



Curriculum vitae 2018

PERSONAL INFORMATION

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POSITIONS HELD

- 1- SHARIAH ADVISORY COUNCIL MEMBER for BANK NEGARA MALAYSIA (Central Bank of Malaysia) since 1 Nov 2013-present.
- 2- HEAD of TAKAFUL UNIT, (and a researcher) – at INTERNATIONAL SHARIAH RESEARCH ACADEMY (ISRA), Kuala Lumpur. Since June 2014 - present.
- 3- SHARIAH ADVISORY COMMITTEE MEMBER for AN-NUR SPECIALIST HOSPITAL, MALAYSIA. Since 2013 - present.
- 4- Accounting and Auditing Organisation for Islamic Financial Institution - AAOIFI (Malaysia) Shariah Standard Committee member, 2016 - present
- 5- SHARIAH BOARD MEMBER for AL RAJHI BANK MALAYSIA (Deputy Chairman) – since the inception of the bank (March 2006) until 31 Oct 2013. (have to resign after being appointed as Shariah Advisory Council Member for Central Bank of Malaysia)
- 6- SHARIAH ADVISORY COMMITTEE MEMBER for PRUDENTIAL BSN TAKAFUL BERHAD (Islamic Insurance company) – since the inception of the company (May 2006) until 31 Oct 2013. (have to resign after being

appointed as Shariah Advisory Council Member for Central Bank of Malaysia)

- 7- SHARIAH ADVISORY COMMITTEE MEMBER for KOPERASI MUSLIMIN (Cooperative Company) – since 2010 - present.
- 8- SHARIAH COMMITTEE MEMBER for UNIT TRUST FUNDS:
 1. Am-Namaa Asia Pacific Equity Growth Fund (managed by Am Investment Management Bhd) since 2008 to 2013
 2. Namaa Asia Pacific Equity Growth Fund – (managed by Am Investment Management Bhd), since 2008 to 2013
 3. Am-Mateen Asia Pasific Equity Fund (managed by Am Investment Management Bhd), since 2011 to 2013
- 9- LECTURER at INCEIF – The Global University of Islamic Finance (part time basis - for Masters degree) – present
- 10- LECTURER at INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA (IIUM) – since 1993 to 2013

WORK EXPERIENCE

- Has vast experience in both academic and industrial practices of Shariah and Islamic banking and finance, at both commercial and regulatory levels.
- Has more than 25 years of experience in teaching and training Shariah subjects at university.
- Has actively involved in presenting and reviewing academic papers and journal articles
- Has involved in developing and supervising products of Islamic retail and corporate banking and finance.
- Has involved in developing and supervising products of Islamic family (life) and general insurance.
- Has involved in developing and supervising Islamic investment funds.
- Has lot of experience in vetting and deliberating legal documents and agreements.
- Has involved in structuring and deliberating Sukuks (Islamic Bonds) such as:

- i. Sukuk Istithmar (developed by Al Rajhi Bank Malaysia 2010)
- ii. Sukuk Sundouq al-Amanah Li al-Istithmar (developed by Al Rajhi bank and issued by Cagamas 2010)
- iii. Sovereign Sukuk BBA (developed by al Rajhi Bank and issued by BNM 2010)
- iv. Sukuk QL – Wakalah fi al-Istithmar (developed by Al Rajhi Bank and issued by QL company 2011)
- v. International Islamic Liquidity Management Sukuk structure (IILM) (2012)

ACADEMIC & PROFESSIONAL QUALIFICATIONS

- Bachelor degree in Shariah (Islamic Law) from Islamic University of Medina, Saudi Arabia 1993
- Masters degree in Fiqh and Usul al-Fiqh from AL al-Bayt University, Jordan
Thesis: The Investment of Waqf assets in Malaysia an Islamic Jurisprudence Comparative Study
- Shari’i Lawyer Certificate - issued by Majlis Agama Islam Wilayah Persekutuan (Islamic Authority in Federal Territories of Malaysia) which entitles the holder to practise in Shariah Courts
- Shariah Advisory Certificate – issued by Securities Commission of Malaysia, which allows the bearer to be appointed as advisor for Sukuk issuance and investment funds.

COURSES ATTENDED (among others)

- One Day Workshop on BENCHMARK OF ISLAMIC INDEX, at Security Commission Malaysia, June 2006, organized by Security Commission Malaysia
- One day workshop on ISLAMIC CAPITAL MARKET AND SUKUK, September 2006 organized by Security Commission Malaysia.
- 2 days workshop on ISLAMIC BONDS SUKUK AND SECURITIZATION, 27-28 Feb 2006, organized by CERT
- 2 days course on TAKAFUL, 29-30 March 2006, organized by CERT
- 2 days seminar on RISK MANAGEMENT in ISLAMIC FINANCIAL SERVICES, 25-26 April 2006, organized by CERT
- 2 days Seminar on ISLAMIC BANKING & CAPITAL MARKETS: PRODUCT and INSTRUMENTS, 22-23 May 2007, organized by CERT.
- BASIC COUNSELING SKILLS Workshop, 4-6 Feb 2005

CONFERENCES & DISCOURSES ATTENDED (among others)

- Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) Annual Shari'a Conference on 14 and 15 April 2014 in Manama, Kingdom of Bahrain.
- Dallah al Barakah Annual Islamic Economic Symposium, 2010, 2011, 2012, 2013 Jeddah, Saudi Arabia.
- 4th Shura Fiqh Conference Dec 2012, Kuwait.
- 2nd International Convention on Takaful and Retakaful "Reshaping Takaful Landscape: Forging Global Excellence", 22-23 Nov 2006, KL Convention Centre.
- International Shariah Scholars Forum (ISSF), Organized by ISRA, BNM, IRTI, IDB, Kuala Lumpur. (attended annually 1st-9th)
- Muzakarah Cendiakawan Syariah Asia Tenggara (Annual Discourse of Shariah Experts of South East Asia) since 2007 to 2013, organised by BNM and ISRA.
- Muzakarah Pakar Shariah Kewangan Islam Jakim (Dialogue of Shariah Experts in Islamic Finance, organised by Islamic Department of Malaysia) 16 -18 April 2008 in Melaka and 17 -19 June 2009, Hotel Pan pasific, KLIA.
- Muzakarah Pakar Takaful (Takaful experts discourse), organized by MTA 31/7/2007, Palm Garden, IOI resort, Putrajaya. Kuala Lumpur
- International Conference on Taamin Taawuni through Waqf system (Arabic), 4-6 March 2008, IIUM KL, jointly organized by IRTI and IIUM
- International Shariah Scholars Conference, Dec 2011, Kuwait, organized by Muassasat Shura for Consultancy.
- Kuala Lumpur International Finance Forum (KLIFF) since 2006 to 2013
- International Conference of Shariah Scholars on Islamic Finance, Global Islamic Finance Forum (GIFF) since 2007 to 2013

PAPERS AND PRESENTATIONS

(among others)

- "Merger and Acquisition from the Shariah Perspective", paper presented at 14th Annual Kuala Lumpur Islamic Finance Forum (KLIFF), Oct 2017.
- "Goods and Services Tax (GST) on Islamic Insurance Products – a Critical Shariah Appraisal", paper presented at Malaysian Takaful Conference organised by Malaysian Insurance Institute, Dec 2017.
- "مقاصة أسعار الأسهم في بورصة ماليزيا" (Contra Trading at Bursa Malaysia Sdn Bhd: a Shariah Appraisal) a paper presented at 11th International Shariah Scholars Forum 2016, 1-2 Nov 2016

- “Model Takaful Menggunakan Konsep Musahamah Ta’awuniyyah”, a paper presented at 12th Annual Kuala Lumpur Islamic Finance Forum (KLIFF) -3 Dis 2015
- "تطبيق مبدأ المشاركة التعاونية في صناعة التأمين التكافلي في ماليزيا" (The Application of Musharakah Taawuniah Concept in the Takaful-insurance Industry in Malaysia), a paper presented at International Shariah Scholars Forum, Kuala Lumpur, Nov 2014.
- “Possession of Currency Prior to Sale: A Fiqhi and Practical Analysis of Spot FX-i in Malaysia”, a paper presented at ISRA Thematic workshop Dec 2014, and published by ISRA in 2015.
- "MRTT Coverage on Conventional Mortgage/Housing Loan”, a presentation at ISRA-MTA Takaful Thematic Workshop, Lanai Kijang KL 19 Aug 2013.
- Discussing ISRA Paper: “Application of the Wadi’ah Concept in Traditional Family Takaful Products”, ISRA Thematic Workshop, Lanai Kijang, 23 Oct 2012
- “Pelaburan emas di Malaysia: analisa ringkas isu-isu dari perspektif syariah” (Investment in Gold in Malaysia: analysis of issues from Shariah perspective) . Paper presented in the conference of Shariah Advisors of Financial Institutions in Malaysia, in Putrajaya 29 May 2012
- ”Pertukaran matawang asing secara spot di institusi kewangan Islam: satu kajian dari perspektif Syariah” (Spot Currency Exchange in Islamic Financial Institutions: an analysis from Shariah Perspective) paper presented to Muzakarah Cendekiawan Syariah Nusantara ke-3 (3rd Conference of Shariah Intellectuals of South East Asia) Mei 2009, Jakarta.
- ”Penggunaan wa’d dalam kontrak buyu’ ijarah dan shirkah – samada aplikasi wa’d boleh menjejaskan kontrak kewangan” (The Use of Binding Promise in Lease and Partnership Contracts). Paper presented to Muzakarah Cendekiawan Syariah Nusantara ke-2 (2nd Conference of Shariah Intellectuals of South East Asia), Feb 2008, KL. Organised by Bank Negara Malaysia.
- ”Aqad Takaful Sebagai Satu Kategori Baru Tabarru” (Takaful Contract as a New Tabarru’ Category), presented to Muzakarah Pakar Syariah (Takaful Shariah Experts Conference) Sep 2007, organised by Malaysian Takaful Association (MTA).
- ”Institusi Wakaf” (Waqf Institution). Presented to INTAN, KL. Mac 2007.
- ”Insuran vs Takaful” Dec 2006.

