bank's Enforceable Documents and Method of Investigation of Complain of Executorial Process in Rastin Banking.

### Conclusion

In this paper, we had a glance at Rastin PLS Banking Base System. This system is completely new and has just been installed in some branches of Bank Melli Iran. However, the system is now functioning and has attracted depositors and investors and since the procedures and instructions are well defined, the bank's staff could perform it well. The results of the test system are very satisfactory, but it needs more time for more analysis of the weak and strong points of the system.

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### Resources of Rastin Banking

The Persian and English documents of Rastin Banking including detailed explanation of this banking method can be accessed through <http://www.bidabad.ir> in full texts:

**بانکداری راستین**

**Rastin Banking**

**Rastin Banking Bill and  
Executive Regulations**

**لایحه و آئین نامه اجرایی بانکداری راستین**

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## Rastin Banking General Topics

## مباحث کلی در بانکداری راستین

۲۱ - **مقاله:** تحلیل فقهی- اقتصادی ربا در وامهای مصرفی و سرمایه گذاری و کاستیهای فقه متداول در کشف احکام شارع

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## Rastin Banking Financial Subsystems

## زیرسیستم‌های مالی در بانکداری راستین

### ۸۶ - مقاله: مشارکت مالی مضاربه (MFS)

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**Complementary Systems of Rastin Banking**

**سیستم‌های مکمل در بانکداری راستین**

**۱۱۴ - مقاله:** تبدیل دارائی به اوراق بهادار (MSS) در بانکداری راستین

بیژن بیدآباد. اداره تحقیقات و برنامه‌ریزی، بانک ملی ایران، تهران، ۱۳۹۱.

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**۱۱۵ - مقاله:** پروژه‌های لازم‌الاجرا و مکمل بانکداری راستین برای اصلاح نظام بانکی

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**۱۱۹ - مقاله:** مقررات پیشنهادی اجرای مفاد اسناد لازم‌الاجرای بانک در بانکداری راستین

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<b>ابزارهای مالی در بانکداری راستین</b>	<b>Financial Instrument in Rastin Banking</b>
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**۱۲۸ - مقاله:** سازوکار عملیاتی بانکداری مشارکت در سود و زیان راستین (PLS)، معرفی ابزارهای مالی

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