

Participation Banking Legislation under the
Banking Law

PURPOSE

To ensure that bank personnel gain a comprehensive understanding of the banking system by examining the fundamental banking regulations from a broad perspective. Fundamental topics that every banker should be knowledgeable about, such as the organisational structures of banks, the legal status of branches, credit restrictions, setting aside provisions for loans, risks banks may face due to erroneous transactions, and the relationships between banks and institutions such as the Banking Regulation and Supervision Agency (BDDK) and the Savings Deposit Insurance Fund (TMSF), are conveyed to staff within the framework of the Banking Law.

WHO CAN PARTICIPATE?

Staff working in the relevant departments of member participation banks may participate.

CONTENT

- Purpose, scope, definitions,
- Scope of activities
- Establishment conditions and requirements for founders
- Corporate Governance; Management, internal systems, authorised institutions, financial reporting
- Equity and standard ratios, paid-up capital, reserve fund, equity, capital adequacy, liquidity adequacy,
- Loans and risk group
- Credit granting, monitoring, collateral, guarantees
- Credit limits and transactions not subject to restrictions
- Provisions relating to deposits and participation funds
- Audit and measures to be taken
- Disclosure of confidential information, protection of reputation, ethical principles, customer rights
- Banking Regulation and Supervision Agency (BDDK)
- Bank liquidation and the Savings Deposit Insurance Fund (SDIF)
- Bank establishment associations
- Turkish Banking Association (TBB)
- Turkish Participation Banks Association (TKBB)

Training Date	Friday, 27 February 2026
Virtual Classroom Application	Microsoft TEAMS
Virtual Classroom	

INSTRUCTOR



Ömer Çekin

CURRICULUM VITAE

Ömer Çekin began his professional career in 2006 as a Sworn Bank Auditor at the Banking Regulation and Supervision Agency (BDDK). For the first five years, he was involved in on-site audit processes at various banks under the Audit Departments. At the end of 2011, he moved to the Risk Management Department at BDDK. As a Risk Management Specialist, he played a key role in numerous projects, including designing a new on-site inspection process in line with the BDDK's Basel II Pillar II principles and preparing official guidelines for banks on ICAAP, operational risk and counterparty credit risk. During this period, he also participated in the work of the Basel Committee on Banking Supervision - Policy Development Group - Rating and Securitisation Working Group on behalf of the Authority.

From 2014 onwards, Ömer Çekin focused his work on the participation finance system and was appointed Head of the Participation Banking Department at the Banking Regulation and Supervision Agency (BDDK) in 2017. During this period, he was involved in the design, monitoring and implementation of numerous actions under the heading of Participation Finance targets in Turkey's 10th Development Plan (2014-2018), as well as in the development of the regulatory infrastructure for participation banking. In addition to his current role at the BDDK, Ömer Çekin was appointed as Head of the Corporate Communications and External Relations Department of the Institution in May 2020.

Between 2017 and 2022, Çekin served as a Technical Committee member, Chair of the Corporate Governance Standards Working Group, and Vice-Chair of the Financial Markets Fundamental Islamic Finance Principles Working Group at the International Islamic Financial Services Board (IIFSB), which sets risk management standards for Islamic financial institutions globally.

In June 2022, he left the Banking Regulation and Supervision Agency (BDDK) and was appointed as Deputy General Manager responsible for Treasury and Financial Affairs at Hayat Finans Participation Bank, Turkey's first digital bank. During this period, Çekin carried out the bank's establishment work and assumed key responsibilities within the scope of bank operations, including liquidity and asset-liability management, foreign exchange and precious metals transactions, treasury marketing, accounting, profit distribution to depositors, budget and expense management, MIS and legal reporting, financial control, external relations, correspondent banking, procurement, and administrative services.

Ömer Çekin holds a Master's Degree in Islamic Economics and Finance from Istanbul University (2016), a Bachelor's Degree in Political Science and Public Administration from the same university (2006), and an Associate Degree in Theology from Anadolu University (2016). He is proficient in English and German.