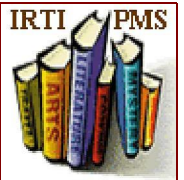




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Dr. Mohammad Umer Chapra

Dr. M. Umer Chapra (born 1933), a Saudi citizen, is currently serving as Research Advisor at the Islamic Research & Training Institute (IRTI) of the Islamic Development Bank (IDB). Before joining IRTI in 1999, he worked as Senior Economic Advisor at the Saudi Arabian Monetary Agency (SAMA) from where he retired after a long service of 35 years.

Dr. Chapra taught in the United States at the Universities of Wisconsin and Kentucky and worked in Pakistan at the Institute of Development Economics and the Islamic Research Institute. He has made seminal contributions to Islamic Economics and Finance over more than three decades in the form of ten books and monographs and more than seventy papers and book reviews. Consequently, he has received a number of awards, including the Islamic Development Bank Award for Islamic Economics, and the King Faisal International Award for Islamic Studies, both in 1989.

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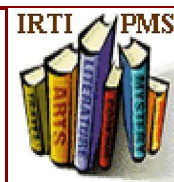
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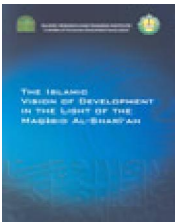
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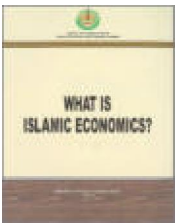
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