

CURRICULUM VITAE



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Education History

University of Gloucestershire, United Kingdom (in collaboration with Markfield Institute of Higher Education); Doctor of Philosophy in Islamic Banking Finance and Management Recipient of International Shari'ah Research Academy for Islamic Finance Scholarship Award	2009-2012
King's College of London, United Kingdom; Master in Laws (Pass) Recipient of British Chevening Scholarship Award	2007-2008
International Islamic University of Malaysia; Diploma in Shariah Legal Practice (Pass)	1998-1999
International Islamic University of Malaysia; Bachelor of Laws (Second Class Upper)	1990-1994
International Islamic University of Malaysia; Law Matriculation Programme (Pass)	1989-1990

Professional Qualification

Shariah Lawyer, Shariah Court of Sarawak, Malaysia	2003-2010
Shariah Lawyer, Shariah Court of Negri Sembilan, Malaysia	2000-2008
Shariah Lawyer, Shariah Court of Wilayah Persekutuan, Malaysia	2000-2013
Shariah Lawyer, Shariah Court of Selangor, Malaysia	1999-2013
Advocates & Solicitors, High Court of Malaya, Malaysia	1995-2007

Work Experience

International Shari'ah Research Academy for Islamic Finance Researcher cum Head of Islamic Capital Market Unit	May, 2013 - present
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Job Duties

- Planned and completed research activities within the given framework.
- Lead and supervised activities of members of the Islamic capital market unit.
- Assessed the needs and requirement for research activities for the Islamic capital market unit.

- Represented the Unit and liaised with other units or departments (including the ISRA Management Syura) within and outside ISRA.
- Reported directly to the Director of Research Affairs Department on matters and issues pertaining to Islamic capital market unit.
- Coordinated thematic workshops with members of the Islamic finance and capital market industry.

ISRA Consultancy Sdn Bhd July, 2013 – January, 2015

- Appointed as Consultant cum Head of legal team in a consultancy project for Maldives Monetary Authority. The task is to create legal and regulatory framework for Islamic finance and takaful for the Republic of Maldives.

ISRA Consultancy Sdn Bhd December, 2016 – December, 2017

- Appointed as Consultant in a consultancy project for National Bank of Tajikistan. The task is to create regulatory and supervisory framework for Islamic finance for the Republic of Tajikistan.

A member of Publication Quality Assessment Committee (PQAC) 2013 – present

- Review the quality of ISRA Research Papers before their publication
- Approve or disapprove the papers' publication

A member of Research Working Committee (RWC) 2014 - present

- Review research proposals by external parties made towards applying for ISRA's research grants.
- Approve or disapprove the research proposal

An ex-officio member of ISRA Management Syura (IMS) 2014 - present

- Represent ICM unit in the IMS
- Reported research activities of ICM unit to IMS

Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad June 2017-May, 2020
Member of the Shari'ah Committee

Oxford Academy, London July, 2008 – December, 2008
Part Time Research Assistant

Job Duties

- Assisted a newly established academic institution to produce academic syllabus for MBA course in Islamic banking and finance.
- Conducted research on the nature of subjects offered in MBA degrees by various higher academic institutions and analyzed the relevance of them *vis a vis* financial market industry.
- Researched and analyzed the current market trends and emerging issues that are facing Islamic banking and finance industry. Designed modules for the MBA course that reflect these issues.
- Studied relevant literatures that would be point of reference for tutors teaching the MBA course.

Messrs Hisham Sobri & Kadir, Kuala Lumpur, Malaysia May, 2005 – September, 2007
Associate, Islamic Corporate Banking Department

Job Duties

- Prepared and drafted Islamic corporate financing facilities documentations including but not limited to security documentations for major local financial institutions, such as RHB Islamic Bank, Maybank, CIMB Islamic Bank, Bank Islam Malaysia Berhad and Bank Muamalat Malaysia Berhad.
- Designed and structured Islamic financing facilities documentations to be in tandem with the existing local law and regulations as well as the Shariah principles. Collaborated with the Shariah

advisors of the respective financial institutions in achieving such valid, acceptable and robust products and legal documents.

- Represented the firm in meetings with the said financial institutions in enhancing and developing the existing and/or creating novel and sophisticated Islamic banking and finance products in Malaysia.
- Assisted the Principal Partner of the firm in preparing legal advice for the initial set up of an International Organization for Zakat under the auspices of OIC and Halal Act in Malaysia.
- Advised and represented individual clients on matters pertaining to Shariah family/matrimonial law, succession law and criminal law at all tiers of the Shariah Courts of Malaysia
- Translated legal documents from Malaysian language to English language and vice versa as warranted by the local and foreign clients and authorities.

Messrs Saiful Kasri & Associates, Kuala Lumpur, Malaysia

Principal/Managing Partner

September 2001 – May 2005

Job Duties

- Founder and Partner of the firm; responsible to the day to day management, strategic planning, marketing and administration of the firm.
- Area of focus:
 - Islamic Banking and Finance
Prepared and drafted Islamic financing documents and its security documents for major local financial institutions such as Bank Islam Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad and Bank Utama (Malaysia) Berhad.
 - Corporate and Commerce
Prepared and drafted various agreements such as shareholders agreement, management agreement, joint venture agreement and partnership agreement. Handled corporate and commercial claims, dispute at all tier of the Malaysian civil courts.
 - Islamic Family Law and Estates
Advised and represented individual clients in local Shariah courts including but not limited to handling full trials and various interlocutory applications such as property disputes, custody, divorce and succession.
 - Real Property Development
Prepared and drafted sale and purchase agreement, tenancy agreement, lease agreement and other related documents for individual as well as corporate developer clients.

Messrs N S Kasri & Co – Principal/Managing Partner

November 1999 – August 2001

Messrs Amin Hafiz Aris & Partner – Partner

December 1998 – October 1999

Messrs Zainal Ithnin & Partners – Legal Assistant

August 1997 – November 1998

Messrs Sajali & Aziz – Legal Assistant

November 1996 – June 1997

Messrs Rajah Lau & Associates – Legal Assistant

August 1995 – October 1996

Messrs Albar Zulkifly & Yap – Pupilage/Chambering Student

June 1994 – February 1995

Voluntary Activities

- Chairman of the Security Committee for Road 6, 8 and 9, Damansara Utama Southern Zone 2013 – present
- President of ISRA Staffs Club 2014-2015
- Student Representative for PhD students of Markfield Institute Of Higher Education, Leicestershire, UK 2009-2011
- Director, Women's Institute of Research, Development and Advancement, 2006 – 2007

- Malaysia (WIRDA)
- Member of Investigating Tribunal Panel, Advocates & Solicitors Disciplinary Board, Malaysia 2005-2007
 - Vice President II, Malaysian International Islamic University Alumni Association 2004-2006
 - Head, Shariah Legal Clinic, Kuala Lumpur Bar Legal Aid Centre 2001-2003
 - Auditor, Malaysian Association of Shariah Lawyer 2004-2008

Development of Skills

Skills developed throughout working experience and voluntary activities include but not limited to:

- Leadership - led the development of own legal firm
- Effective communication - developed diplomacy skill in dealing with clients and non-clients from all walks of life
- Teamwork - established efficient and effective networking and synergy with colleagues, clients and staffs
- Supervisory - organized and monitored office administration; reviewed and updated the company's performance
- Time management - conducted meetings with staffs and working colleagues in ensuring up to mark performance and on time delivery of service to clients
- Problem solving - positive, flexible and proactive in solving the unexpected thus making efficient decision; attentive listener
- Negotiation skill - communicated verbally and in writing with clients and dealt with opponent parties with creative proposals and options in order to procure amicable settlements or maximum gain
- Analytical skill - analyzed and accessed data and laws currently enforceable to obtain best returns to the clients and legal firm
- Strategic planning - developed business plan and attained remarkable profit for the legal firm and enhanced personal career in much sought after industry, i.e., Islamic banking and finance
- Perseverance - worked under pressure, committed to the objective, mission and vision of the legal firm; demonstrated maturity in terms of business conduct, profession and personal life

Publication

ISRA Research Papers

- 1- Gharar in the Crude Palm Oil Futures Contract: A Critical Analysis of the Resolution of the Malaysian Securities Commission Shariah Advisory Council – Part I (2013)
- 2- Maysir in the Crude Palm Oil Futures Contract: A Critical Analysis of the Resolution of the Malaysian Securities Commission Shariah Advisory Council – Part II (2013)
- 3- Shariah Issues in Intangible Asset (2014)
- 4- Possession of Currency Prior to Sale: A Fiqhi and Practical Analysis of Spot FX-I in Malaysian Islamic Financial Institutions (2014)
- 5- Breach Of Wa'd And Its Compensation Payment: A Critical Analysis Of Islamic Profit Rate Swap (2015)
- 6- Implementing The IFSA Investment Account: A Risk-Sharing Banking Model (2015)

- 7- Issues In Islamic Hedging Practices: A Critical Analysis (2016)
- 8- The Application Of *Hibah* In The Islamic Financial Services Industry In Malaysia: Towards A Sharī'ah-Oriented Legal Framework (2016)
- 9- Contra Trading In Bursa Malaysia Securities Berhad: A Sharī'ah And Legal Appraisal (2017)

Journal Article

- 1- "Syariah Issues in Intangible Asset", Jurnal Syariah, Vol. 23, No. 2(2015), 283-320.
- 2- Malaysia's Islamic Financial Services Act 2013: the world's first comprehensive legislation on Islamic finance. Journal Publication in Company Lawyer Journal. 2015, 36(7), 215-220.

Report

- 1- Report on Temporary & Permanent Cash Waqf Şukuk Structure for Awqaf New Zealand (2016)
- 2- ISRA-Thomson Reuters Islamic Commercial Law Report 2016
- 3- ISRA-Thomson Reuters Islamic Commercial Law Report 2017

Magazine articles

- 1- CIBAFI. Vol 21 February 2014 pg 46-48 : "Irresponsible Financial Inclusion via Conventional Microfinance: A Lesson Islamic Microfinance Could Learn".
- 2- Islamic Financial News. 4th June 2014 pg 28 : in Special Report section "Maysir in the crude palm oil futures contract: A Critical Analysis"
- 3- Bloomberg-ISRA Quarterly Sukuk Review Q1 2014 Edition pg 6-7: "TNB Western Energy Bhd sukuk".
- 4- ISRA-Bloomberg Fatwa in Islamic Finance Bulletin. "*Gharar* In Crude Palm Oil Futures Contract"
- 5- ISRA Bulletin (August, 2013) – "Unethical Profit-Making and Islamic Banking Practices"
- 6- CIBAFI (October, 2013) – "Malaysian Islamic Financial Services Authority 2013 – The Extent of Shariah Inclusivity"
- 7- CIBAFI Issue 33 February 2015- "Marketing and Promotions of Islamic Credit Card: A case of Malaysian Islamic Financial Institutions"
- 8- Islamic Finance News. 20th May 2015 (Volume 12 Issue 20) – "A Regulated Shariah Compliance: The Case of Islamic Finance in Malaysia"
- 9- Islamic Finance Today (May 2015) – "Socially Responsible Investment in Islamic Financial Industry: A Malaysian Experience"
- 10- Bloomberg-ISRA Fatwa in Islamic Finance. Monthly Publication. July 2015 Publication – "Guarantee and Recourse in Sukuk Structure"

- 11- ISRA-Thomson Reuters Islamic Commercial Law Report 2016 – “Breach of Wa'd and Its Compensation Payment in Islamic Profit Rate Swap”
- 12- Islamic Finance News Guide 2016 – “Standards and Standardization: Challenges and Achievements”
- 13- CIBAFI (March 2016) – “Waqf and Sukuk: Addressing the Humanitarian Funding Gap”
- 14- Islamic Finance Today (March 2016) – “Investment Account Platform – Malaysia’s Latest Risk Sharing Initiatives”
- 15- Islamic Finance Today (July 2016) – “Social Responsibility in the Islamic Banking Industry in Malaysia: A Reality Check”.
- 16- ISRA-Thomson Reuters Islamic Commercial Law Report 2017 – “Building a Robust Investor Protection Regulatory Framework: The Case of Malaysia Islamic Capital Market”
- 17- When Shari’ah Governance Framework (SGF) Meets Socially Responsible Investment (SRI). ISRA Space Magazine (June 2017)
- 18- Protection of Investment Account Holders in Islamic Banks in Malaysia: Legal and Accounting Analysis. ISRA Space Magazine (December 2017)
- 19- Shariah Compliant via Block Chain and Smart Contract – The Case of Islamic Credit Card. Wahid Online Journal (September 2017)

Author

- 1- Chapter 17 in Islamic Financial System text book on “Legal Framework and Islamic Finance”

Reviewer

- 1- Chapter 6 in Islamic Capital Market Text Book on “Overview of Regulatory Framework of Islamic Capital Market”

Moderator

- 1- Moderator/Chairperson for IFSB’s 6th Legal Seminar on Innovation in Sukuk Securitisation and Islamic Hedging Instruments: Development and Challenges. 25 March 2014.
- 2- Moderator for 4th ISRA International Colloquium 2014 on The Role of Islamic Finance in Socio-Economic Development: Ideals and Realities. 3 September 2014
- 3- Moderator for ISRA Thematic Workshop on Shariah Issues in Intangible Assets and Their Application in Islamic Financial Institutions. 12 November 2013

Conference Presentation

- 1- The First Sharjah International Conference on Islamic Finance: Innovative Instruments, Issues in Implementation and Future Challenges. Organised by University of Sharjah. Held at University of Sharjah, 5-6th November 2014.
- 2- Global Forum on Islamic Finance (GFIF). Islamic Finance: A Viable Financial Alternative. Organised by COMSATS Institute of Information Technology. Held at Pearl-Continental Hotel, Lahore, Pakistan, 9-12 March 2014.

- 3- Global Forum on Islamic Finance (GFIF). Islamic Finance: A Viable Financial Alternative. Organised by COMSATS Institute of Information Technology. Held at Pearl-Continental Hotel, Lahore, Pakistan, 10-11 March 2015.
- 4- Kazan Summit 2015 – VII International Economic Summit of Russia and OIC Countries "Islamic Finance For Constructive Global Trade and Investment". Organised by: IBFD Fund and supported by the Federation Council of the Russian Federation, Tatarstan Government and Association of Regional Investment Agencies of Russia. Held at Kazan, Russia. 15-16 June 2015.
- 5- Academic International Conference on Law, Economics & Finance 2015. Organised by: FLE Learning. Held at University of Cambridge, UK. 14-16th December 2015.
- 6- ICIF 2016: 18th International Conference on Islamic Finance. Organised by World Academy of Science, Engineering and Technology (WASET). Held at Zurich, Switzerland. 21-22 July 2016.
- 7- International Conference on Islamic Finance, Islamic Economic Development and Sustainability, Durham University. Organised by Durham University, UK. 25-26 July 2016.

References

References available upon request.