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A Road Less Travelled: Is India Ready for Islamic Banking?

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Abstract

Islamic Banking is an emerging model of banking which is currently practiced in several countries, such as Malaysia, Indonesia, Afghanistan, Bangladesh, and the United Kingdom. Its most intriguing aspect is that this banking system works on a purely no interest basis. Given the fact that India is a country with one of the largest Muslim population in the world, we believe it is important to understand the awareness, acceptability,and feasibility of introducing this system of banking in India. This paper primarily aims at discussing the legal viability of introducing such a system in India, given the laws present in the country, as well as gathering information on how forthcoming the population will be towards this banking system. For this purpose, a sample of the population was chosen from Pune and New Delhi, and surveyed with the help of a simple questionnaire, leading to the inference that most people are open to the concept of interest-free banking but are hesitant in accepting the Islamic ideology behind it.

Keyword: Islamic Banking, Acceptability, India

Introduction

The origin of the modern Islamic bank can be traced back to the birth of Islam when the Prophet himself acted as an agent for his wife's trading operations (Institute of Islamic Banking and Insurance, n.d.). Middle Ages saw the practice of Islamic finance in the Muslim world, fostering trade and business activities, becoming particularly predominant in Spain, the Mediterranean and Baltic States, wherein Islamic merchants became indispensable middlemen for trading activities(Ismail, 2010).It is claimed that many concepts, techniques, and instruments of Islamic finance were later adopted by European financiers and businessmen.

The underlying principle of Islamic Banking is based on the concept of risk sharing rather than transferring of risk. Apart from the obvious aim of it being a profitable venture for the banks themselves, the banking system gives equal importance to the fact that the borrower must not be exploited in the process (Ahmet, 2011). The banking activity in question is consistent with the principles of Sharia law and its practical application through the development of Islamic economics. Therefore, investing in businesses that provide goods or services considered contrary to Islamic principles is also haraam ("sinful and prohibited"). E.g. - alcohol, adult entertainment etc.

Sharia prohibits the fixed or floating payment or acceptance of Riba (or usury) for loans of money (Sabir, n.d.). Broadly speaking, 'Riba' meaning interest, implies any excess compensation without due consideration, where consideration does not include the time value of the money.The rationale behind the prohibition seems to stem around the premise that asthe rate of interest (whether high or low)is fixed at the very beginning and due to the impossibility of predicting the outcome of the business for which the loan is used (or the profit or loss in it), either the borrower or the lender would absolutely and inevitably be subjected to an injustice of financial loss in any case (Ismail, 1994).

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The economic feasibility of such a system may be best explained by way of an example. It is interesting to note that Muslims constitute about 13.4%(Census,2001)of the population in India, approximately 152 million people. If the average monthly earning of each household is assumed to be Rs. 100, and roughly 10% of the Muslim population deposit their money in Islamic Banks, the net savings would round up to Rs. 1,520 million, monthly (1 million=10 lakhs). It is therefore evident that Islamic Banking will add to the realm of banking activity, making a significant chunk of the population,bankable.This paper aims to discuss whether it would be viable to introduce such a banking system in India, within the confines of the law as well as public opinion regarding the same.

The Indian Legal Perspective

The need for some sort of financial support for Muslims, has been sought time and again.Despite having sizeable Muslim population in India, it is unfortunate that they are in a relatively lower financial, educational, and social status as compared to other communities. The *Sachar Committee Report* opined that the need of the hour was to improve the participation and share of the minorities, particularly Muslims in the business of regular commercial banks, coupled with the provision of financial and other support, to initiatives built around occupations where Muslims are concentrated and have growth potential. Given these considerations, the *Planning Commission*, recommended in favour of introduction of Islamic Banking:

"Another area that falls broadly in the ambit of financial infrastructure for inclusion is the provision of interest-free banking. Certain faiths prohibit the use of financial instruments that pay interest. The non- availability of interest-free banking products (where the return to the investor is tied to the bearing of risk, in accordance with the principles of that faith) results in some Indians, including those in the economically disadvantaged strata of society, not being able to access banking products and services due to reasons of faith. This non-availability also denies India access to substantial sources of savings from other countries in the region.

While interest-free banking is provided in a limited manner through NBFCs and cooperatives, the Committee recommends that measures be taken to permit the delivery of interest-free finance on a larger scale, including through the banking system. This is in consonance with the objectives of inclusion and growth through innovation. The Committee believes that it would be possible, through appropriate measures, to create a framework for such products without any adverse systemic risk impact."

Constitutionality

Implementation of Islamic Banking shall be Constitutional

The doctrine of equality before law to all persons, as envisaged under Article 14 of the Constitution, outlaws discriminations in a general way. Read with Article 15, it forbids discrimination on the grounds of religion. However, as the concept of Islamic Banking Institution is universal in its application, with the presence of both, Muslims and non-Muslim customers, any question of violation of a fundamental right, based on secularism, is moot at best and warrants no further discussion.Moreover, Article 14 forbids class legislation, nonetheless positive discrimination may be made, if:

- *The classification is based on intelligible differentia:* The classification must be on reasonable grounds, which distinguishes persons or a thing grouped together and is not arbitrary. Muslims, who form the largest minority in India and are one of the most economically backward citizens of the nation, essentially forming a class by themselves.
- *There is a nexus between the classification and the objective sought to be achieved*: The differentia adopted as the basis of classification must have a rational or reasonable *nexus* or link, with the aim sought to be achieved by the statute. There is undoubtedly a connection between the object and classification drawn, with regard to the enactment of a separatelegislation which aims to tap into the minority market, reduce financial disparity and bring about equality in the true sense.Therefore, enacting and implementing a special law on the basis of Shariat Banking is necessary and desirable, and the implied prohibition of the same is unconstitutional.

Implied Prohibition of Islamic Banking is Unconstitutional

On the other hand, the principle of equality does not mean that everyone is treated alike.It is well-settled that *likes should be treated alike* i.e.:

- *Equals should not be treated unequally*: Hypothetically speaking, if the two banking institutions are the same, then, by treating two '*persons*' unequally, the law itself (*The Banking Regulation Act, 1949*) is unconstitutional, with an implied prohibition on Islamic banking.
- *Un-equals should not be treated equally*: Assuming that the two forms of banking are distinct and not 'equal', then by treating two unlike persons equally (subject to the same laws and statutory requirements), the law prohibiting the banking system is violative of Article 14.

The Precedents So Far

The question of recognition of Islamic banking came before the Hon'ble Apex Court in the 1988 judgment of *Commissioner of Wealth-Tax, Bhopal v. Abdul Mhd. Ali*, wherein faced with the question of whether an interest-free loan given by the assessee would amount to tax deductions. Holding in favour of the appellants, the Court held,

"*We are afraid both the Tribunal and the High Court accepted, somewhat liberally perhaps, what was at best an argument of hypothetical probabilities.*"

On the other hand, it also observed,

"*We do not want to be understood to have pronounced on the subject finally to support the particular incidents of the non-existence of the element of repayability attributed to this kind of loans.*"

The stand was still unclear when the Kerala High Court in *Dr. Surbahmaniam Swamy v. State of Kerala* faced a challenge as regards to the secularism aspect of the Islamic Banking regime. K.S.I.D.C. (Kerala State Industrial Development Corporation) had been roped in by the State government to check the viability of introducing interest-free banking. Answered with an affirmative, the government had decided to incorporate a company for the same with some equity from KSIDC (public funds). The Court rightly declared,

"Such payment would be made to a corporate body which proposes to carry on the business in compliance with certain principles based on the religious text of a particular religion, but not to propagate religion. In our view such a payment would not have the primary and direct effect of supporting or maintaining the religion."

Interpreting the Existing Statutes

The Reserve Bank of India currently monitors and regulates all banking and non-banking financial institutions. Any introduction of Islamic banking system in India would therefore necessarily entail in an authorization from the Apex Bank. The most widely believed notionseems to be that the current banking laws prohibit interest-free lending, the very basis of Islamic banking. A careful look at our banking norms seems to indicate otherwise.

Reserve Bank of India Act, 1934

Section 17(1) authorizes the RBI to transact in businesses involving the accepting of money on deposit, *without interest,* from the Central and State governments, local authorities, banks and any *other person.* Therefore, *prima-facie*, only the RBI is empowered to undertake Shariat Banking.

The Banking Regulation Act, 1949

As per Section 5(b) , "banking" means the accepting, for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdrawal by cheque, draft, or otherwise; while Section 5(c) defines a "banking company" as any company which transacts the business of banking in India.

It is thus evident that the definitions of banking and banking company do not make any mention of interest being a pre-requisite. The explanation attached to the section only prohibits the usage of the term 'bank' for any company engaged in manufacturing or trading,whichaccepts deposits for its own financing. To gain clarity on this issue with respect to the Islamic Banking model, it is pertinent to define the terms *Mudarabah and Murabaha*.

Mudarabah is venture capital funding of an entrepreneur who provides labour while financing is provided by the bank so that both profit and risk are shared. Such participatory arrangements between capital and labour reflect the Islamic view that the borrower must not bear all the risk/cost of a failure, resulting in a balanced distribution of income and not allowing the lender to monopolize the economy.In the event of loss, the capital-owner bears all the loss and the principal is reduced by the amount of the loss. It is the risk of loss that entitles the capital-owner to a share in the profits. The manager bears no financial loss, because he has lost his time and his work has been wasted.

In an Islamic mortgage transaction, instead of lending the buyer money to purchase the item, a bank might buy the item itself from the seller, and re-sell it to the buyer at a profit, while allowing the buyer to pay the bank in installments. This concept refers to the sale of goods at a price, which includes a profit margin agreed to by both parties.However, the bank's profit cannot be made explicit and therefore there are no additional penalties for late payment. The bank is compensated for the time value of its money in the form of the profit margin. In order to protect itself against default, the bank asks for strict collateral.This is the concept of *Murabaha*.

In the present context of this section, the profit-sharing arrangement under *Mudarabah*is prohibited, whereas *Murabahah,* which involves resale of goods at a profit margin, can be brought within the purview of banking, since unlike the concept of *Mudarabah, Murabaha* does not involve deposits for the purpose of financing any aspect of 'trade' of the bank, which is a prohibited activity.

Section 8 prohibits direct or indirect dealing in buying or selling or bartering of goods, *except* in connection with the realization of security given to or held by it. Since the asset of the customer basically forms a security in *Murabahah t*ransactions, the same cannot be claimed to be prohibited.Section9 prohibits banks from selling off any immovable property attached to the bank except as required for its own use.

Section11(2A) states that on the recommendations of the RBI, the requirements of minimum paid-up capital and reserves may be waived off by the Central government. In order to fully implement an effective Islamic banking principle, it is strongly urged that the government do so.Section19(e) on the other hand permits companies to form subsidiaries, with the prior sanction from the RBI, if such an undertaking is declared to be conducive to the spread of banking in India or any otherwise useful, a criteria fully met by Islamic Banking, as entailed above.

A combined reading of Sections21 (1) and 21(2)(e) makes it evident that the RBI is empowered only to *control the rate of interest* of banks.Thus, contrary topopular misconception, these provisions only instill in the RBI, the power to set the rate of interest to be charged by banks. A bare reading of the section, in no way indicates that it is mandatory for interest to be levied and thus, the RBI may declare Islamic banking to be permissible.

Recommendations

The current legal framework is vague at best and necessitates the need for a uniform statutory regulation, governing all forms of Islamic Banking. Viable options would include:

i. Inserting, by way of an amendment, new provisions into the existing laws that expressly allow and authorize Islamic Banking and lay down regulatory procedure for the same. This would ensure that the system would be under supervision of an appropriate authority, like the RBI. However, it would call for the existence of Sharia-law experts on the board of the RBI or its committees for the purposes of interpretation in cases of conflicts.

ii. Enacting a separate law along the lines of the *(Malaysian) Islamic Banking Act, 1983*, that does not substitute but merely supplements the current banking framework and which provides a good-dual and parallel form of banking. A palpable problem would be the constitution, powers, duties and functions of a new regulatory authority with adequate knowledge of Sharia principles.

iii. RBI itself opening a branch dealing in Islamic Banking, in 'public interest', since the RBI is empowered under Sec17 (2) of the RBI Act to accept interest-free deposits and as it regulates all other non-banking financial institutions.

iv. Giving the control and supervision of such *non-profit* banks to NABARD, which already monitors co-operative societies and other financing institutions related to agricultural development.

Alternative Scenarios

In spite of the relative grey areas in the banking provisions, public opinion seemed to indicate that introducing Islamic banking would contradict the aforementioned laws. As of 2007, 2010 and 2011, the RBI was mulling over an introduction of Islamic Banking system in India. However the erstwhile RBI governor Mr. D.Subbarao, was of the opinion that unless laws were amended in this country, implementation of such a concept would not be a viable option.

A way out of this seemingly impossible conundrum was to sanction Islamic 'banking' to be practiced by non-banking financial institutions (NBFIs) which would of course, be regulated by the RBI.Giving due regards to this viable alternative, in 2013, the RBI gave its approval to the Kerala State Industrial Development Corporation to float Cheraman Financial Services Limited (CFSL) to function as aSharia-based NBFC with an authorized capital of Rs. 1,000 crore.

The body will desist from charging interest on loans or giving interests on deposits. It will target sectors like infrastructure, services and manufacturing sectors and keep off taboo areas including liquor, tobacco and gambling or speculation.The move might boost Kerala's remittance-driven economy. It has been reported that close to Rs. 50,000 crore of interest money is lying unclaimed with Kerala banks, most of which is remittance fromKerala Muslims working in the Gulf and other foreign countries, as under Sharia they cannot claim interest from banks. Furthermore, in what is undoubtedly, a step in the right direction, as of 2014, India is planning to set up a body to fine-tune and promote Islamic finance before issuing license to start full-fledged banking operations, according to Mr. Rahman Khan, India's Minister for Minority Affairs.

Awareness & Acceptability in India

Having discussed the legal viability of introducing the Islamic Banking system in India, it is equally crucial to get a better understanding on the awareness and acceptability such a system would have amongst India's diverse population. We thus decided to undertake a survey at a grass root level to gather better understanding on how forthcoming the public at large would be, given a situation where such a banking system is introduced in India.

Survey

To examine the level of perceived awareness and attitude of Indians towards Islamic banking, a questionnaire was formed, which contained 10 questions.For this study, data werecollected through an exploratory random sample survey of 40 respondentsfrom cities of Delhi and Pune, who were made to answer basic questions in either "Yes, No, or Maybe". (The respondents have been picked up at random, and do not necessarily have in-depth economic knowledge. We only tried to ensure we circulate the questionnaire to persons of all ages to be able to draw a sound analysis.) The questions had been posed to the respondents in a very specific manner in order, to gauge their attitude towards the banking system. In order to understand this further, given below is the questionnaire drafted:

1. Have you heard of a new banking system that involves no payment of interest?
2. Under this system of banking, instead of loaning the buyer money to purchase an item, a bank might buy the item itself from the seller, and re-sell it to the buyer at a profit, while allowing the buyer to pay the bank in installments.Would you be interested in knowing more about this banking system?
3. Do you think this form of banking will specially benefit the comparatively poorer sections of the society?
4. Do you think it is viable to introduce such a banking concept in India?
5. Even with the introduction of this banking system, would you still prefer the conventional banking system?
6. This is a form of Islamic banking, which functions on Sharia Law. Islamic banks function on the basis of sharing profits and losses. Do you think ways of incorporating this banking system in India should be explored?
7. Malaysia is viewed as the largest centre for Islamic finance outside the Middle East. If Islamic Banking is introduced in India, would you be willing to try it out?
8. If No or Maybe, do you apprehend that the Islamic form of banking will only be for benefit of Islamic population in India?

9. Islamic banking is an absolutely secular form of banking that only follows principles of charging no interest based on Sharia Law. Do you still think it is viable to introduce it in India?
10. The RBI has rejected this proposition on various grounds. In your opinion, should the RBI reconsider introducing it in India?

It must be noted, thatthe first few questions were drafted in a way to gauge the awareness amongst people regarding the existence of a new form of interest-free banking. Subsequent questions gave more information about the banking system in question, and then aimed at finding out people's opinion on whether they believe such a system should be further explored in India and would be viable to introduce in India.

The latter half of the questionnaire disclosed the fact that the banking system in question is in fact the Islamic system of banking which is followed in several countries. We consciously decided to make this disclosure in the latter half of the questionnaire, to note if there would be a change in attitude of the respondents on discovering it is based on Islamic ideology. Finally, we asked whether people think the RBI should reconsider introducing the Islamic Banking system in India.

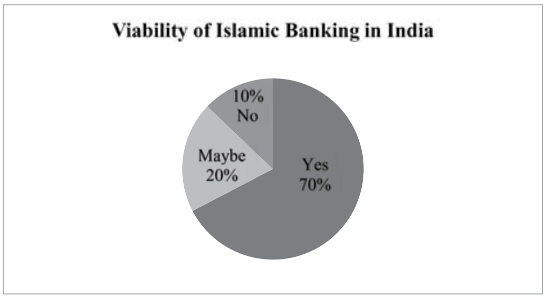
Findings

The respondents were divided into three distinct age groups-below 30 years of age, 30 to 50 and 50 plus. The results of the primary data were analysed separately with respect to each age group, to draw the most logical inferences regarding the awareness and acceptability of the Islamic Banking regime.

Below 30 years

The first set of questionnaires wasdistributed amongst students, majority in the age group of 18-25. The answers to the first few questions suggest that 90% of the young population had no idea that such a banking system exists in any part of the world, while only a negligible 10% were informed about the existence of such a banking system. People were open to know more about the banking system, and a majority thought it may be viable to introduce in our country.

Fig. 1: Opinion of Respondents, Below 30 Years of age

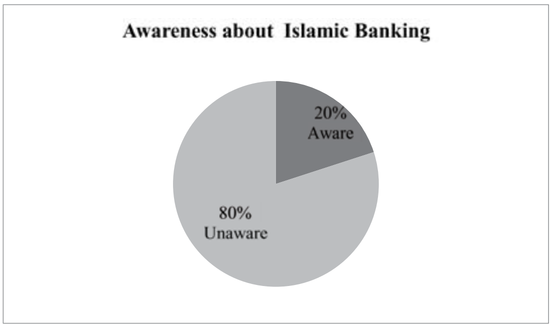


Q6 of the questionnaire disclosed the fact that the banking system being spoken about is the Islamic banking system, in order to note if acceptability to the banking system goes down or not. Such disclosure had almost no effect on people of this age group. Since the awareness of people amongst this age group was noted to be significantly low, it is no surprise that on disclosure,70% thought that the banking system would only benefit the Muslim community in India. However, in the subsequent questions when informed that it is an absolutely secular form of banking, 90% were of the opinion that the RBI should reconsider introducing this concept in India.

30-50 years

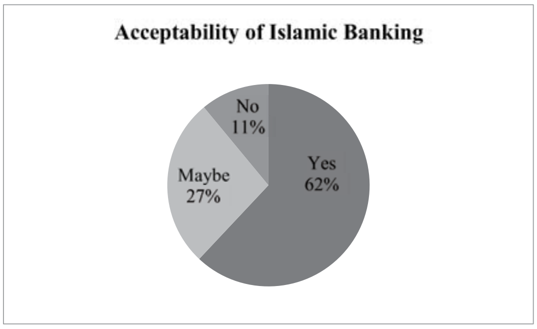
The same set of questions, when further distributed amongst the working class, aged between 30 to 50 years of age resulted in a ratherdisquietingdiscoverythat the awareness of the existence of such a banking system was seen to be poor amongst thisclass with a mere 20% having knowledge of the same. These people comprised of engineers, management consultants, businessmen and bureaucrats.

Fig. 2: Awareness amongst the working class



With respect to acceptability, 62% of the middle aged population hasshown a welcoming response to the Islamic Banking ideology on being informed about the basic principle of no-interest. Of this age group, there was little change in acceptability that was noticed prior to disclosure of the term' Islamic'. Where 27% of the working class remains unsure of the prospects, 11% showed a completely negative attitude in knowing more about the concept.

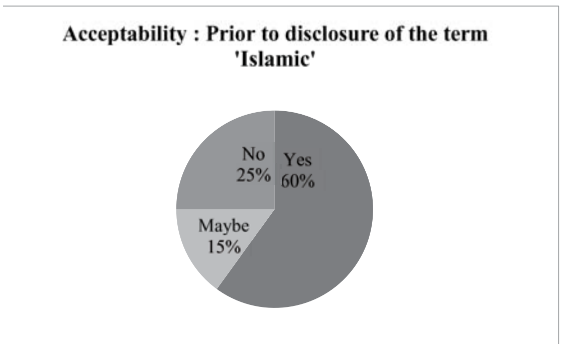
Fig. 3: Acceptability Amongst the Working Class



Above 50 years

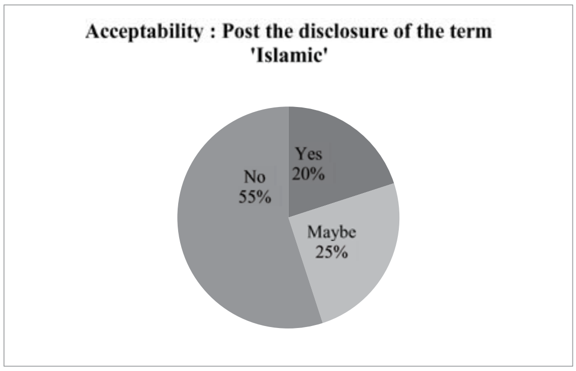
Finally, from the questionnaires that were filled out by people who were of 50 years and above, the most interesting findings were observed. We noted the maximum change in attitude towards the banking system on disclosure of it being 'Islamic' amongst this age group. While the concept of no-interest banking was one that the people were intrigued by, on information that this form of banking is based on Islamic Ideology, a stark change in attitude was noted. The numbers in this regard are as described below.

Fig. 4: Opinion of population aged above 50 years



60% of the people who answered the questions before they knew the banking system in question was Islamic, welcomed the idea and wanted to know more about it. 15% were unsure, and the remaining 25% said they would prefer to stick to the conventional banking system and didn't want to explore this new banking system. However, as soon as the 6th question disclosed that the banking system in question is based on principles of Sharia Law, the acceptability of the ideology of the Islamic Banking system was seen to drop drastically. From 65% who were initially welcoming the concept, only 20% still remained as acceptable. 25% were unsure, and as much as 55% of the people decided that it is not viable to introduce such a concept in India.

Fig. 5: Change in Opinion of People Aged Above 50 Years



Analysis

From the results on the basis of primary data conducted through means of a survey involving distribution of questionnaires, we found that in general, as much as 90% of the population are intrigued by the concept of a banking system involving no payment of interest or 'Riba'. They all showed acceptability, and wanted to explore this banking option. However, when the word 'Islamic' is attached to the banking system, or on discovering that non-payment of interest is infact a principle of Sharia law, a large portion of the population, particularly the elderly section of Indian population were seen to have shown a conservative approach to the banking system. This sentiment may be for a variety of reasons related to religious beliefs, and the popular myth that such a banking system would only benefit the Islamic population of the country.

Having noted this attitude amongst the older sections of our society, it is pertinent to throw light on the fact that the younger sections of society have shown a much less conservative and in fact a very positive attitude towards knowing more about the Islamic Banking system. The sections of population aged below 25 years are the ones who will be making the largest contribution to the country's GDP in the coming years. They form the majority who will take loans and undertake important investments. Since their attitude as per our survey is seen to be the most positive with respect to the Islamic Banking system (90% think the RBI should explore ways of introducing this banking model in India), it is an all the more pressing reason for the RBI to re-consider its viability.

An important reason that is stopping this banking system to be introduced in India, is the fact that people are not aware and apprehend how secular the banking model would be. Spreading awareness on the banking system, and scrutinizing its merits and demerits must be undertaken by the government as well as the media so that the population at large, are given an opportunity to make an informed choice.

Conclusion

In the present study, we have aimed at touching base on the two most important aspects whichare to be considered while introducing Islamic Banking in India, namelyits legal viability and public opinion. It is unfortunately true that Muslims form one of the most economically backward classes of citizens in this nation, and any efforts to bring about their financial inclusion must be construed liberally, so as to bring about their financial independence and equality in its truest sense.The data gathered clearly showed that the attitude of most Indians towards interest-free banking remains positive. Notions of, for the lack of a better term, 'Islamophobia' can only be removed through sensitization drivesand conscious efforts by the government.

What is therefore of the utmost importance, is to make people aware that like any system that is introduced for the public at large, the Islamic Banking System is not communal and provides benefits which are open to all. The word Islamic attached to it must not be prejudicially assumed to derive any other meaning except that it's most fundamental ideology of non-payment of interest. Things that are good for the humanity at large may emanate from any place or group. Their technical viability or legal standing or moral worth have to be judged on their methods, operations and benefits to the society.

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