

WORLD ISLAMIC FINANCE FORUM (WIFF) 2016



Dr. Ishrat Husain

Chairman, CEIF - IBA

Dr. Ishrat Husain is currently Public Policy Fellow at the Woodrow Wilson Center in Washington DC. He is also Professor Emeritus at IBA and Chairman of the Centre for Excellence in Islamic Finance (CEIF). He served as Dean & Director of Institute of Business Administration between 2008 and 2016. He served as the Chairman of National Commission for Government Reforms for two years from 2006 to 2008 with the status of Federal Minister reporting directly to the President and Prime Minister of Pakistan. The Commission produced a two volume report on governance reforms in Pakistan. He was appointed the Governor of Pakistan's Central Bank in December 1999. During the next six years, he implemented a major program of restructuring of the Central Bank and steered the reforms of the banking sector. As a member of the economic management team of the Government, he played a key role in the impressive economic turnaround of Pakistan. The Banker Magazine of London declared him as the Central Bank Governor of the year for Asia in 2005. He received the Asian Banker Lifetime achievement award in 2006. In recognition of his meritorious services, he was conferred the prestigious awards of "Hilal-e-Imtiaz" and "Nishan e Pakistan" by the President of Pakistan.

Dr. Husain had a distinguished career at the World Bank for over two decades. Dr. Husain has maintained an active scholarly interest in development issues. He has authored 18 books and monographs and contributed more than three dozen articles in refereed journals and 27 chapters in books. He is regularly invited as a speaker to international conferences/seminars and has attended more than 100 such events all over the world. He is the Distinguished National Professor of Economics and Public Policy and chairs/ serves on the Boards of several research institutes, philanthropic and cultural organizations.

Dr. Ishrat Husain obtained Master's degree in Development Economics from Williams College and Doctorate in Economics from Boston University in 1978. He is a graduate of Executive Development program jointly sponsored by Harvard, Stanford and INSEAD.

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Dr. Zamir Iqbal

Lead Financial Sector Specialist,
Finance & Markets Global Practice,
World Bank Global Islamic Finance Development Center

Dr. Iqbal is a Lead Financial Sector Specialist at the Finance and Markets Global Practice of the World Bank. He heads the World Bank Global Islamic Finance Development Center in Istanbul. He has more than 25 years of experience of the financial sector, risk management, capital markets, and asset management at the World Bank Treasury. His main research focus is in Islamic finance and he has co-authored several articles and books on Islamic finance on the topics of banking risk, financial inclusion, economic development, financial stability, and risk-sharing. His co-edited book, "Economic Development and Islamic Finance" was published by the World Bank in 2013. He has published several articles on Islamic finance in reputed international journals and presented papers at international forums. His research interests also include financial engineering, structured finance and international banking. He also has extensive experience with capital markets, exotic derivative products, risk management, financial sector development and financial modeling.

Dr. Zamir Iqbal worked as the Principal Financial Officer with the Quantitative Strategies, Risks and Analytics department in the Treasury of the World Bank in Washington, D.C.

Dr. Iqbal earned his PhD. in International Finance from the George Washington University where he also served as adjunct faculty in International Finance. He also served as Professional faculty at Carey Business School of Johns Hopkins University.

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Mr. Irfan Siddiqui

President & CEO, Meezan Bank

Mr. Irfan Siddiqui is the founding President and Chief Executive Officer of Meezan Bank. He is also a member of the Human Resource and Remuneration Committee of the Board. Mr. Irfan Siddiqui holds a Foundation Course in Accountancy from Sunderland, U.K. and is a Fellow Chartered Accountant from the Institute of Chartered Accountants of England and Wales.

He has held several senior management positions including Chief Executive Officer at Al-Meezan Investment Bank Limited, General Manager at Pakistan Kuwait Investment Company, Manager Finance and Operation at Abu Dhabi Investment Company and Senior Business Analyst at Exxon Chemical (Pakistan) Ltd.

He has also served as Chairman of Meezan Bank's Internal Controls and Operational Risk Management Committee and the Chairman of Al Meezan Investment Management Limited.

Previously, he served as Executive Vice President and Head of Southern Region at Faysal Bank and Senior Executive Vice President and Head of Investment Banking Group at Muslim Commercial Bank. He has also been a Director at Atlas Battery Limited since April 2014. He served as Director of K-Electric Limited and Fayzan Manufacturing Modaraba. He also served in KPMG's London office, where he worked on special banking sector assignments.

Some of the Directorships and other recent offices held by Mr. Siddiqui include:

- Member of Government of Pakistan Steering Committee for 'Promotion of Islamic Banking in Pakistan'
- Member of Board of Trustees, Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Bahrain
- Chairman, IBP Sub Committees for Academic Board and Finance Committee

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Mr. Junaid Ahmed

President, Dubai Islamic Bank Pakistan Limited

Mr. Junaid is currently serving as Chief Executive Officer at Dubai Islamic Bank Pakistan. He has over 32 years of banking experience in Branch Banking, Retail, Operations, Corporate & Investment Banking and International Banking. From his total banking career, he spent 30 years in the UAE banking industry. He has also served as Director on the Board of MESC, Jordan Dubai Islamic Bank, Bank of Khartoum - Sudan and Bosnia Bank International - Bosnia Herzegovina.

Mr. Junaid has done Bachelors in Commerce from the University of Calcutta, India in 1975.

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Mr. Hasan A. Bilgrami

President & CEO, BankIslami Pakistan Limited

Mr. Hasan A Bilgrami has been the Chief Executive Officer of BankIslami since its inception.. Previously he worked as the Head of Asset Management with the National Investment Trust (NIT), as Country Manager Consumer Banking & Corporate Business with Gulf Commercial Bank, as General Manager Corporate Finance with ORIX Investment Bank and as Director and Head of Corporate Finance with Khalid Majid Husain Rahman, then a member firm of Deloitte & Touche. Mr. Bilgrami has overall 22 years of professional experience.

He is a Director on the Board of BankIslami's subsidiary, BankIslami Modaraba Investment Limited, Director of KSB Pumps Limited as well as a Chairman of its Audit Committee. He was also the President of the National Council of the Institute of Cost and Management Accountants (ICMAP) for the term 2009-11, Director of Pakistan Institute of Corporate Governance and a member of the Institute of Capital Markets, Pakistan.

He has also been a Director on the Boards of PICIC, Soneri Bank Limited, Crescent Commercial Bank Limited, Fauji Fertilizer Company Limited and National Refinery Limited.

Mr. Bilgrami graduated in Commerce from Karachi University and is a Fellow member of the Institute of Cost & Management Accountants of Pakistan since 2003. He became a Fellow of the Canadian Securities Institute in 2001.

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Mr. Ariful Islam

Deputy CEO & Executive Director, Meezan Bank

Mr. Ariful Islam is a senior banker with over 31 years' experience with various banks in Bahrain and Pakistan. He is a qualified Chartered Accountant from the Institute of Chartered Accountants of England and Wales and a Fellow member of the Institute of Chartered Accountants of Pakistan.

He joined Meezan Bank in April 1999 as the Bank's first Chief Operating Officer and was subsequently elevated to the position of Deputy CEO of the Bank.

He has previously worked with Faysal Bank Limited and MCB Bank Limited, where he held various senior management positions in the capacity of Executive Vice President and Senior Executive Vice President, respectively. He has over 26 years of experience in the financial sector. He was also involved with the setting up of the first private sector open-end fund in Pakistan and carries with him valuable experience in asset management.

Currently, Mr. Islam is a director on the Board of Meezan Bank Limited, Chairman of the Board of Al Meezan Investment Management Limited - the Bank's asset management subsidiary, and a director on the Board of Atlas Battery Limited. He is a 'Certified Director' from IBA, Karachi.

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Dr. Muhammad Imran Ashraf Usmani

**Group Head Product Development and Shariah Compliance
& Resident Shariah Board Member, Meezan Bank**

Dr. Muhammad Imran Usmani, son of Justice (Retd) Mufti Muhammad Taqi Usmani, holds an LLB, M. Phil, and PhD. in Islamic Finance. He graduated as a scholar with specialization (Takhassus) in Islamic Fiqh and Fatwa from Jamia Darul-Uloom, Karachi.

Dr. Usmani is the head of Hira Foundation School (a project of Jamia Darul Uloom, Karachi) with a vision to provide high quality education to its students with its unique blend of modern academics with Islamic teachings. The aim of the project is to develop its students in becoming staunch and practicing Muslims with strong Islamic and moral values. The school serves as a cultivating ground for Muslim children, providing educational services from Pre-school to University level.

Presently, he is also the Shariah Advisor and Group Head of Product Development and Shariah Compliance (PDSC) at Meezan Bank and is in charge of the R&D and Product Development of Islamic banking products, Training, Advisory, and Audit & Compliance for the relevant activities.

He has been serving as a teacher / lecturer of important subjects of Shariah (Fiqh & Hadith in Mutawassitah to Aalimiyyah levels) since 1990 in Jamia Darul Uloom Karachi and is the member of the administration board of Jamia Darul-Uloom, Karachi. He is a visiting faculty member at Karachi University and IBA. He has also been leading Friday khuthbah and prayer at a Jamia Mosque for 20 years.

Dr. Imran Usmani is the author of numerous publications related to Islamic finance and other Shariah-related subjects. He has presented papers in numerous national and international seminars and has delivered lectures at academic institutions including Harvard, LSE, LUMS and IBA.

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Mr. Ahmed Ali Siddiqui

Director, CEIF - IBA

Mr. Siddiqui, Director CEIF, holds a Bachelors & Masters degree in Business Administration from the Institute of Business Administration (IBA), Karachi with six gold medals. His areas of specialization include MIS & Islamic Finance.

He is currently Senior Executive Vice President & Head of the Product Development & Shariah Compliance (PDSC) Department and also serves as the Secretary to the Shariah Supervisory Board of Meezan Bank. His main areas of focus include managing product development initiatives, formulation of policy guidelines, Islamic banking training, Shariah audit & review of all Bank activities along with the Shariah Advisor, and managing external product development advisory services.

Mr. Siddiqui is also actively involved in Islamic banking training activities and has conducted various training sessions, corporate workshops & seminars on Islamic Banking & Islamic Financial Products for Meezan Bank both locally and abroad. He is also a frequent speaker on Islamic banking at National Institute of Banking & Finance (State Bank of Pakistan), Export Promotion Bureau & Center of Islamic Economics (CIE) Karachi and IBA.

Currently Mr. Siddiqui is serving as Senior Vice Chairman of the Federation of Pakistan Chambers of Commerce & Industry. He is also a member of Advisory team for Center of Islamic Economics (CIE), Jamia Darul uloom Karachi and a visiting faculty member at IBA Karachi.

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Dr. Mohamed Eskandar Shah Mohd Rasid

Deputy Dean, School of Graduate Studies, INCEIF

Dr. Mohamed Eskandar Shah Mohd Rasid is currently Associate Professor and Deputy Dean, School of Graduate Studies at the International Centre for Education in Islamic Finance (INCEIF), a post graduate university specializing in Islamic Finance established by Bank Negara Malaysia.

He holds a PhD in Finance from University of Nottingham, United Kingdom. He also holds a Master in International Economics and Finance from University of Queensland, Australia and a Bachelor in Business Administration (Finance) from International Islamic University Malaysia (IIUM).

Prior to joining INCEIF, Dr. Eskandar was an Assistant Professor at Department of Finance, Kulliyah of Economics and Management Sciences, IIUM. He taught Futures, Options and Risk Management and International Finance at the undergraduate level and Corporate Finance at the postgraduate level. During his doctoral studies, he worked as a part time tutor at University of Nottingham and Nottingham Trent International College.

His main research interests are in the area of asset pricing, portfolio theory, capital structure and international finance and he has published articles in refereed international and local journals. He has also presented papers in several international and Islamic finance conferences.

Besides being appointed as Deputy Dean in the graduate studies department, he is also a Deputy Director, BNP Paribas-INCEIF Centre of Islamic Wealth Management and Treasurer for Malaysian Finance Association (MFA).

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Professor Dr. M. Kabir Hassan

Professor of Finance, University of New Orleans

Professor Dr. M. Kabir Hassan is Professor of Finance in the Department of Economics and Finance in the University of New Orleans. He currently holds two endowed Chairs-Hibernia Professor of Economics and Finance, and Bank One Professor in Business - in the University of New Orleans.

He received his BA in Economics and Mathematics from Gustavus Adolphus College, Minnesota, USA, and M.A. in Economics and Ph.D. in Finance from the University of Nebraska-Lincoln, USA respectively.

Prof. Hassan is a financial economist with consulting, research and teaching experiences in development finance, money and capital markets, Islamic finance, corporate finance, investments, monetary economics, macroeconomics, Islamic banking and finance, and international trade and finance. He has done consulting work for the World Bank, International Monetary Fund, African Development Bank, Transparency International-Bangladesh (TIB), Islamic Development Bank, Government of Turkey and many private organizations.

He has 196 papers published in refereed academic journals such as the Journal of Corporate Finance, Journal of Banking and Finance, Journal of Business Ethics etc. He has been cited as one of the most prolific authors in finance literature in the last fifty years. His publication record puts him among the top 5.6% of all authors who published in the 26 leading finance journals. He was among the top three presenters in the Financial Management Annual Meetings during 1990-2013. He has won 25 Best Paper Awards from Academic Conference presentations.

He has numerous teaching awards for his outstanding teaching from the University of New Orleans and outside academic organizations and has edited and published nine books.

He is the Editor of Journal of Islamic Economics, Banking and Finance (ABDC and ABS), International Journal of Islamic and Middle Eastern Finance and Management (ABDC and ABS), and Co-Editor of Journal of Economic Cooperation and Development (SCOPUS).

Prof. Hassan gives lectures and workshops in the US and abroad, has presented over 343 research papers at professional conferences and delivered 131 invited papers/seminars. He has been visiting Chair Professor for universities in Malaysia, Germany, Saudi Arabia, Pakistan and Indonesia. He has also provided academic leadership in various professional academic organizations.

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Mr. Mohamed Rafe Mohamed Haneef

CEO, CIMB Islamic Bank

Rafe became the Chief Executive Officer of CIMB Islamic Bank Berhad on 4th January 2016 and is in charge of the CIMB Group's Islamic banking and finance franchise. CIMB Islamic operates as a parallel franchise to the Group's conventional operations and covers Islamic wholesale banking, Islamic consumer banking, Islamic commercial banking and Islamic asset management and investment.

Rafe has 20 years of experience covering a range of businesses and functional roles gained from three global banks, an international asset management company and a legal firm, at various financial centers including London, Dubai and Kuala Lumpur.

He studied Law at the International Islamic University Malaysia and also holds an LL.M degree from the Harvard Law School. He was admitted to the Malaysian Bar in 1995 and qualified for the New York State Bar in 1997.

Rafe first joined HSBC Investment Bank plc, London in 1999 and thereafter joined HSBC Financial Services Middle East, Dubai where he set up the global sukuk business in 2001. Subsequently, he became the Global Head of Islamic Finance business at ABN AMRO Dubai in 2004 covering both consumer and corporate businesses. In 2006, he moved back to Malaysia with Citigroup Asia as the Regional Head for Islamic banking, Asia Pacific. He later joined HSBC Amanah in 2010 as the CEO, Malaysia and Managing Director of Global Markets, ASP

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Dr. Farrukh Iqbal

Dean and Director, IBA Karachi

Dr. Farrukh has had more than thirty years of research and management experience in the World Bank across a diverse range of countries and sectors. He has worked in Korea, Philippines, Indonesia, China, Iran, Egypt and the Gulf Cooperation Council (GCC).

He has worked and published on various aspects of economic development including growth, poverty, small and medium enterprises, trade and foreign investment, health insurance, local government development and political economy issues.

He holds a bachelor's degree from Harvard University and a Ph.D. in Economics from Yale University USA.

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Mr. Mustafa Adil

Head of Islamic Finance, Thomson Reuters

Mustafa Adil is the Head of Islamic Finance for Thomson Reuters. He is responsible for leading the Islamic finance and Islamic markets business for the organization, providing knowledge solutions and bespoke services to support the continued growth and increasing depth of the Islamic finance industry. He works in collaboration with government entities, multilateral organizations and leading financial institutions to support them in fulfilling their aspirations and executing their strategies in the Islamic markets space. These include the delivery of knowledge solutions, research, consulting services and market engagement. He also spearheads the development of new initiatives or services that meet the increasingly sophisticated needs of the industry across markets.

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Dr. Hatim El Tahir

Director, Islamic Finance Group, Deloitte & Touche

Hatim is a Director in Deloitte and Touche (ME)'s financial services practice, and leads the Islamic Finance Knowledge Centre where he advises clients on Islamic financial markets development. Hatim Tahir devised and lead Deloitte's Islamic thought leadership program, and writes for the yearly industry flagship in Deloitte Islamic's finance reports.

With over 20 years business and finance experience, Hatim has held key leadership roles designing Islamic finance strategies and delivering projects in the Middle East, Europe, Central America, Central and South Asia. His recent accomplished engagements included strategy development, Sharia' Governance and regulatory compliance, and industry research in Islamic capital market instruments.

Prior to working for Deloitte, Hatim worked for the NASDAQ DUBAI in a senior role, and led a capacity building & leadership development initiative in Islamic finance, working with international financial institutions regulated by the DFSA to develop their Islamic financial knowledge and skills.

Hatim authored numerous articles and chapters in books Harvard University and Wiley. He is also a regular contributor to industry talks and comments in industry issues in CNBC Arabia, Bloomberg, Forbes ME and other broadcast outlets. Hatim regularly participates in industry consultative meetings and working groups and was a member of the AAOIFI's Corporate Governance Committee (2010-15).

Hatim earned his PhD in Business Management, University of London, and was a Research Associate at the London School of Economics between the years 1995-2000. He is currently a Visiting Research Fellow at the ICMA Centre, Henley Business School, University of Reading and Fellow member of the British Chartered Institute for Securities & Investment (CISI).

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Mr. Rizwan Ata

Group Head – Islamic Banking, Bank Alfalah Limited

Mr. Rizwan Ata is a seasoned banker with over 29 years' experience with the leading local and foreign banks in Pakistan. He currently holds the position of Group Head – Islamic Banking at Bank Alfalah Limited which has a network of 158 branches spread across 51 cities in Pakistan.

Prior to joining Bank Alfalah, he remained with Allied Bank Limited as the first Group Chief of Islamic Banking for a short span of time to establish the Islamic Banking Division. He also remained with Meezan Bank Limited (Premier Islamic Bank of Pakistan) for over 10 years and left as Group Head - Branch Network, SME/Commercial.

He started his career with Emirates Bank International PJSC and worked there for over 13 years. He was also on the Board of Al-Meezan Investment Management Ltd (the largest Shari'ah Compliant Mutual Fund of Pakistan), and of a few JV Companies of Meezan Bank Limited.

He holds an Executive MBA degree from Lahore University of Management Sciences (LUMS), Pakistan. He has also attended a number of trainings, seminars and courses from reputed Pakistani and International Institutions.

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Mr. Ashar Nazim

Partner, Head of Global Islamic Banking Centre
Ernst & Young

Ashar leads EY's Global Islamic Banking Center of Excellence.

He has more than 20 years of experience in the Islamic finance industry in the profession, the industry and in regulatory capacity with the Central Bank of Bahrain. He brings a unique track record of corporate finance, strategy consulting, regulatory and industry roles that gives him a holistic understanding of influences driving change for his clients.

Ashar has advised a number of central banks on regulatory reforms, worked with multilateral institutions on industry infrastructure initiatives, led the setting up of several Greenfield Islamic windows and banks, advised on transformation of conventional banks to Islamic banks, and assisted financial institutions on transforming operational performance. He specializes in Performance Improvement with emphasis on strategy, digital transformation and customer experience.

Ashar has been involved in a number of strategic initiatives across Europe, Middle East, Asia Pacific and Africa, advising board and senior management of clients on Islamic financial services matters. He is a regular speaker at influential industry forums, facilitates client strategy session, and has directed several thought leadership research on Islamic banking, Takaful and wealth management business.

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Mr. Najmul Hassan

Director FIDD, ICD

Mr. Najmul Hassan is the Director of the Financial Institution Development Department and Remedial Asset & Management Unit at the Islamic Corporation for the Development of the Private Sector (ICD), which are parts of the Islamic Development Bank Group (IDB), Jeddah. In addition, he is the Chairman of the Board in Maldives Islamic Bank, and the representing ICD on the Boards of Tamweel Africa, Zaman Bank Kazakhstan and Burj Bank Pakistan.

Prior to joining ICD he was Chief Executive Officer of Gulf African Bank. (Gulf African Bank, set up in early 2008, is the first Islamic bank in Kenya.)

Before joining Gulf African Bank, Mr. Hassan worked as General Manager for Corporate and Business Development in Meezan Bank Limited (MBL), the first and largest Islamic commercial bank in Pakistan. He was one of the founding members of the bank and played an instrumental role in leading the successful conversion of the operations of the Bank into a full-fledged Islamic commercial bank, upon the acquisition of Society General in 2002.

He has participated as a speaker in numerous workshops and seminars on topics related to Islamic Finance in addition to conducting training program with Dun & Bradstreet in Dubai, Bangladesh and training of Shariah scholars on AAOIFI standards in the UK with First Ethical.

Before joining MBL, he worked as a Managing Director of Delphi Diesel Systems (Pakistan) and prior to that as Managing Director in Agro Auto Industries, which is one of the largest automotive parts manufacturing company in Pakistan.

Mr. Hassan started his carrier with Pakistan Air Force in Maintenance and Technical branch. He holds Master of Business Administration and Bachelor Degree in Aeronautical Engineering.

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Dr. Syed A Hamid Abdul Hamid Aljunid

FCIS, PhD, M Econs, B Econs
Honorary Treasurer, MAICSA

Syed Abdul Hamid Aljunid is currently a member of the Professional Studies Department of the International Centre for Education in Islamic Finance (INCEIF). He joined INCEIF in April 2007.

Prior to joining INCEIF, he was the President and CEO of University Tun Abdul Razak (June 2005-February 2007), a private university based on E-Learning approach to education. His areas of academic interest include Economic Thought, Ethics and Economics, Ethics, Corporate Governance and Leadership and values.

He obtained his PhD in 1980 from the University of Wisconsin, USA and has served as Dean of Faculty of Economics (1989 - 1996) and Director of Management Centre (1995 - 1998) at the International Islamic University Malaysia till 1998. His involvement in professional and voluntary organizations include Council Membership, Honorary Treasurer, membership in education, as well as membership and training in professional practice committees of The Malaysian Institute of Chartered Secretaries and Administrators.

He is currently a member of the Professional Standard Committee of the Institute of Chartered Secretaries and Administrators UK. He is also a member of the panel of experts for Institute Integrity Malaysia. His past involvements include membership of Council and Chairman of Education, Examination and Exemption Committee for the Associate of Chartered Islamic Finance Professionals (ACIFP) from 2009 to 2014.

His recent teaching and training focus is focused on ethics, business ethics and corporate governance from conventional and Islamic perspectives.

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Mr. Noor Abid

AAOIFI BOT Member, Member of Board of Directors, Kuwait Finance House Group; Member of Board of Directors of a number of Islamic Financial Institutions worldwide

Mr. Noor is a Fellow Chartered Accountant from Institute of Chartered Accountants in England and Wales. He has more than 35 years of experience in the profession across Europe, Middle East and Africa, of which last 25 years have been at Ernst & Young (EY) in various leadership roles as Assurance Leader for the Middle East and North Africa region. He retired in June 2012.

Noor has a dual nationality of Pakistan and Britain. He is currently an Independent Board Member, Chairman of Audit Committee and member of the Nominations and Remuneration Committee of KFH Kuwait, KFH Bahrain and Fakeeh Hospital in Jeddah. He is also an Independent Director and a Member of Audit Committee and the HR Committee of Meezan Bank, the largest Islamic Bank in Pakistan.

Noor was the Assurance Leader for EY Middle East and North Africa (MENA) region from 1999 to 2012 managing 17 offices, 100 partners and over 4500 employees. Ernst & Young's audit practice grew from US\$ 35 million in 1999 to US\$ 210 million in 2012. In his role as the leader of the MENA Assurance practice, Noor embarked on a plan to refocus and strengthen Ernst & Young's market leadership position.

Noor has served as the Chairman of Auditing Standards Committee and the Deputy Chairman of Accounting and Auditing Standards Board of AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions). He is currently a member of the Board of Trustees of AAOIFI.

Noor was declared the winner of the World Islamic Banking Conference 2012 Industry Leadership Award in recognition of his contribution to Islamic Banking.

Having retired from EY in June 2012, Noor devotes his time to serving his Directorship positions, farming and managing two charities focused on education.

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Prof. Dr. Azmi Omar

Director General,
Islamic Research and Training Institute (IRTI)
Islamic Development Bank Group

Prof. Dato Dr. Mohd Azmi Omar is the Director General of Islamic Research and Training Institute (IRTI), Islamic Development Bank Group since January 2012.

Azmi has more than 30 years of experience in academia where he served as a professor and senior university administrator at the International Islamic University Malaysia. He previously served as a Member of Syariah Committee at Bank Kerjasama Rakyat Malaysia Berhad. Dr. Omar holds a PhD. In Finance from the University of Wales, Bangor, UK.

He has published many research articles, books, and advised universities and Islamic financial institutions in the area of Islamic banking and capital markets.

He is also a member of the External Advisory Group for the International Monetary Fund (IMF) Interdepartmental Working Committee on Islamic Finance and a member of the Board of Trustees of Responsible Finance Institute (RFI) Foundation. Azmi was awarded "The Most Outstanding Individual Contribution to Islamic Finance" in the KLIFF Islamic Finance Awards in 2015.

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Dr. Dawood Ashraf

Senior Researcher (Islamic Finance), IRTI

Dr. Dawood Ashraf is a Senior Researcher at the Islamic Research & Training Institute (IRTI) of the Islamic Development Bank Group.

Before joining IRTI in 2014, he was working as a faculty member at the Prince Mohammad Bin Fahd University in the Kingdom of Saudi Arabia. Dr. Ashraf holds a PhD. in Banking and Finance from the University Wales, UK and a Masters of Economics in International Business and Economy from the Kyushu University Japan. He is also a charter holder and member of the CFA Institute. Dr. Ashraf has also worked in the banking industry in Canada and Pakistan.

Dr. Ashraf's research interests are in Islamic capital markets, portfolio management, banking, corporate finance and Islamic banking with a special focus on the interaction of incentive structure and financial stability of financial institutions. Dr. Ashraf's research is published in various international journals and he has presented his research work in international conferences all over the world.

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Dr. Saad Azmat

Associate Professor of Finance and the Associate Dean of Research at the Suleman Dawood School of Business (SDSB), Lahore University of Management Sciences (LUMS)

Dr. Saad Azmat is an Associate Professor of Finance and the Associate Dean of Research at the Suleman Dawood School of Business (SDSB), Lahore University of Management Sciences (LUMS), Pakistan.

He is also the Chair of the Centre for Islamic Finance at LUMS. He has published in top rated journals including Journal of Economic Behavior & Organization and Pacific Basin Finance Journal.

He has been a visiting researcher at a number of institutions around the world including Monash University, University of Chicago and INCEIF. He has been a consultant to government organizations, banks and corporate firms.



Shaikh Mufti Muhammad Taqi Usmani

Shariah Board Chairman, AAOIFI
Chairman Shariah Board, Meezan Bank
Deputy President, Dar-ul-Uloom

Mr. Justice Muhammad Taqi Usmani was born in 1943 in Dewband, India. He is the son of late Maulana Mufti Muhammad Shafi (a renowned Islamic Scholar of the sub-continent). He obtained his "Takhassus" degree in Islamic education (at par with Ph.D.) from Darul Uloom Karachi, the largest and the most renowned Islamic Education Institution in Pakistan. He also obtained his Master's degree from Punjab University in Arabic literature and a law degree (LLB) from Karachi University of Pakistan.

He has been teaching several branches of Islamic education for more than 50 years including Fiqh (Islamic Jurisprudence) and Hadith.

He has held the position of a Judge of Shariat Appellate Bench of Supreme Court of Pakistan from 1982 to May 2002. Also he is the permanent member of International Islamic Fiqh Academy, Jeddah, an organ of OIC where he has been Vice Chairman of the Academy for nine years. Also he is the Vice President of Darul Uloom Karachi.

For more than a decade he has been holding the position of Chairman/Member of Shariah Supervisory Boards of a dozen of Islamic Banks and Financial Institutions in different parts of the world. Also he is the Chairman of International Shariah Council of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in Bahrain that has prepared Shariah Standards for Islamic financial institutions. He is one of the most renowned Shariah scholars in the field of Islamic finance.

He has held many positions in the higher echelons in education sector and in various commissions set up by the government of Pakistan.

He has authored more than 80 books in Arabic, English and Urdu language.

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Prof. Dr. Wang Yongbao (Ahmed Musa)

Director of Institute of Islamic Law, Economics, and Finance and Professor at Northwest University of Politics and Law (NWUPL)

Prof. Dr. Wang Yongbao (Ahmed Musa) is currently the Director of Institute of Islamic Law, Economics, and Finance and Professor at Northwest University of Politics and Law (NWUPL), Xi'an in China.

Prior to joining NWUPL, he was an Associate Professor at Xi'an International Studies University. In the period 2012-2013, he was a Visiting Associate Professor at the Global University of Islamic Finance (INCEIF), Malaysia. At present, he is also the research fellow at Hebei University and a member of the "One Belt – One Road" Think Tank.

Prof. Wang holds two B. A. Honors degrees in Islamic Jurisprudence and Arabic Language from the Islamic Call College, Libya and a Masters degree and PhD. in Islamic Jurisprudence and Principles of Islamic Jurisprudence (Fiqh and Usul al-Fiqh) from the International Islamic University Malaysia (IIUM). He also has a PhD. in Philosophy of Islamic Civilization from the IIUM. He has presented many papers related to Islamic Finance and other Fiqh topics (Shari'ah Issues) at national and International level and has conducted many training sessions particularly on Shari'ah Aspects of Islamic Banking and Finance for different sectors since 2005.

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Mufti Irshad Ahmad Aijaz

Chairman, Shariah Supervisory Board, BankIslami Pakistan

Mufti Irshad Ahmad Aijaz is the Chairman of the Shariah Supervisory Board of BankIslami Pakistan.

He graduated from Jamiat-ul-Uloom Islamiyyah, Binnori Town, Karachi and obtained his Shahadat-ul-Aalamia (Masters in Arabic and Islamic Studies) from there.

Afterwards, he completed his Takhassus fi al-Iftaa (Specialization in Islamic Jurisprudence and Fatwa) from Jamia Dar-ul-Uloom, Karachi.

He has passed the country's first Islamic Finance course "Contemporary Business and Banking and its critical evaluation in the light of Shariah" offered by the Centre for Islamic Economics, Jamia Dar-ul-Uloom, Karachi, Pakistan, in 1994.

He has also completed his MBA from a leading private university in Karachi, Pakistan.

He currently holds advisory position in following Institutions:

- Member, AAOIFI Shariah Standard Committee – Karachi
- Chairman, Shariah Supervisory Board- Summit Bank Limited
- Shariah Advisor of Allied Rental Modaraba
- Member, Shariah Board- Standard Chartered Bank (Pakistan) Ltd.
- Shariah Advisor of Fortune Islamic Financial Services
- Shariah Advisor of Allied Rental Modaraba
- Member, Shariah Committee of Barakah Group – Australia
- Consultant, Shariah Review Bureau – Bahrain
- Honorary Chairman, Shariah Supervisory Board of Wasil Foundation (Micro finance)

He regularly delivers lectures on Islamic Economics and Finance at different forums and educational institutions including National Institute of Banking and Finance (State Bank of Pakistan) and Centre of Islamic Economics (a division of Jamia Dar-ul-Uloom, Karachi).

WORLD ISLAMIC FINANCE FORUM (WIFF) 2016



Mr. Mohammad Shoaib, CFA

Chief Executive, Al Meezan Investment Management (AMIM)

Mr. Mohammad Shoaib, CFA is the Chief Executive Officer of Al Meezan Investment Management Limited, the largest Shariah compliant asset management company in Pakistan. He has over 25 years of experience in managing investment portfolios. Currently with Al Meezan Investments he is managing investments of about US\$658.4 (as on Sep 30, 2015) million under 12 mutual/pension funds and discretionary clients' portfolios, and leading a team of 130 employees of the organization.

He is an MBA from the Institute of Business Administration (IBA), Karachi of 1988 and has also taught in his alma mater, several courses ranging Security Analysis to Finance & Accounting.

He got his CFA charter in 1999 and later founded the CFA Association of Pakistan in May 2002 with 40 members. He was the first President of the CFA Association of Pakistan (CFAAP) and during his leadership CFAAP achieved several milestones including the "Innovation Award" in 2006 and the "Strategic Planning Award" in 2008 from the CFA Institute.

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Mr. Ijlal Ahmed Alvi

Chief Executive Officer, International Islamic Financial Market (IIFM)

Mr. Ijlal Ahmed Alvi has extensive experience in the financial services sector spanning over 25 years with international and middle-eastern financial institutions, with the last decade focusing on standard-setting in the Islamic Financial Services Industry as the Chief Executive Officer and Secretary to the Board of IIFM where he has been influential in initiating standardization of Islamic financial contracts & product templates globally.

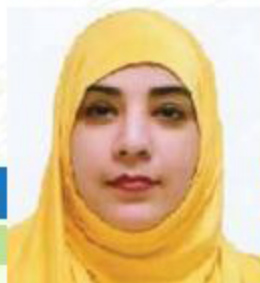
Mr. Alvi manages IIFM's market consultations, global working groups, Shari'ah guidance and legal reforms towards developing unified Islamic standard agreements and guidance notes for specific products covering Islamic hedging, liquidity management, capital market, trade finance and corporate finance. He also manages IIFM's market awareness programs by organizing various specialized seminars and technical workshops across the globe.

Mr. Alvi has been part of several international working committees/task-forces and currently is a member of the International Monetary Fund (IMF) External Advisory Group on Islamic finance, Working Group Member of AAOIFI FAS on Wa'ad & Khayar, OIC Member States Stock Exchanges Forum etc. He has contributed a number of articles/papers and commented on various topics in financial news, journals and forums such as Harvard/LSE workshop. He has also reviewed books and papers on Islamic finance and is a regular speaker at major Islamic finance conferences worldwide.

During his tenure so far, IIFM has signed MoU's with international organizations such as ISDA, ICMA, IRTI, ISRA, IBRD (The World Bank), Borsa Istanbul etc. which have had resulted into a number of Islamic marker unification initiatives.

Mr. Alvi holds a Masters in Finance from Golden Gate University, California, USA.

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Ms. Irum Saba

Assistant Professor, CEIF - IBA

Irum Saba is an Assistant Professor at the Centre for Excellence in Islamic Finance (CEIF)-IBA.

Ms. Saba has more than 12 years of progressive regulatory, research, training and teaching experience with organizations of international repute. Previously, she worked as Deputy Director in the Islamic Banking Department of the State Bank of Pakistan. She is also the honorary secretary of the Chartered Institute of Islamic Finance Professionals (CIIF), Malaysia.

Before joining the State Bank of Pakistan, she worked with the Securities and Exchange Commission of Pakistan (SECP) and the Islamia University, Pakistan. She has written several articles and chapters in books on the topics of corporate governance, Islamic finance and Islamic microfinance. She is a Shariah-registered Financial Planner (Shariah RFP). She holds the Chartered Islamic Finance Professional (CIFP) credential from INCEIF with distinction and is currently working on a PhD in Islamic Finance from INCEIF. She holds a Master in Commerce (M.Com) with distinction and PGD in Islamic Banking and Insurance from Institute of Islamic Banking and Insurance (IIBI), London. Her areas of interest are Shariah, Islamic microfinance, corporate governance and Islamic finance.

WORLD ISLAMIC FINANCE FORUM (WIFF) 2016



Dr. Zeeshan Ahmed

Associate Professor of Finance,
Karachi School of Business and Leadership (KSBL)

Dr. Zeeshan is an Associate Professor at KSBL. Prior to joining KSBL he was heading the undergraduate program in Accounting and Finance at Suleman Dawood School of Business, Lahore University of Management Sciences (LUMS). He is also a highly sought after trainer and lecturer at IBA and a member of CEIF IBA's Academic Committee.

Dr. Zeeshan has over ten years of diverse experience including training, research and consultancy experience. After completing his MBA from IBA Karachi, he worked as a management consultant with Ferguson Associates, an affiliate firm of PricewaterhouseCoopers. He completed his Ph.D. from Mississippi State University, US in the discipline of Finance. Professionally, he is a CFA and has also passed all CPA examinations – the two most respected professional qualifications in Finance and Accounting respectively.

His decade-long experience as an academician comprises of teaching and training using a variety of pedagogical techniques (including case method) at top business schools in Pakistan. He has also been influential in shaping the curriculum for business education at these schools.

There are several areas in which Dr. Zeeshan has designed and conducted executive training workshops. Some notable mentions are Finance for Non-Financial Managers, Corporate Financial Management, Management Development Program, Understanding Corporate Financial Statements, Islamic Finance, and Accounting for Executives.

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Mr. Bilal Rasul

Executive Director – SECP

Mr. Bilal Rasul is currently Executive Director, Head of Department, Chairman's Secretariat and Head of the first Islamic Finance Department at the Securities and Exchange Commission of Pakistan (SECP). A British Council (Chevening) Scholar, Mr. Rasul is a Master of Economics and Finance from the United Kingdom as well as a Master of Public Administration. He has 23 years of varied experience in capital market regulation including the Modarabas, securities market, NBFIs (non-banking and finance institutions) and enforcement. Mr. Rasul is a Technical Member of the Shariah Advisory Board of SECP. As Registrar of Modaraba Companies and Modarabas, 2005-2009, he was responsible for spearheading the Islamic finance initiative for the capital market in Pakistan. He has contributed as a speaker at many international Islamic finance and banking forums. His work has also been highlighted in several local and international publications.

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Mr. Akif Saeed

Commissioner, SECP

Mr. Akif Saeed has been associated with the SECP since 2004. In December 2014, the federal government appointed him as Commissioner.

At present, he is heading the Securities Market Division in addition to overseeing Information Technology, and Investor Education and International Affairs Departments. He has extensive regulatory, operational and business knowledge of various infrastructure entities and intermediaries operating in the capital markets. He contributes significantly towards instituting various legal and regulatory reforms for enhanced corporate governance, transparency, risk management and measures for compliance with the IOSCO benchmark principles of securities regulation. He led the teams which developed Securities Act, 2015, the code of corporate governance, investor education web portal and framework for voluntary pension system, private equity and venture capital funds, and real estate investment trusts.

Prior to joining the SECP, he worked with American Express Bank as manager corporate banking for 9 years and Packages Limited for 3 years. Commissioner Akif has done Master's in Economics from Government College Lahore, and MBA from the University of Edinburgh. He won the Chevening Scholarship and President's Talent Farming Scholarship in Economics.

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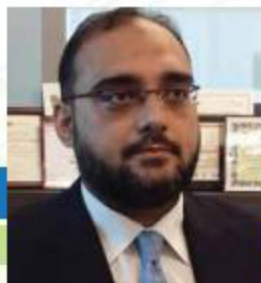


Mr. Syed Sohail Ahmed

Head of Takaful, Jubilee General

Syed Sohail Ahmed carries with him experience of more than two decades spread over managing affairs from branch office to Zonal office level. He has spear headed the flagship branch of Jubilee for the last 10 years with Alhamdulillah lifting the best branch award each year of the decade. Last year in May 2015 he was nominated to head Window Takaful Operations of Jubilee General.

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Mr. Muhammad Farhan ul Haq Usmani

HOD – Shariah Audit and Advisory, Meezan Bank

Mr. Muhammad Farhan ul Haq Usmani hold Baccalaureate in Business Administration, Commerce and Masters in Economics, from University of Karachi, Pakistan. He is also a Certified Islamic Banker from Center of Islamic Economics, Karachi. Mr. Usmani is the Government of Pakistan's PhD Scholar in Islamic Banking & Finance at University of Karachi, under the supervision of Dr. Muhammad Imran Ashraf Usmani. His area of research includes Islamic Capital Markets, Shariah Compliant Fund & Asset Management.

Currently, Mr. Usmani is working as Senior Vice President and Head of Shariah Audit & Advisory at Meezan Bank Limited. Mr. Usmani joined Meezan Bank Limited in the year 2005 where his main areas of responsibility include Capital Market Product Development & Implementation, Shariah Compliance & Audit, Capital Markets, Asset Management and Islamic Financial Advisory. Prior to joining Meezan Bank, he has worked with various Professional Advisory & Consulting Firms where he was involved in providing professional consultancy services related to Accounting, Auditing, Taxation and ERP systems development & implementation.

Mr. Usmani is a frequent speaker on the subject and visiting faculty member of Sukkur Institute of Business Administration (SIBA), Pakistan Air Force - Karachi Institute of Economics & Technology (PAF - KIET), Institute of Bankers Pakistan (IBP) and National Institute of Banking & Finance (NIBAF), a department of State Bank of Pakistan. He is also a founding member of Index Committee of KMI 30 (Pakistan's First ever Shariah Compliant Stock Index at Karachi Stock Exchange) and a member of FPCCI (Federation of Pakistan Chambers of Commerce & Industry) committee on Islamic Banking & Takaful.

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Mr. Ashraf Wathra

Governor, State Bank of Pakistan (SBP)

Ashraf Wathra was appointed as Governor, State Bank of Pakistan (SBP) with effect from April 29, 2014, for a period of 3 years. Prior to this, he served as Deputy Governor of SBP from March 2013.

Governor SBP Wathra is also Chairman of the SBP Board of Directors, which is a statutory body responsible for the general superintendence and direction of the affairs of the Bank. Moreover, he is also the Chairman of Monetary Policy Committee, an independent decision-making body responsible for formulating Monetary Policy. Prior to taking charge as Governor, he was appointed as Acting Governor on January 31, 2014.

Governor Wathra represents Pakistan in several international forums. He serves on the Board of Governors of the International Monetary Fund (IMF), Asian Clearing Union (ACU) and ECO Trade and Development Bank. He is also the council member of Islamic Financial Stability Board. Governor Wathra holds important positions within Pakistan including the member of Monetary and Fiscal Policies Coordination Board, National Financial Inclusion Strategy (NFIS) Council, National Executive Committee on Anti Money Laundering (AML), and Chair of the Board of Institute of Bankers in Pakistan (IBP), NFIS Steering Committee, and Agricultural Credit Advisory Committee (ACAC).

Since July 1, 2015, Governor Wathra has been the co-chair of the Financial Stability Board - Regional Consultative Group for Asia (FSB-RCG Asia). He brings 35 years of commercial, corporate and investment banking experience to his assignment. He also served as a member of Board of Directors of Habib Finance International Hong Kong, Habib Finance Australia and as First Vice Chairman of Himalayan Bank Nepal for several years.

He started his career with Grindlays Bank Plc in 1978 after completing his Masters in Business Administration.

WORLD ISLAMIC FINANCE FORUM (WIFF) 2016



Mr. Muhammad Hanif Jakhura

CEO, Central Depository Company (CDC)

Muhammad Hanif Jakhura joined CDC in 1994 and was elevated to the position of CEO in March 2002. He was also appointed as the first Chief Executive Officer of National Clearing Company of Pakistan Limited (NCCPL) in January 2002 and served in that position as well up to September 2005.

Mr. Jakhura's initiative in adopting diversification as one of CDC's major strategic objectives has resulted in the establishment of CDC's Trustee & Custodial Services and Registrar & Transfer Agent services.

Mr. Jakhura has also been elected as the Chairman of Executive Committee of Asia-Pacific Central Securities Depository Group for three years starting from 2014. With this appointment, he will be representing the Asia-Pacific Region on the Executive Board of World Forum of CSDs (WFC), the global body of five regional CSD associations. Mr. Jakhura has represented both CDC and the Pakistan Capital Market on several national, regional and international platforms like the Association of National Numbering Agencies (ANNA) based in Brussels and International Securities Services Association (ISSA).

He is also serving as a Director in Pakistan Institute of Corporate Governance (PICG), Institute of Capital Markets, and ITMinds Limited (a wholly owned subsidiary of CDC).

Mr. Jakhura is a fellow member of the Institute of Chartered Accountants of Pakistan (ICAP) and a Certified Director from the Institute of Corporate Governance since 2007.

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Mr. Muhammad Shoaib Ibrahim

CEO, First Habib Modaraba

Muhammad Shoaib, is associated with First Habib Modaraba since the inception of modaraba. His extensive working experience in Non-Banking Islamic Financial institutions for more than two decades makes him senior most person with such rich experience of Islamic Finance in Pakistan. This intense exposure gave him the insight into the financial and technical aspects of fund management in Islamic way. He has done Master's in Business Administration (MBA) in Banking and Finance. He has completed Post Graduate Diploma (PGD) in Islamic Banking and Finance from Centre of Islamic Economics (Darul Ulum), Karachi, Pakistan. He is also Certified Islamic banker from Professional's Institute of Excellence who are academic partner of University of Marathon U.S.A. and Pakistan Institute of Banking Studies, Pakistan. On number of occasions he remained as an Executive Member of Modaraba Association of Pakistan and also remained the Chairman of Modaraba Association of Pakistan.

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Mr. Muhammad Nasir Ali Syed

CEO, Pak Qatar Family Takaful Limited

Muhammad Nasir Ali Syed has a vast experience of working in local and Multinational organization of Life Insurance & Family Takaful industry in Pakistan. He has been associated with different corporate divisions i.e. Individual & Group Life Operations, Underwriting, Claims, Reinsurance etc. By Qualifications he did Masters in BioChemsitry, Associate of Life Management Institute(USA) and Post Graduate Diploma in Islamic Finance & Takaful. He has 20+ years of experience in Life & Health pricing, Underwriting, system development and implementation of Operations of Life insurance/Takaful company. He is the founding team member of Individual Underwriting Department of American Life Assurance Company -Pakistan, Group Health, Claim & Bancassurance Department of Commercial Union and Operations Department of Pak-Qatar FamilyTakaful Limited.

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Mr. Ejaz Ali Shah

Managing Director, PMEX

Ejaz Ali Shah is the Managing Director of Pakistan Mercantile Exchange Limited. He has over two decades of diversified experience in domestic and international markets. Previously, he served for 16 years as General Manager - Head of Marketing & Customer Support Services at Central Depository Company of Pakistan Limited (CDCPL) where he played a vital role in developing, positioning and nurturing CDC as a diversified service provider. As a part of CDC's founding team, he also played an instrumental role in developing CDC's brand value and recognition as one of Pakistan's most established financial institutions.

Prior to joining CDC, Mr. Shah has served as a Systems / Programmer Analyst in Cordoba Corporation, Los Angeles from November 1989 to January 1992. Later he worked with the Management Automation Group as a Project Manager from January 1992 to February 1994 and in Fidelity Investment Bank Limited as Manager, Money & Capital Markets, from February 1994 to March 1997.

Mr. Shah obtained Bachelor of Business Administration (MIS) from the University of Oklahoma, USA in 1989. He also served as the National Chair for International Public Relations Association (IPRA) in Pakistan for the years 2010-11.

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Mr. Nadeem Naqvi

Managing Director, Pakistan Stock Exchange

Mr. Nadeem Naqvi Managing Director Karachi Stock Exchange holds the degrees of M.B.A. in Finance and B.Sc. with honours in Banking and International Finance from The City University CASS Business School in London, United Kingdom. He brings with him a rich work experience of over 28 years in financial services industry operating in diverse environments of Middle East, North America and Europe besides that of Pakistan.

Mr. Naqvi carries a proven track record of establishing successful business organizations and turning around mediocre or dormant ventures into vibrant units. His last assignment, before joining Karachi Stock Exchange, was as the Chief Executive Officer of AKD Investment Management Limited. Earlier, he was involved in setting-up a brokerage house for overseas investors. He has also served as Chief Executive Officer of AKD Securities Limited which he was able to transform from a proprietary business into a full-scale investment banking and brokerage firm and in the process, gained company's recognition as the best domestic brokerage house for two consecutive years. Under the banner of AKD, he served as Chairman of the first technology venture capital fund of Pakistan.

Market analysis and research has been the hallmark of Mr. Naqvi's career. He has led an independent investment research firm in USA which was ranked in 2004 by 'Businessweek' as the third best out of 300 independent research firms in North America before which he headed the Merrill Lynch Pakistan research team. He was also the Head of Research of the advisory company of Morgan Stanley Asset Management's Pakistan Investment Fund and prior to that worked at BMA Capital Management Limited as Head of Research.

In Pakistan, Mr. Naqvi has been involved in landmark investment transactions, including the privatization of Kot Addu Power Plant, National Refinery and United Bank. His association with the capital markets is also longstanding where he served in committees of Karachi Stock Exchange and was a member of the Capital Markets Committee.

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Mr. Muhammad Lukman

Chief Executive Officer, NCCPL

Mr. Muhammad Lukman is a fellow member of the Institute of Chartered Accountants of Pakistan (ICAP), Institute of Cost & Management Accountants of Pakistan (ICMAP), a qualified Corporate Secretary and a certified director from ICAP.

He joined the Company in 2004 as Chief Operating Officer and assumed the position of Chief Executive Officer in July 2006. He has twenty six years enriched and diversified experience with national and multinational companies. He started his career with A.F. Ferguson & Co., (a member firm of the PwC global network) in assurance services and also worked in their tax services. He has served as a member of the Financial Impact Team in Coca Cola F&N Singapore and also served as Finance Head in Rhone - Poulenc Rorer Pakistan Limited. Mr. Lukman has also served Central Depository Company (CDC) as Head of Finance in 1997, and during his tenure, along with reorganization of the finance department, also initiated the trusteeship operations.

He has represented NCCPL on various committees formed by Capital Markets, Mutual Funds Association of Pakistan and the Securities and Exchange Commission of Pakistan ("SECP"). He has also represented NCCPL on the Legal and New Product Development Committees of Asia Pacific CDS Group ("ACG") which deliberated the drafting of different Regulations of the Asia Pacific region. He has attended specific trainings and workshops on Capital Markets including training organized by US Securities & Exchange Commission in Washington DC.

He is also a member of the joint evaluation committee of ICAP and ICMAP and has been a keynote speaker on various forums conducted by these professional bodies. Mr. Lukman also patronizes the Toastmasters Club and supports various education, training & development initiatives.

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Mr. Ghulam Muhammad Abbasi

Director Islamic Banking, State Bank of Pakistan

Mr. Ghulam Muhammad Abbasi joined State Bank of Pakistan in 1996. Before moving to the Banking Supervision Department, he was engaged in Regulation and Supervision of Non-Banking Financial Institutions (NBFIs).

Mr. Abbasi also worked in Banking Inspection Department for about ten years where he was engaged in policy level initiatives. He took charge of Infrastructure Housing & SME Finance Department in 2014. Since then he is playing an active role in ensuring enabling regulatory environment, market development and capacity building of all stakeholders involved in SME Financing.

Mr. Abbasi has held additional responsibility of Director Islamic Banking at SBP since last one year. Under this role, he took several key initiatives for the promotion and development of Islamic Banking in the country with special emphasis on Islamic SME Finance. He is also Co-Chair of a Technical Committee under National Financial Inclusion Strategy, having diverse representation from the industry to further enhance market share of SME finance through targeted policy interventions.

Mr. Abbasi obtained his Bachelor's Degree in Computer Systems Engineering from Mehran University and Masters in Economics from Sindh University; with distinctions.

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Mr. Mehmood Arshad

Executive Vice President, Pak Qatar General Takaful Limited

Mr. Mehmood Arshad has considerable senior level experience of working in Takaful industry of Pakistan. He is the Executive Vice President at Pak-Qatar General Takaful and has been serving Pak-Qatar Group since last nine years.

Mr. Arshad is also an active figure in business and education sectors of Pakistan. He is an active member of Federation of Pakistan Chamber of Commerce & Industries (FPCCI) and chairs its Standing Committee on Islamic Banking & Takaful. As a Chairman of Pakistan Qatar Business Council, he is playing an important role in promoting bilateral trade between Pakistan and the State of Qatar. He is also on the Board of Directors of several Business Councils including Pakistan-Saudi Arabia, Pakistan-Oman, Pakistan- Bahrain and Pakistan-Turkey. He represents Pakistan on Business Rating Program of ECO Chamber of Commerce & Industry.

Teaching is his passion and since last 12 years he has been a visiting faculty at University of Karachi, Allama Iqbal Open University and Dadabhoy Institute of Higher Education. He is also the Founder President of Karachi University Business School Alumni Association. Mr. Arshad holds an MBA degree from Karachi University Business School, with majors in Marketing and is also member of Karachi University Alumni Steering Committee.

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Mr. Zafar Hijazi

Chairman, SECP

Mr. Zafar Hijazi took over as the Chairman of the Securities and Exchange Commission (SECP) of Pakistan on December 19, 2014. A Chartered Accountant by profession, he has extensive experience spanning over 34 years, both in the private sector and as a senior emerging markets regulator of corporate sector and capital markets.

He has attended many international conferences, seminars and courses. Earlier, Mr. Hijazi had served the SECP as Commissioner, Company Law, Administration and Enforcement Division from January 1, 1999 to December 31, 2003.

During that stint he introduced significant legal and regulatory reforms to improve the quality of corporate disclosure, corporate restructuring and corporate finance. He has also held senior management positions in various private companies. On assuming his new assignment as the SECP Chairman, he expressed his firm resolve to advance the reform process for developing an effective regulatory environment for capital markets, insurance, corporate and non-bank financial sector in Pakistan.

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Mr. Saeed Ahmad

Deputy Governor, State Bank of Pakistan (SBP)

Mr. Saeed Ahmad has been serving as Deputy Governor, State Bank of Pakistan since January 21, 2014. He is currently spearheading the Financial Markets, Islamic Banking, Development Finance, IT, Payment Systems and Special Initiatives Groups at SBP.

Before joining SBP, Mr. Saeed Ahmed was the Chairman of the Steering Committee for promotion of Islamic banking in the country. He has played an instrumental role in addressing the liquidity management issues faced by the Islamic banking industry. To meet the special skill requirements and develop human resources for an expanding Islamic Banking industry, he played a pivotal role in the establishment of three Centers of Excellence in Islamic finance in three leading universities of the country. He also chairs the Coordination Committee for Centers of Excellence for Islamic Finance Education.

As Deputy Governor, Mr. Saeed chairs the Banking Policy Committee, Investment Committee of the Management, Management Committee on Information Technology and Payment Systems Policy Committee and also member of the Monetary Policy and Monetary Operations Committees.

Mr. Saeed also represents SBP in various national institutions. He is the Chairman of the Boards of Directors of House Building Finance Corporation Ltd (HBFCL), Pakistan Mortgage Refinance Company and EXIM Bank. He is a member of Boards of Directors of Securities and Exchange Commission of Pakistan (SECP), State Life Insurance Corporation (SLIC) and Zarai Taraqiati Bank Limited (ZTBL).

Mr. Saeed Ahmad has extensive commercial & investment banking and management experience. Throughout his career he has served at key posts in several internationally reputed financial and corporate institutions.

He is a Fellow of the Institute of Actuaries, London, and holds a Masters Degree in Economics (specialising in Finance & Accounting) from the London School of Economics (LSE) and BSc (Hons) from Punjab University, Lahore. He also attended Senior Management Program of Harvard Business School at Boston, USA.

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Mr. Syed Samar Hasnain

Executive Director,
Development Finance Group
State Bank of Pakistan

Samar Hasnain is the Executive Director of the Development Finance Group of State Bank of Pakistan and is responsible for overseeing flow of financial services to the priority sectors. These sectors include Agriculture, Microfinance, SMEs, Infrastructure, and Housing & Islamic Finance.

Prior to holding this position, he has headed Infrastructure, Housing and SME Finance Department where he was responsible for promoting these priority areas. Mr. Hasnain also held position of Director, Agricultural Credit & Microfinance. He also holds over a decade's experience of Exchange Policy formulation and providing an enabling regulatory environment for both Agricultural Credit and Microfinance Sectors.

Mr. Hasnain has an international exposure of trainings, seminars, conferences and has represented Pakistan in a number of international events and bi-lateral and multi-lateral negotiations. Successful transformation of a segment of informal market into proper formal regulatory network has been one of his key achievements over last few years. Before joining SBP, he worked for a Development Financial Institution in Pakistan in the private sector.

Mr. Hasnain holds a Bachelor of Engineering Degree from NED University and a Cost & Management Accounting qualification with number of distinctions.

WORLD ISLAMIC FINANCE FORUM (WIFF) 2016



Prof. Dr. Abbas Mirakhor

First Holder INCEIF Chair of Islamic Finance

Prof. Abbas Mirakhor is the First Holder of the INCEIF Chair of Islamic Finance since 2010. A former Executive Director of International Monetary Fund (IMF) and acknowledged worldwide as a specialist in Islamic Finance, he joined INCEIF following a distinguished career as an economist and academician with considerable contribution in the field of Islamic economics, finance and banking.

He is a graduate of the Kansas State University, USA, where he received his Bachelors, Masters and PhD degrees in Economics. With the exception of a 2-year stint at the Al Zahra University in Tehran, Iran, throughout his academic career he has worked as a Professor of Economics at the University of Alabama, Alabama A&M University, and the Florida Institute of Technology. He spent 24 years with IMF, serving as the organization's Executive Director and Dean of the Executive Board, retiring in 2008.

He was conferred the "Order of Companion of Volta" for service to Ghana by the President of Ghana by the President of Ghana in 2005. In 2003, he received the Islamic Development Bank Annual Prize for Research in Islamic Economics, which he shared with Dr. Mohsin Khan, another well-known economist at IMF. The President of Pakistan conferred him the "Quaid-e Azam" star for service to Pakistan in 1997.

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Prof. Datuk Dr. Syed Othman Alhabshi

Deputy President Academic, INCEIF

Prof. Datuk Dr. Syed Othman Alhabshi is the Deputy President Academic of INCEIF. He joined INCEIF as Professor of Islamic Economics & Econometrics and Head of Takaful Faculty in March 2007.

He holds a B.Ec (Hons) in Statistics from University of Malaya, M.S. (Statistics) from University of Wisconsin, U.S.A. and Ph.D. in Econometrics from University of Birmingham, U.K.

Since 1969, he has served in various academic capacities in four public universities in the country, namely University of Malaya, Universiti Kebangsaan Malaysia, International Islamic University Malaysia and Universiti Utara Malaysia. From October of 1997 to March 2005, he served as the Founding President and CEO of Universiti Tun Abdul Razak, after serving the Institute of Islamic Understanding Malaysia (IKIM) as the Deputy Director-General from 1992 to 1997.

He was a member of Etiqa Takaful Berhad Board (1995-2013), Maybank Islamic Board (2006-2014) and Asia Unit Trust Board (1994-2012), among others.

He is also a member of the Advisory Board of Dubai Center for Islamic Banking & Finance, and of the IFSB Working Group on Guiding Principles for Retakaful (Islamic Reinsurance) Undertakings. He is a member of the Scientific Committee of the Sharjah Islamic Center International Award for Islamic Banking Products (for the 2nd Session in 2016-2017). He is also a Shariah Advisor for Nomura Asset Management Malaysia Sdn. Bhd. and a Certified Shariah Individual by the Securities Commission of Malaysia.

He has written and published numerous articles on various topics related to Islam, Economics, Banking, Takaful, Ethics and has written and edited a total of 12 books.