

Dr. Muhammad Abubakar Siddique

Lecturer/Chairperson,
School of Islamic Banking and Finance (SOIBF),
International Institute of Islamic Economics (IIIE),
International Islamic University, Islamabad.



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MODEREN EDUCATION AND QUALIFICATION:

Degree	Year	Major Subjects	Institution	
PhD Islamic Banking & Finance –	2022	Capital and Money Markets: Islamic & Conventional Perspectives, AAOIFI’s Shariah Standards of Accounting, Auditing, and Governance, Maqasid al Shariah and Ijtihad Relevant to Islamic Finance, Islamic Banking: Supervision & Regulation , Shariah Maxims relevant to Financial Transactions	International Islamic University Islamabad, Pakistan	
<p>Thesis Title: “Shari’ah Approvals in Islamic Banking: Evaluation, Perception and their Effects on Bank Performance and Risk-Taking”</p> <p>I have used three types of research techniques in thesis: Qualitative evaluation of Shariah approvals in the light principles Fatwa set by Classical Jurists, Primary data (perception of muftis and other Shariah scholars, regarding the compliance of Shariah approvals of Islamic banks with Islamic principles of Fatwa, collected through questionnaire, and finally explored the impact of Shariah approvals on the performance and risk-taking behavior of Islamic banks for the period 2004-2020.</p>				
MS Islamic Banking and Finance 2014	2009-2014	Corporate Finance, Analysis of Financial Statement, Pricing & Designing of Islamic Financial Products, International Banking	3.5/4	International Islamic University Islamabad, Pakistan
<p>Thesis Title: “Determinants of Islamic Banking Industry’s Profitability in Pakistan”</p> <p>This study takes into account both internal and external determinants and empirically investigate the core determinants of Profitability of Islamic banking Industry (IBI) in Pakistan and evaluate the relative importance of internal and external factors in IBI’s growth during the period 2004-2012. Encompassing Approach and General to Specific methodology has been used to select the most appropriate model.</p>				
M.Sc. Economics	2007-2009	Econometrics, Applied Economics, International Trade, Fiscal Policy, Mathematical Economics, Development Economics	65.2% (Grade - B)	Quaid-I-Azam Uni., Islamabad, Pakistan

ISLAMIC SHARIA & ARABIC EDUCATION:

MA Islamic Studies – Composite	2013	AL-Quran, Al-Hadith, Comparative Study of Religion, Islamic History, Arabic Language & Literature, Al-Fiqh, Dawat-O-Irshad, Islam and Modern Economic Thoughts and Movements, Islam and Science, Islam and Modern Political and Social Thoughts	1 st Division	University of Sargodha, Pakistan
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Degree	Year	Major Subjects	Division
الشهادة العالمية في العلوم العربية و الاسلامية (دوره حديث)	2007	فهم القرآن، صحيح بخاري، صحيح مسلم، سنن ترمذي، تاريخ و اصول حديث، تاريخ و اصول فقه، مقاله (تخصيس) عنوان مقاله: مروجہ اسلامی بيکارى میں شرکت و مضاربت کا تصور	1st
فاضل عربى	2005	قران، حديث، فقه، اصول فقه، فلسفہ، علم الكلام، تاريخ اسلام، عربى ادب	1st
الاجازة العالية	2004	اصول الفقه (نور الانوار)، هداية (فقه)، فهم القرآن، قطر الندى (نحو)، شرح معاني الآثار، شرح عقائد نسفي، الانشاء (عربى لغت)	1st
عالم عربى	2002	تفسير البينباوى، كثر الدقائق (فقه)، اصول الشاشي (اصول فقه)، نخبه الفكر (اصول حديث)، مشکوٰۃ شريف، البلاغة الواضحة (عربى ادب)، آتنا كس، الكفش	1st
الشهادة الثانوية الخاصة	2001	القدورى (فقه)، النحو الواضح، شرح تهذيب (منطق)، فهم القرآن، تاريخ اسلام، رياض الصالحين (حديث)، التصانيد (عربى ادب)، الانشاء (عربى ادب)	1st

Reviewer of Research Journals

- Thunderbird international business review, 61(5), 2019, Wiley Online ("W" - Medallion Bronze)
- Journal of Behavioral and Experimental Finance (JBEF), 2021 (Elsevier)
- Heliyon Volume 6, Issue 12, December 2020 ("X" - Medallion Honorable Mention)
- International Journal of Banking and Financial Law, (premierpublishers)
- Zia e Tahqee, 16 (2018), GC University Faisalabad, Pakistan

Member of Editorial Board of Research Journals

Co-Editor of research journal *Al- 'Ulūm Journal of Islamic Studies* (AUJIS) – ISSN: 2709-3492

<https://alulum.net/editorialboard/>

PUBLICATION: HEC Recognized Journal

Sr#	First Author	Co-Authors	Title of Research Paper	Journal (ISSN)	Vol. (Issue No.)	Pages	Year	Journal Category (HEC-HJRS)
1	M. Abubakar Siddique	Abdul Rashid Usama Tahir	Factors Affecting the Credibility of Islamic Banking Sharī'ah Approvals: Perception-based Empirical Study	Borsa İstanbul Review ISSN: 2214-8450	23(2)	426-442	2023	W
2	M. Zahid Siddique	M. Abubakar Siddique	Reconciling the Irreconcilable (Talfeeq): The case of Currency Salam	International Journal of Finance and Economics (ISSN: 1099-1158)	28(1)	562-574	2023	W
3	Rafiullah Sheikh	M. Ayaz Muhammad Abubakar Siddique	Sharī'ah Governance and Sharī'ah Non-Compliance Risk Management: A Maqāsīd Sharī'ah Based Appraisal	Journal of Islamic Thought and Civilization (2075-0943)	13(1)	270-291	2023	Y
4	M. Abubakar Siddique	-	Tawarruq Based Islamic Credit Card: An Analytical Study	Al-Kashaf: Research Journal for Social Sciences ISSN: 2790 – 8798; E-ISSN: 2790 – 8801	3(3)	1-13	2023	Y
5	M. Abubakar Siddique	M. Zahid Siddique	Intrinsically Irreconcilable: The Case against Running Musharakah as Employed by Islamic Banks.	Borsa İstanbul Review ISSN: 2214-8450	22(5)	861-872	2022	W
6	M. Abubakar Siddique	Miraj ul Haq, Memoona Rahim	The Contribution of Shariah Compliant Products to SDGs Attending through the Pace of Economic Growth: An Empirical Evidence from Pakistan.	International Journal of Islamic and Middle Eastern Finance and Management (ISSN:1753-8394)	15(4)	681-698	2022	W
7	M. Abubakar Siddique	Abdul Rashid	Investigating the Shariah Approvals Issued by the Shariah Boards of Islamic Banks against the Parameters of Fatwa	Islamic Banking and Finance Review (IBFR) ISSN: 2413-2977	9(1)	19-44	2022	Y
8	M. Abubakar Siddique	Saeed Ahmad Saeedi	A Juristic Study of the Concept of Contingency Between the Contracts in Islamic Finance	JIHĀT-UL-ISLĀM (1998-4472)	16(1)	97-123	2022	Y

Sr#	First Author	Co-Authors	Title of Research Paper	Journal (ISSN)	Vol. (Issue No.)	Pages	Year	Journal Category (HEC-HJRS)
9	Saeed Ahmad	M. Abubakar Siddique	A comparative study of the jurisprudence of Imam Shahrani and Shah Waliullah	Al- Azva (ISSN:1995-7904)	37(57)	151-168	2022	Y
10	M. Abubakar Siddique		The Concept of Salam in Islamic Jurisprudence and Issues Related to Its Use in Contemporary Islamic Financial Systems: A Juristic Study	FIKR-O-NAZAR (ISSN: 0430-4055)	59(1)	51-110	2021	Y
11	M. Abubakar Siddique	Abdul Rahman Shah	The Concept of Combination of Contracts in Islamic Finance	Malakand University Research journal of Islamic studies (MURJIS) (ISSN: 2709-6157)	3(2)	64-87	2021	Y
12	M. Abubakar Siddique	Saeed Ahmad Saeedi	Ancient and New Places of Worship of Minorities in an Islamic Country: A Shariah Analysis	AL-ILM (ISSN: 2618-1142)	5(1)	131-157	2021	Y
13	M. Abubakar Siddique	Abdul Rashid	The Fatawā in Islamic Banking and Financial Industry: Explaining the Use of Darūrah (Dire Necessity) and Hājah (Need) Maxims	Journal of Islamic Business and Management (ISSN: 2075-6291)	9(2)	355-367	2019	Y
14	M. Abubakar Siddique		An Analytical Study of Modern Economic Theories and Rationales Behind Interest	Hazara Islamicus (ISSN: 2305-3283)	7(1)	13-39	2018	Y
15	M. Abubakar Siddique		Practice of Running Musharakah in Pakistani Islamic Banks: An Analytical Study in the Light of Shariah Principles	FIKR-O-NAZAR (ISSN: 0430-4055)	54(4)	53-110	2017	Y
16	M. Abubakar Siddique		The Concept of Shirkah in Islamic Banking: Musharakah and Analysis of Some Relative Fiqhi Issues	Ma'arif Research Journal (ISSN: 2221-2663)	July-December	17-34	2017	Z

17	M. Abubakar Siddique	M. Khaleequzzaman Atiq-ur-Rehman	Determinants of Islamic Banking Industry's Profitability in Pakistan for the Period 2004-2012	Journal of Islamic Business and Management (ISSN: 2075-6291)	6 (1)	42-61	2016	Y
18	M. Abubakar Siddique		The Objectives of Shari'ah and Islamic Finance: The Usage of the Principles of Darurah and Hajah in the Financial Transactions.	FIKR-O-NAZAR (ISSN: 0430-4055)	53(4)	09-56	2016	Y
19	M. Abubakar Siddique	Ejaz Ahmad	Islamic Banking in an Interest Based Economic System: A Reality or Deception?	Al- Azwa (ISSN:1995-7904)	30(44)	153-170	2015	Y
20	M. Abubakar Siddique	M. Asghar Shahzad	The Juristic Status of Currency Note and Currency Salam in Contemporary Islamic Banking: A Juristic Analysis	FIKR-O-NAZAR (ISSN: 0430-4055)	52(4)	63-106	2015	Y
21	M. Abubakar Siddique	Memoona Rahim	Efficiency Analysis of Full-fledge Islamic Banks and Standalone Islamic Branches of Conventional Banks in Pakistan: A Comparative Study for the Period of 2007-2012	Journal of Islamic Business and Management (ISSN: 2075-6291)	3(2)	129-149	2014	Y

TEACHING EXPERIENCE

Institution	Dates	Subjects
Int'l Islamic University Islamabad	Jan,2014 to Date	AAOIFI Sharia Standards FinTech in Islamic Finance Islamic Banking & Finance: Theory and Practice Risk Management in Islamic Finance Product Development in Islamic Finance Designing & Pricing of New Financial Instruments Marketing of Financial services Principles Macroeconomics Principles of Microeconomics Islamic Economics Financial institutions and Markets Islamic Law of contracts and Modes of finance Islamic law of business contracts Regulations, Supervision and Control of Islamic Banks
Minhaj University Lahore	June 2014 to Oct 2014	Islamic Banking & Finance: Theory, Practice and Legal Framework Insurance and Takaful Management
RIPHAH Int'l University, Rawalpindi	Jan 2012 to June 2012	Macroeconomics
APCOMS, Rawalpindi	Jan 2013 to June 2013	Engineering Economics

OTHER PAPERS & COMMENTS

- Shah, M.A., Siddique, M. Abubakar, and Rashid, A. **Opportunities to Align the Practice of Islamic Finance with SDGs, in a Post-Covid World.** [Global Islamic Finance Report \(GIFR\) 2021.](#)
- Siddique, M. Abubakar. [اسلامی بینکاری میں شرعی اصولوں سے مطابقت: اسلامی تورق کریڈٹ کارڈ.](#) **Islamic Finance Review (ISFIRE), April 2021.**
- Siddique, M. Abubakar, & Rahim, M. (2015). [The Concepts of Discounting and Time value of money in Islamic Capital budgeting Framework: A Theoretical study.](#) *Journal of Islamic Banking and Finance*, Pakistan, 32(1), 23-29.
- Siddique, M. Abubakar. (2019). [The Concept of Istisna in Islamic Jurisprudence and Its Implication in Contemporary Islamic Banking.](#) *Majallah-e-Talim o Tahqiq*, 1(2-3), 3-19

International Conference Paper

- **Siddique, M. Abubakar, Rashid, A. and Rehman, M.A. (2021).** [*COVID-19 Pandemic: An Opportunity for Islamic Finance to Align its Financing Activities with SDGs*](#). International Conference of Islamic Finance, 2021 on " Implications for Islamic Finance and Economy in Post Pandemic Era " organized by Hamad Bin Khalifah University, Qatar at April 4, 2021.
- Dr. Abdul Rashid (Presenter) and **Siddique, M. A. (2019).** [*Circular Economy, Green Economy, and Sustainable Development: Establishing the Interconnections and Discoursing the Role of Islamic Finance*](#). International Conference of Islamic Finance, 2020 on "Circular Economy: Towards Impactful, Sustainable and Value-Based Intermediation " organized by Hamad Bin Khalifah University, Qatar at February, 2020.
- **Siddique, M. A. (2018),** [*Impact of Islamic banking Industry on Economic growth and Poverty Reduction in Pakistan*](#), Thematic Workshop on The Role of Islamic Financial Inclusion in Achieving Sustained Economic Growth and Poverty Alleviation in IsDB Member Countries, Jointly organized by [IRTI, IDB Jeddah, KSA and Ibn Sina University Khartoum](#), Sudan at November 25-26, 2018 in Khartoum, Sudan.

BOOK CHAPTERS

Rashid, A., & Siddique, M. A. (2021). [*Circular Economy, Green Economy, and Sustainable Development: Establishing the Interconnections and Discoursing the Role of Islamic Finance*](#). In Islamic Finance and Circular Economy (pp. 53-72). Springer, Singapore.

Siddique, M. Abubakar, Haq, M., and Rahim, Memoona (2020), [*Impact of Islamic Banking Industry on Economic growth and Poverty Reduction in Pakistan*](#). In Ali, A. E. S., Ali, K.M., and Azrag, M.H. (Ed.) *Enhancing Financial Inclusion through Islamic Finance* (Vol-II, PP. 259-279), Palgrave Macmillan, Switzerland, 2020.

WEBSITE & BLOG

1. I run my own website which is devoted for academic purpose on the subjects of Islamic Banking & Finance, Islamic Economics, and Riba. <http://islamicfina.com/>
2. The site also provide guidance to the teachers, trainers, students, and other stakeholders of Islamic banking, Finance, and Economics in various aspects like research journals, leading scholars, research engines, research areas.
3. Site also spares a separate page on RIBA that provides conceptual guidance to the teachers, trainers, students, and other stakeholders on the topic. <http://islamicfina.com/riba/>
4. I also have a page of BLOG and maintaining following four categories of it where I write brief articles on current issues on Islamic banking, finance, and economics. I also write and

analyze the ideological aspects of Islam and west. I also write on various general topics related to ethical and social dimensions of life. <http://islamicfina.com/blog/>

- Islamic Banking & Finance
- Islamic Economics
- Islamic History
- Islam and West
- General Topics

YOUTUBE CHANNEL

I am also running my YouTube channel titled: **Islamic Economics**, in the category of education. Here, I upload videos of my lectures, discussions, and comments on the area of my specialization. It provides conceptual understanding and guidance to the researchers, teachers, students, and other stakeholders of Islamic economics and finance.

https://www.youtube.com/user/wasifkhansb?sub_confirmation=1

SESSION CHAIR IN NATIONAL & INTERNATIONAL CONFERENCES

- Chaired a [Technical Session - 4](#) with the Theme: [Shariah Governance, Audit and Ethics in Islamic Finance](#) in 6th World Islamic Economics & Finance Conference - WIEFC2023 Organized by Minhaj University Lahore – MUL January 28-29, 2023.
- Chaired a [Panel Discussion Session](#) with the theme: [A Fully Riba Free Economy: Can It Sustain and Flourish?](#) in Islamic Finance in 6th World Islamic Economics & Finance Conference - WIEFC2023 Organized by Minhaj University Lahore – MUL January 28-29, 2023.

WEBINARS

A webinar was organized by City of Knowledge (Islamic Research Institute). I share my views on [“Islamic Banking Reforms and Solutions”](#), (August 16, 2022).

ELECTRONIC MEDIA APPEARANCES

1. SUNO NEWS HD invited me as guest speaker to share my views on topic: [Materialism and Current Economic System](#) in a program Irfan-e-Deen hosted by Prof. Waris Mahmud at October 29, 2023.
2. APP TV have started a series of program on “Islamic Economic System”. Its first episode has been aired with the title [“Riba in Modern Economics and Finance and Islamic Financial System”](#). Aired on October 17, 2023.
3. APP TV have started a series of program on “Islamic Economic System”. Its first episode has been aired with the title [“Features of Islamic Economic System: Intellectual Foundations”](#). Aired on September 30, 2023.
4. Invited to National Television PTV NEWS to share his views regarding [“Qard-e- Hassan”](#), December 30, 2022.

5. Invited as guest for scholarly opinion on the topic: [Social Attitude toward Women](#) in TV program titled "Samaj" hosted by Ms. Muneeba Mazari. Program was aired on Pakistan National television News (PTV NEWS), June 06, 2021.
6. Invited as guest for scholarly opinion on the topic: [Islamic Banking: Reality or Deception](#) on PTV NEWS morning Show with Shoaib & Zaryab at June 03, 2022.
7. Invited as guest for scholarly opinion on the topic: [Women Rights, Islam and Society](#) on TV program hosted by Mr. Subookh Sayyed. Program was aired on Pakistan National television News (PTV NEWS) by November 01, 2021.
8. Invited as guest for scholarly opinion on the topic "[Distortion of Social Attitudes, Why?](#)" in TV program titled "Samaj" hosted by Ms. Muneeba Mazari. Program was aired on Pakistan National television News (PTV NEWS), June 06, 2021.
9. Invited as guest for scholarly opinion on "[What is Riba?](#)" in program "Payam-e- Aman hosted by Mr. Ghulam Murataza Bhervi and Program was aired on APP TV of Associate Press Pakistan, January 01, 2021.
10. Invited as guest for scholarly opinion on "[Modern Finance and Interest](#)" in program "Payam-e- Aman" hosted by Mr. Ghulam Murataza Bhervi and Program was aired on APP TV of Associate Press Pakistan, December, 2020.
11. Invited as guest to share my views on Event of Karbala "[کربلا سے پیغام](#)" in morning show of Pakistan National television News (PTV NEWS).
12. Invited as guest in Ramazan Transmission on Pakistan National television News (PTV NEWS) to share my views on "[عقیدہ آخرت اور اس کی اہمیت](#)" and "[تقدیر کا عقیدہ](#)" and program was hosted by Mrs. Farah Sadiha
13. Invited by Host Mrs. Urooj Raza Siyami in her program "**Dialogue with Urooj Raza**" to share my scholarly opinion on the topic "[مغربی دنیا، اسلامو فوبیا اور ہمارا معاشرہ](#)". The program was aired on **ROZE NEWS**, Islamabad.
14. Invited as guest for scholarly opinion on "[قدرتی آفات کی حقیقی وجوہات: انسانی اعمال یا صرف سائنسی وجوہات](#)" in program "پیام امن" hosted by Mr. Ghulam Murataza Bhervi and Program was aired on **APP TV** of Associate Press Pakistan.
15. Invited as guest Shariah scholar to share my views in program titled "[توبہ و استغفار](#)" accordingly. The program was aired on **ROZE News**, Islamabad.
16. Invited as guest for scholarly opinion on "[قیام امن کے لئے اسلامی تعلیمات](#)" in program "پیام امن" hosted by Mr. Ghulam Murataza Bhervi and Program was aired on **APP TV** of Associate Press Pakistan.
17. Invited as guest for scholarly opinion on "[وہی کی رسم اور اسلامی احکام](#)" in program "پیام امن" hosted by Mr. Ghulam Murataza Bhervi and Program was aired on **APP TV** of Associate Press Pakistan.

18. Invited as guest for scholarly opinion on “اسلامی نظام عدل کا نفاذ” in program “پیام امن” hosted by Mr. Ghulam Murataza Bhervi and Program was aired on **APP TV** of Associate Press Pakistan.
19. Invited as guest for scholarly opinion on “حج اور عمرہ کے احکامات” in program “پیام امن” hosted by Mr. Ghulam Murataza Bhervi and Program was aired on **APP TV** of Associate Press Pakistan.

GUEST LECTURES:

1. A Guest lecture on “Islamic Banking” in Air University School of Management (AUSOM), Air University Islamabad. – December 18, 2022.
2. Deliver a guest lecture on “Foundations of Capitalism and Islamic Economic System: A Comparative Analysis” in the Department of Economics, Quaid-i-Azam University (QAU) Islamabad.
3. A Guest lecture on “Value Maximization in Islamic Economic System” in Air University School of Management (AUSOM), Air University Islamabad. – May 11, 2022.
4. A Guest lecture on “Islamic Financial Management for Project Managers” in Air University School of Management (AUSOM), Air University Islamabad. – Dec 15, 2021.
5. A Guest lecture on “Islamic Economic System: The dimension of Rehmah of Holy Prophet (SAWW)” in a seminar on Shan-e-Rahmatil Aalamin (SAWW) organized by Directorate of Student Affairs, Ghazi University, Dera Ghazi Khan, Punjab – Oct 13, 2021.
6. A Guest lecture on “Foundations of Islamic Economic System” in NUST Institute of Civil Engineering, Islamabad, Pakistan – Sep 15, 2021.
7. Online guest lecture on “Finance & Fiqh ul Muamlaat Al-Maliyya”, organized by International Center for Research in Islamic Economics (ICRIE) (المركز العالمي للبحوث في الاقتصاد الاسلامي), Minhaj University Lahore, for “Two months Online Course on Islamic Finance & *Fiqh ul Muamlaat Al-Maliyya*” - November 27, 2020.
8. Online guest lecture on “Concept, Nature, and Importance of Fiqh al-Mu’amalat al- Maliyyah”, organized by Int’l Center for Research in Islamic Economics (المركز العالمي للبحوث في الاقتصاد الاسلامي), Minhaj University Lahore, for “Two months Online Course on Islamic Finance & *Fiqh ul Muamlaat Al-Maliyya*” - September 20, 2020.
9. Online Guest Lecture on “Shariah Issues in Islamic Banking Product Running Musharakah” organized by <https://proudu.com> by January 6, 2020.
10. A Guest lecture on “Islamic Banking: Reality or Myth?” in NUST Institute of Civil Engineering, Islamabad, Pakistan - Feb 19, 2020.

11. A Guest lecture on “**Difference between Conventional and Islamic Finance**” in School of Economics, Quaid-i-Azam University Islamabad, Pakistan at April 10, 2019.
12. A Guest lecture on “[Islamic Finance: Issues and Challenges](#)” in Department of Economics and Finance, Pakistan Institute of Development Economics (PIDE) Islamabad, Pakistan at January 03, 2018.
13. A Guest lecture on “**Islamic Finance: Concept and Practice**” in School of Economics, Quaid-i-Azam University Islamabad, Pakistan, Jan 01, 2018.
14. A Guest lecture on “[Islamic Finance: Issues and Challenges](#)” in Seminar on Islamic banking & Finance held by Faculty of Management sciences at May 10, 2017, International Islamic University Islamabad, Pakistan.
15. A Guest lecture on “[Islamic Economic System in line with Capitalism](#)” in Faculty of Management sciences at May 4, 2017, Behria University Islamabad.
16. A Guest lecture on “**Riba, and Types of Riba**” in 1st 4 Days workshop on Islamic Banking & Finance (May 18-22, 2015) “organized in *Shari’ah* Academy.
17. Delivered a lecture on “**Modern Theories of Interest and Economic Rationale of Interest**” in 1st 4 Days workshop on Islamic Banking & Finance (May 18-22, 2015) “organized in *Shari’ah* Academy.
18. A Guest lecture on “**Combination of Contracts and Islamic Banking Practice**” in "3 month training program for Shariah Scholars" in Shariah Academy, IIUI, May 2014.
19. A Guest lecture on “**AAOIFI Shariah Standard on Combination of Contracts and its implications in Islamic Banking Products**” in "3 month training program for Muftis" in Shariah Academy, IIUI, May 2014.
20. A Guest lecture on “**AAOIFI Shariah Standard on Hawalah contract and its implications in modern Islamic Banking**” in "3 month training program for Muftis" in Shariah Academy, IIUI, May 2014.
21. A Guest lecture on " **Uses and Abuses of Hiyal and Shariah Maxims in modern Islamic Banking**" in "3 month training program for Muftis" in Shariah Academy, IIUI, May 2014.
22. A Guest lecture on “[Islamic banking & Finance: A Paradigm shift](#)” in Seminar on Islamic banking & Finance held by Faculty of Management sciences (FMS) at May 23, 2013, International Islamic University Islamabad, Pakistan.
23. A Guest lecture on “**Islamic Finance: Shariah and Regulatory Issues in Islamic Finance**” in Seminar on Islamic banking & Finance held by Faculty of Management sciences at Sep 12, 2012, International Islamic University Islamabad, Pakistan.

AS RESOURCE PERSON IN TRAININGS, SEMINARS, WORKSHOPS, & COURSES

1. Invited as speaker by ICRIE in an Online Series of Discussion on “[Islamisation of Economic System of Pakistan](#)” organized by ICRIE, Minhaj University, Lahore – June 5, 2022.
2. Resource Person in Full Day [Training of All Pakistan Branch Managers of Bank Al-Habib, Organized by Institute OF Bankers Pakistan \(IBP\), State Bank of Pakistan \[Module: Islamic Banking\]](#) – in NIBAF, Islamabad, March 22, 2022.
3. Resource person of “[One Day Training Workshop on Improving Teaching: Practical Resources for Teachers](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – October 15, 2021.
4. Invited as discussant in “[A Distinguish Lecture on Difference between Islamic and Commercial Banks: A Reality or Illusion? – June 24, 2021](#)” organized by Department of Islamic Economy and Banking, University of Azad Jammu and Kashmir, King Abdullah Campus, Muzaffar Abad, Kshmir.
5. Conducted meetings of Shariah Advisory Cell of International Islamic University Islamabad to discuss **the WAQF Based Business Model for Islamic Microfinance Institutions** – 2019-2020
6. Delivered a Lecture on “**Currency Salam and its Application in Islamic Banking**” 59th Regular Shariah Course for Judges, Attorneys, Prosecutors & Law Officers - March 19-23, 2018, organized by Shariah Academy, International Islamic University, Islamabad.
7. As Guest Speaker in Seminar on “[Islamic Banking and Finance Awareness Derive, May 10, 2017](#)” jointly Organized by Faculty of Management Sciences (FMS), International Islamic University Islamabad and Dunya News - Dunya Media Group.
8. Participated as Shariah expert in a discussion forum conduct by Dunya News and Islamabad Chamber of Commerce on [Regulation and Shariah governance issues in Islamic Banking](#), at May 10, 2017, in Islamabad Chamber of Commerce.
9. Resource Person of [Training of Certified General Bankers-1st Bach Organized by Institute OF Bankers Pakistan \(IBP\), State Bank of Pakistan \[Module-9: Islamic Banking\]](#) – October 26, 2016.
10. Delivered a lecture as trainer on “[A session of 2 Day Training Program on Product Development for Microfinance on 8-9 April 2016](#)”. This Training Program organized by Islamic Microfinance Resource Center (IMRC) with collaboration of International Islamic University Islamabad (IIUI) and Helping Hand for Relief and Development (HHRD).
11. A Three Days Workshop on [Islamic Banking: Theory & Practice](#) held in [Dar-ul-Uloom Muhammadiyyah Ghausiyyah Bhera](#), Sargodha (Feb, 2015)

ORGANIZOR IN TRAININGS, SEMINAR, CONFERENCES, & MEETINGS

1. Organizer of “[Training Workshop on Econometric Modelling and Application for Economics and Finance](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – August 26-30, 2019.
2. Organizer of Two Days Specialized Training Workshop on “[Islamic Microfinance: Product Development Perspective](#)” jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and [Meezan Bank Limited – 29th – 30th Jan 2019](#).
3. Organizer of “[International Symposium on Islamization of Economy in Pakistan](#)” organized by [International Institute of Islamic Economics \(IIIE\)](#) of International Islamic University Islamabad (IIUI) – July 15th – 16th, 2019.
4. Organizer of One day workshop on “[Insurance and Takaful](#)” jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Securities and Exchange Commission of Pakistan (SECP) – 3rd October, 2018.
5. Organizer of “[Building an Islamic Case for Open Markets, November 14-15, 2018](#)” organized by International Institute of Islamic Economics (IIIE) in collaboration with Iqbal International Institute for research & Development (IRD), HEC Pakistan, and Islam & Liberty Networks, Islamabad.
6. Organizer of “[Thematic Workshop on Enhancing Poor’s Capability and Financial Inclusion from Islamic Perspective](#)” organized by International Institute of Islamic Economics (IIIE) in collaboration with Islamic Research and Training Institute; a member of Islamic Development Bank Group, on 11th and 12th December 2017 at Quaid-e-Azam Auditorium, Old Campus, International Islamic University, Islamabad.
7. Organizer of “[Workshop for Academicians and Professional: Teaching Islamic Economics](#)” jointly organized by Higher Education Commission (HEC), Pakistan and International Islamic University Islamabad (IIUI) – August 07-18, 2017.
8. Organizer “[Training Workshop on Econometric Modelling and Application for Economics and Finance](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – August 22-26, 2016.
9. Organizer of “[2nd Islamic Economics & Finance Research Symposium for Graduate Students](#)” jointly organized by International Institute of Islamic Economics (IIIE) of International

Islamic University Islamabad (IIUI) and Islamic Research and Training Institute (IRTI)/ Islamic Development Bank, Jeddah. (8 May 2014)

10. Organizer of “[International Workshop on Business Models in Islamic Microfinance](#)” jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Islamic Research and Training Institute (IRTI)/ Islamic Development Bank, Jeddah. (6-7 May 2014)

UNITS ON ISLMAIC FINANCE

Shariah Academy, International Islamic University Islamabad intends to launch new distant learning course on Islamic Finance. I coordinated this program and wrote following units for this course that are in review process.

- Wrote 1st unit in Urdu titled “**Principles of Economics and Trade**” for newly developed correspondence distance learning course titled “*Fiqh ul Muamlat*” and submitted to Director General of Shariah Academy at 20.10.2014 and soon it will be published.
- Wrote 2nd unit in Urdu titled “**Shirkah and Mudarbah and their modern implications**” for newly developed correspondence distance learning course titled “*Fiqh ul Muamlat*” and submitted to Director General of Shariah Academy at 21.11.2014 and soon it will be published.
- Wrote 3rd unit in Urdu titled “**The concept of Riba and Its Modern types**” for newly developed correspondence distance learning course titled “*Fiqh ul Muamlat*” and submitted to Director General of Shariah Academy at 21.11.2014 and soon it will be published.
- Wrote 4th unit in Urdu titled “**Islamic Banking Products: Salam and Istisna**” for newly developed correspondence distance learning course titled “*Fiqh ul Muamlat*” and submitted to Director General of Shariah Academy at 1.1.2015 and soon it will be published.

ASSISTED IN SHARIAH STRUCTURING AND ADVISORY CONSULTING

Institution: **Inclusive Resource Management (IRM) Pvt. Ltd.** 305 Crown House, North Circular Road, Park Royal, NW10 7PN, London, UK Tel: [+44 2032391414](tel:+442032391414) Fax: [+442033569693](tel:+442033569693) Mob: +44771356471
www.islamicgdp.com, www.inclusiverm.com

Position: **Product Development Manager (Sep 2011-Oct 2012)**

Position: **Consultant (Oct 2012 to Date)**

Note: Inclusive Resource Management (IRM) Pvt. Ltd is a **consultancy firm for Islamic Banking & Finance**

Work done in IRM is as followed;

- Coordinated bench mark survey of Karakoram Cooperative Bank, Gilgit, for establishing its subsidiary as Microfinance Bank with Islamic Microfinance Division. (June 2012-Aug 2012)
- Assisted Chief Executive of IRM developing Standard Operating Procedure, Contracts, and other documentation in respect of an Islamic Microfinance Institutions; Azam Foundation Rawalpindi. (Aug 2012-Sep 2012)
- Conducted inspection of documentation of Azam Foundation for Shariah Compliance. (June 2013)
- Conducted training and provided my services as trainer in following programs for AKHUWAT foundations, AZAM foundations and Helping Hand;
 - AAOIFI sharia standards: selective standards
 - Islamic Microfinance and Compatible models for MFIs
 - Global Financial Crises and Islamic Finance: A case of 2007-08
 - Takaful an Islamic insurance instrument
 - Murabaha: an alternate of interest
 - Sukuk and Islamic Capital Markets

PROJECTS:

- **Survey to asses Poverty Alleviation impact of Waqf Based Islamic Microfinance: A Joint Study of Organization of Islamic Cooperation (OIC) and Int'l Islamic University Malaysia (IIUM).**(March-April 2014)

I Collected primary data for the project from different rural and urban areas of Pakistan e.g. Dhok Kala Khan (Rawalpindi), Sohan (Islamabad), Mansehra and Balakot. I approached the clients of different NGO's e.g. NRSP, Helping Hand, UPAP, Kashf Foundation and Azam Foundation. A questionnaire was prepared which was divided in sections; Demographic Information, Poverty Alleviation Scheme, Assets Based Indicators, Food-Related Indicators, Dwelling-Related Indicators, Awareness on IMF, Waqf, Takaful, Project Financing and Integrated Waqf Based Islamic Microfinance Model (IWIMM).

- **Survey to assess the experience of practitioners of MFIs regarding Poverty Alleviation impact of Waqf Based Islamic Microfinance: A Joint Study of Organization of Islamic Cooperation (OIC) and Int'l Islamic University Malaysia (IIUM).**(May 2014)

I interviewed the CEOs and Field Managers of different NGOs to assess what type of challenges Islamic Microfinance Institutions are facing regarding their different projects of poverty alleviation. I conducted interviews of CEOs and Field Managers of Helping Hand, Azam Foundation, NRSP, Islamic Relief and Muwakhat.

Member in Committees:

- Chair of all departmental committees (June, 2022 to date)
- Member of a [committee for preparation of full-fledged report of strategic plan](#) of International Institute of Islamic Economics (IIIE), International Islamic University Islamabad.

TRAININGS AND WORKSHOPS ATTENDED

1. Attended “**One Day Training Workshop on Improving Teaching: Practical Resources for Teachers**” organized by President Office, International Islamic University Islamabad (IIUI) – September 2, 2021.
2. Attended “[Training Workshop on Econometric Modelling and Application for Economics and Finance](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – August 26-30, 2019.
3. Attended “[Ten Days Extensive Workshop for Academicians and Professional: Teaching Islamic Economics](#)” jointly organized by Higher Education Commission (HEC), Pakistan and International Islamic University Islamabad (IIUI) – August 07-18, 2017.
4. Attended “[Training Workshop on Econometric Modelling and Application for Economics and Finance](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – August 22-26, 2016.
5. Attended “[Second Islamic Economics and Finance Research Symposium for Graduate Students](#)” Organized by jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Islamic Research and Training Institute (IRTI)/ Islamic Development Bank, Jeddah. (May 08, 2014)
6. Attended “[International Workshop on Business Models in Islamic Microfinance](#)” Jointly Organized by jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Islamic Research and Training Institute (IRTI)/ Islamic Development Bank, Jeddah. (6-7 May 2014)

EXTRACURRICULAR ACTIVITIES

1. Organizer of “[25th Cultural Week & Silver Jubilee Celebrations](#)” held on March 19-29, 2013 organized by Office of the Students Adviser, International Islamic University Islamabad (IIUI).
2. Organizer of “[23rd Cultural Week](#)” held on 2011 organized by Office of the Students Adviser, International Islamic University Islamabad (IIUI).