



<b>CONTACT DETAILS</b>	<p>Tel. : + 6 03-42509542 (Off)          Mobile: + 6 010-2488011 / + 6 010-2764561.          Fax. : + 6 03-4252 0711  <a href="mailto:masum2001@yahoo.com">masum2001@yahoo.com</a> / <a href="mailto:masum@aiftv.com">masum@aiftv.com</a> / <a href="mailto:masum@mbcapital.com">masum@mbcapital.com</a>          Web Site: <a href="http://www.aiftv.com">http://www.aiftv.com</a></p> <p style="text-align: right;">E-mail :</p>
<b>GOOGLE SARCH</b>	<p>Prof. Dr. Mohd. Masum Billah / Dr. Mohd. Masum Billah / Dr. Masum Billah / Mohd. Masum Billah / Masum Billah / Masum / Billah</p>
<b>DATE OF BIRTH</b>	<p>01 March, 1968</p>
<b>NATIONALITY</b>	<p>Malaysian</p>

<b>CREENTIALS</b>	<p><u>D.BA.</u> Shari'ah vs. Modern, USA.</p> <p><u>Ph.D.</u> Insurance, Malaysia.</p> <p><u>MBA.</u> Cooperative Micro-finance vs. Micro-credit, USA.</p> <p><u>MCL.</u> Comparative Corporate Regulations @ <i>Shari'ah</i> Compliance, Malaysia.</p> <p><u>MMB.</u> <i>Hadith</i>, Islamic Jurisprudence &amp; Corporate <i>Mu'amalat</i>.</p> <p><u>LLB.</u> [<i>Hons.</i>], Malaysia.</p>	<p>e-e-Commerco</p> <p>Takaful vs</p>
<b>AREAS OF SPECIALIZATION</b>	<p><u>e- Commerce</u> <i>Modern &amp; Shari'ah Analysis.</i></p> <p><u>Takaful Vs. Insurance</u> <i>Practical &amp; Shari'ah Analysis.</i></p> <p><u>i-REITs</u> <i>Islamic Real Estate Investment Trust.</i></p> <p>Financial &amp; Corporate Products &amp; Policies <i>Shari'ah Compliance.</i></p> <p><u>Corporate <i>Mu'amalat</i> &amp; Investment</u> <i>Financial &amp; Corporate Transactions.</i></p>	

<b>AREAS OF SUB-SPECIALIZATION</b>	<ul style="list-style-type: none"> <li>▪ Applied <b>Islamic Banking &amp; Financial Services</b> at the International, Regional &amp; Local levels;</li> <li>▪ <b>Establishment and Expanding</b> of Islamic Banking, Finance &amp; Investment Operations in different parts of the World;</li> <li>▪ <b>Shari'ah Solutions Providing</b> in Financial &amp; Banking Products, Policies and Technicalities .:</li> <li>○ <i>Shari'ah</i> Compliance of Modern <b>Banking &amp; Finance</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of Modern <b>Investment &amp; Trade</b> Instruments, Products, Policies, Technicalities &amp; Business.</li> <li>○ <b>Corporate Muamalat.</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <b>Takaful &amp; Re-Takaful</b> , Insurance, Re-Insurance .</li> <li>○ Islamic &amp; Modern Corporate and Financial <b>Risk Management.</b></li> <li>○ Islamic Structure of <b>Petroleum (Oil &amp; Gas) Deals.</b></li> <li>○ <i>Shari'ah</i> Structure of <b>Financing in Petroleum</b> (Oil &amp; Gas) Deals.</li> <li>○ <i>Shari'ah</i> Structure of <b>Commodity Trade &amp; Financing (Export - Import).</b></li> <li>○ <i>Shari'ah</i> Compliance of Modern <b>Capital Market</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of Modern <b>Bond Market (Sukuk)</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <b>HALAL Products</b> (Consumable, Financial &amp; Business)</li> <li>○ <b>Packaging Strategies of Islamic Financial Products</b> with Commercial Dimension.</li> <li>○ <b>Restructuring</b> of Islamic Financial Instruments.</li> <li>○ Islamic <b>Gold Dinar:</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>Corporate Risk Management</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ Islamic <b>Financial Planning</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ Islamic <b>Venture Capital</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ Islamic <b>Equity Market</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ Islamic <b>Unit Trust</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ Islamic <b>Securitization</b> Products, Policies, Technicalities &amp; Business.</li> </ul>
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	<ul style="list-style-type: none"> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>Money Market</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>Hedge Funds</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>Financial Derivatives (Futures &amp; Options)</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>Debt Capital Market</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>Financial Products Innovations</b> .</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>On-Line Banking &amp; Financial Services</b>.</li> <li>○ Islamic <b>Multi-Level Marketing</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>Wealth Management</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>REITs</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> <b>Property &amp; Asset Management</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Standard of <u>Modern</u> <b>e- Commerce</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ <i>Shari'ah</i> Standard of <b>Business &amp; Commerce</b> Products, Policies, Technicalities &amp; Business.</li> <li>○ Islamic <b>Income Tax</b> Policies, Technicalities &amp; Business.</li> </ul>
<b>PROFESSION</b>	<p><u>Chairman</u> <span style="float: right;">Middle</span>  Eastern Business World (MBW) Group. <i>Global Trade Oil &amp; Gas (Petroleum), Investment, Construction &amp; HALAL Market.</i></p> <p><u>Advisor</u> <span style="float: right;"><i>Applied Islamic</i></span>  <i>Banking &amp; Financial Services, Products &amp; Policies</i> at the International, Regional &amp; Local Financial and Business Environments.</p> <p><u>Advisor</u> <span style="float: right;">Establishment</span>  and Expanding of Islamic Banking, Finance, Trading Hubs &amp; Investment Operations in different parts of the World.</p> <p><u>Adj. Professor</u> <span style="float: right;">New</span>  <i>Castle University (Distance-USA), Malaysia Centre.</i></p> <p><u>Shari'ah Solutions Provider</u> <span style="float: right;">Financial &amp;</span>  Banking Products , Policies and Technicalities.</p>

<p><b>INDUSTRIAL CONTRIBUTIONS</b> (Products, Policies, Technicalities &amp; Strategies with Shari'ah Compliance)</p>	<ul style="list-style-type: none"> <li>○ <i>Shari'ah</i> Compliance of <u>Modern</u> Banking, Financial, Investment and &amp; Business Products, Technicalities &amp; Policies.</li> <li>○ Islamic Banking (<i>Retail &amp; Corporate, Global, Regional &amp; Local</i> ).</li> <li>○ Islamic Finance (<i>Retail &amp; Corporate, Global, Regional &amp; Local</i> ).</li> <li>○ Islamic Investment (<i>Retail &amp; Corporate, Global, Regional &amp; Local</i> ).</li> <li>○ Shari'ah Structure of Petroleum (Oil &amp; Gas) Deals.</li> <li>○ Shari'ah Structure of Automobile Manufacturing, Financing, Services &amp; Deals.</li> <li>○ Shari'ah Structure of Commodity Trade &amp; Finance.</li> <li>○ Shari'ah Structure of Aviation Manufacturing, Deals, Financing &amp; Services.</li> <li>○ Shari'ah Structure of Shipping Manufacturing, Services, Financing &amp; Deals.</li> <li>○ Shari'ah Structure of Telecom-Mobile Manufacturing, Deals, Financing &amp; Services.</li> <li>○ Shari'ah Structure of Risk Management in Corporate &amp; Financial Services</li> <li>○ Shari'ah Structure of Computer Manufacturing, Deals, Financing &amp; Services.</li> <li>○ Shari'ah Structure of Soft ware Manufacturing, Deals, Financing &amp; Services</li> <li>○ Shari'ah Structure of Chemical Manufacturing, Deals, Financing &amp; Services</li> <li>○ Shari'ah Structure of Medicare Manufacturing, Deals, Financing &amp; Services</li> <li>○ Shari'ah Structure of Financing in Petroleum (Oil &amp; Gas) Deals.</li> <li>○ Islamic Modern Town, City &amp; Community Planning;</li> <li>○ Islamic Property Development with Modern Concept;</li> <li>○ Islamic Building, Construction, Modern Cities, Construction Engineering Etc.</li> <li>○ Islamic Computerization, Power plant, Security System, Supply Etc.</li> </ul>
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	<ul style="list-style-type: none"> <li>○ Islamic Capital Market</li> <li>○ HALAL Products (Consumable, Financial &amp; Business)</li> <li>○ Islamic Bond @ Sukuk Market</li> <li>○ Takaful &amp; Re-Takaful</li> <li>○ Islamic Wealth Management</li> <li>○ Islamic REITs</li> <li>○ Islamic Factoring</li> <li>○ Islamic Property &amp; Asset Management</li> <li>○ Corporate <i>Mu'amalat</i></li> <li>○ Islamic Income Tax ( Zakat, Ushr &amp; Kharaj )</li> <li>○ Islamic Financial Planning</li> <li>○ Islamic Unit Trust</li> <li>○ Islamic Fund Management</li> <li>○ Islamic Venture Capital</li> <li>○ Islamic Equity Market</li> <li>○ Islamic Multi-Level Marketing (MLM)</li> <li>○ Islamic Business</li> <li>○ <i>Shari'ah</i> Standard of Hotel &amp; Tourism Management.</li> <li>○ <i>Shari'ah</i> Structure of Hotel &amp; Tourism Investment / Financing.</li> <li>○ Islamic Export &amp; Import</li> <li>○ Islamic e-Commerce</li> <li>○ Islamic Securitization</li> <li>○ Islamic Hedge Funds</li> <li>○ Islamic Debt Capital Market</li> <li>○ Islamic Financial Derivatives (Futures &amp; Options)</li> <li>○ Islamic Corporate Risk Management</li> <li>○ Islamic On-line Banking &amp; Financial Services</li> <li>○ Islamic Project Finance</li> <li>○ Islamic Corporate Governance</li> <li>○ Other Contemporary Applied Islamic Financial &amp; Business Issues with Practical Consideration.</li> </ul>
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<p style="text-align: center;"><b>DESIGNING OF STRUCTURES TO ESTABLISH INTERNATIONAL HUBS &amp; CORRIDORS</b> (Conceptual Stage)</p>	<p><u>WIICM</u> Islamic Investment Corridor Malaysia.</p> <p><u>WIMHM</u> Manufacturing Hub Malaysia.</p> <p><u>WIBTHM</u> Barter Trading Hub Malaysia.</p> <p><u>e-HSM</u> Halal Shopping Mall Global.</p> <p><u>WITC</u> Islamic Trade Cooperation.</p> <p><u>WICHCDH</u> Islamic Corporate Human Capital Development Hub.</p> <p><u>UEM</u> Entrepreneur Malaysia.</p> <p><u>ICUM</u> Corporate University Malaysia.</p>	<p>World World</p> <p>World World</p> <p>Y</p> <p>First U</p> <p>Firs</p>
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<b>CURRENT POSITION</b>	<p><u>Chairman</u>  <b>Middle Eastern Business World (MBW) Group</b>  <i>Global Trade Oil &amp; Gas,(Petroleum), Investment, Construction &amp; Market.</i> <span style="float: right;">HALAL</span></p>
	<p><u>Executive Chairman</u>  <b>MB Capital Holding (MBCH)</b>  <i>Investment, Management Group (Global).</i>  <b>(to be launched)</b> <span style="float: right;">Shari'ah</span></p>
	<p><u>Editorial Board (Member)</u>  <i>Afro-Asian Journal of Finance and Accounting (AAJFA), Switzerland / UK.</i></p>
	<p><u>Adjunct Professor (Distance)</u> on an ad-hoc basis :  <i>The Faculty of Islamic Finance, Camden University, USA</i></p>
	<p><u>Adjunct Professor (Distance)</u> on an ad-hoc basis at:  University of New Castle, USA.</p>
	<p><u>Shari'ah Finance &amp; Corporate Advisor &amp; Consultant :</u>  International, Regional &amp; Local Levels in the areas of <i>Shari'ah</i>  Compliance of Conventional Products, Technicalities,  Product Innovations, Investment, Banking, Financial &amp; Business Issues.</p>
	<p><u>Chairman</u>  IBS Pacific Global Sdn. Bhd., Malaysia.  <i>(Knowledge Management)</i></p>
	<p><u>Advisor :</u>  International Cooperative and Mutual Cooperative Insurance (ICMIF), London.</p>
	<p><u>Author :</u>  First ever <u>12 Series</u> Elementary Applied Islamic Finance, Mu'amalat, &amp; Business with global application.</p>
	<p><u>Author :</u>  <i>E-publication</i> Materials with 53 applied leading areas of Islamic Business, Banking &amp; Finance with Leading Capacity of the Field concern.</p>
	<p><u>Author:</u>  <i>E-learning</i> Materials with 53 applied leading areas of Islamic Business, Banking &amp; Finance with Leading Capacity of Academic programs.</p>
	<p><u>Advisor (Global Islamic Business &amp; Entrepreneurship):</u>  Malaysian Muslim Chamber of Commerce (DPIM), Perlis, Malaysia.</p>
<p><u>Advisor &amp; Panel of Academia:</u>  Islamic Finance News.</p>	



	<p><u>Founder</u> aifTV @ applied islamic finance TV. (<i>program to be launched soon</i>) (<a href="http://www.aiftv.com">http://www.aiftv.com</a>)</p> <p><u>Vice President:</u> The Asian Institute of Management Science (AIMS)</p> <p><u>Vice President:</u> The J.E.S. Open Learning Sdn. Bhd. (Malaysia)</p>
<p style="text-align: center;"><b>FOUNDER OF Websites</b></p>	<ul style="list-style-type: none"> <li>• <a href="http://www.aiftv.com">http://www.aiftv.com</a></li> <li>• <a href="http://www.wohyoo.com">http://www.wohyoo.com</a></li> <li>• <a href="http://www.mbibf.com">http://www.mbibf.com</a></li> <li>• <a href="http://www.mbiqf.com">http://www.mbiqf.com</a></li> <li>• Global Centre for Applied Islamic Finance (GCAIF) <i>Expired.</i></li> <li>• <a href="http://www.applied-islamicfinance.com">http://www.applied-islamicfinance.com</a> (<i>expired</i>)</li> <li>• <a href="http://www.islamic-insurance.com">http://www.islamic-insurance.com</a> (<i>expired</i>)</li> </ul>

PAST EXPERIENCES in  
ACADEMIC, EXECUTIVE & CORPORATE POSITIONS / CONTRIBUTIONS / RESPONSIBILITIES

Director :

Islamic Chamber of Commerce and Industry (ICCI), Jeddah, in Charge of *Global Trade & Investment Cooperation* (OIC Countries),

Assoc. Professor:

*Department of Business Administration*, Faculty of Economics & Management Sciences, International Islamic University Malaysia.

Professor (Offered):

*CRIE, King Abdul Aziz University, Jeddah, Saudi Arabia. (the position has not been reported yet)*

Asst. Professor:

*Department of Business Administration*, Faculty of Economics & Management Sciences, International Islamic University Malaysia.

Visiting Lecturer (for the executives):

Arab-Malaysian Assurance Bhd. (Malaysia).

Freelance Lecturer:

BIMB Institute of Research and Training (BIRT), Malaysia.

Freelance Lecturer:

Islamic Banking and Finance Institute Malaysia (IBFIM), Malaysia.

Part-time lecturer:

Malaysian Insurance Institute (MII);

Management Center (UIAM);

Faculty of Laws (UIAM).

University Technology Malaysia (UTM).

President

Ibnu Sina Institute of Technology (INTIS), Malaysia.

External Fellow:

Islamic Banking and Finance Institute Malaysia (IBFIM)

Advisor in the Group Shari'ah Advisory Body (GSAB):

RHB Capital Group of Financial Entities, Malaysia.

Chairman:

i-Corporate Solutions Sdn. Bhd. (ICS), Malaysia.

(*Global Islamic Financial Services*)

Advisor:

NETVERSITY (<http://www.netversity.org>), Jeddah, Saudi Arabia.

	<p><u>Chairman of the Ethical Supervisory Council :</u> al-Noor Risk Solutions @ Takaful (s.a. ) Pty. Ltd., South Africa.</p> <p><u>Advisor (Ad-hoc) on Shari'ah Products :</u> International (Singapore) / Holland. <span style="float: right;">Rabo Bank</span></p> <p><u>Advisor (Ad-hoc) on Shari'ah Banking Establishment :</u> Bank of Japan, Japan.</p> <p><u>Advisor (Ad-hoc) on Shari'ah Banking Establishment :</u> State of Xcia, China.</p> <p><u>Shari'ah Board Member:</u> Takaful Ikhlas Sdn. Bhd., Kuala Lumpur</p> <p><u>Advisor:</u> Islamic Commercial Insurance Co. Ltd (ICICL).</p> <p><u>Chief Advisor (Director):</u> Door Way Marketing Limited. (DML Multi-Level Marketing).</p> <p><u>Chief Advisor:</u> Al-Falah Communication Services Limited. (Al-Falah CS Multi-Level Marketing).</p> <p><u>Consultant:</u> Islamic Commercial Insurance Co. Ltd. ICICL.</p> <p><u>Senior Vice President</u> <i>Debt Capital Market (Shari'ah)</i>, Standard Chartered Bank, (a Verbal Offer in 2005, the Position has not been Reported)</p> <p><u>Moderator:</u> Takaful Forum, IBF NET.</p>
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ACADEMIC / PROFESSIONAL  
AWARDS / PRIZES

among the awards received are:

- Acknowledged  
as the Top 10 Islamic Scholar in *Islamic Banking & Finance*.
- Best Publication Award (2000-2002)  
*Ismail al- Faruqi Publication Award -2002*, organised by the International Islamic University, Malaysia.
- Excellent Researcher Award-2003  
Quality Day, International Islamic University, Malaysia.
- First Award  
*Lamya al-Faruqi Award for Academic Excellence - 1996*, organised by the International Institute of Islamic Thought & IIUM.
- 2<sup>nd</sup> Award  
*International Essay Competition on Islamic Economics, Banking and Finance - 1995*, organised by the FOSIS and Islamic Foundation, London.
- 3<sup>rd</sup> Award  
*International Essay Competition on Islamic Economics, Banking and Finance - 1999*, organised by the Islamic Foundation (London) and Loughborough University (UK).
- Consolation Prize (5<sup>th</sup>)  
*National Essay Competition on Rural Development in Malaysia - 1992*, organised by the Asian - New Zealand inter institutional linkage program and UPM.
- Consolation Prize  
*National Essay Competition on Vision 2020 - 1992*, organised by the Economic Society of IIU Malaysia.

<b>THESES &amp; SUPERVISOR / EXAMINER ON RESEARCH PROJECTS</b>	<u>Level of Degrees</u>	<u>Areas of Specialization</u>	<u>Quantity</u>
	Ph.D / DBA	Islamic Banking, Finance, Business, Takaful, Wealth Management, Employment, Risk Management, IT, e-Commerce, Micro-Finance, HR , Marketing & Media,	32
	MBA / M.Sc. / MOM	Islamic Finance, Trade, Takaful, Wealth Management, Risk Management, IT, e-Commerce, <i>Shari'ah</i> compliance, Offshore Banking, Corporate <i>Mua'malat</i> & Trust	
TERTIARY	Practical Training / Reports	(BBA)	
<b>EXPERIENCE IN THE PUBLIC MEDIA (TV &amp; RADIO)</b>	<ul style="list-style-type: none"> <li>• About <b>24 slots</b> in the program of <b><i>Thought for the Day</i></b> organised by the JAKIM for TV2.</li> <li>• <b>One slot</b> in the program of <b><i>Pedoman</i></b> organised by the JAKIM for TV2</li> <li>• <b>One Slot</b> in the <b>ASTRO RIA (TV)</b> on the possibilities &amp; prospects of Licensing of Foreign Islamic Banks in Malaysia.</li> <li>• <b>Pilot Program (Speaker)</b>, in the <b>ibtv (Islamic banking TV)</b>.</li> <li>• <b>Speaker on Channel Islam (South Africa)</b> on Global Islamic Finance.</li> </ul>		

<p><b>CONTRIBUTIONS HUMANITERIAN SECTORS / NGO / TRUST / CHERITABLE PUBLIC WELFARE</b></p>	<p><b><u>Founder:</u></b></p> <p>Mawlana Bari Multi-purposes Welfare Trust (MBWT). <i>(to offer multiple humanitarian contributions for the under-privileged, destitute, helpless, orphans, widows, old folks &amp; strangers in terms of food, clothing, shelters, health care, education, skill development, building mosques, Ma'had Tahfiz, Jam-e- Mosque, Madrasa, schools, environmental upgrading, public welfare, socio-cultural building and other related humanitarian care and concern activities.</i></p> <p><b><u>Founder:</u></b></p> <p>Dr. Masum Billah Technical College (to create human capital development leading Career Opportunities for the under-privileged youths).</p> <p><b><u>Founder:</u></b></p> <p>Dr. Masum Billah Foundation. <i>(to offer services and contributions in the health care and humanitarian sectors particularly to those of suffering from HIV, Cancer, Diabetics &amp; other chronic diseases and also public welfare services with reasonable care &amp; concern).</i></p> <p><b><u>Some Selected Schemes:</u></b></p> <p>Several other Schemes related to public welfare, humanitarian and social care and concern have been continued while some are at the planning stage including the micro-entrepreneurship scheme, micro-financing and team community services.</p>
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**200 Over Papers Have Been Presented & Continued World Wide**

(Malaysia, USA, UK, Qatar, Dubai, Libya, Iran, Tunisia, Canada, Harvard, Hong Kong, China, Japan, Indonesia, Brunei, Singapore, Bangladesh, Australia, Russia, Lebanon, Germany, Italy, Egypt, Saudi Arabia, Pakistan, India, Maldives, France, Trinidad, Korea, Thailand, Philippine, Sudan, Nigeria, Iraq and so on.

**Among the Presentations are:**

1. "Global update on Islamic Banking Products & Policies" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta, May 31-June 01, 2005.*
2. "Islamic Financial Products & Policies ; A Global update" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta, May 31-June 01, 2005.*
3. "Islamic Financial Transactions : A Global Standard" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta, May 31-June 01, 2005.*
4. "Islamic Capital Market : A Global update" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta, May 31-June 01, 2005.*
5. "Takaful & Re-takaful businesses : A Global update " presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta, May 31-June 01, 2005.*
6. "Islamic Banking Risks & Possible Mechanisms of Minimization" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta, May 31-June 01, 2005.*
7. "Islamic Bond @ Sukuk Market: Global possibilities & Challenges" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta, May 31-June 01, 2005.*

	<p>8. " Could <i>Zakat</i> guarantee social security? An analytical study". The paper has been presented at the Faculty of Economics &amp; Management seminar series of the International Islamic University Malaysia on 14 April, 2000.</p> <p>9. " Principles of Contract Affecting <i>Takaful</i> &amp; Insurance-Compared", was presented at <i>the International conference for OIC and D8 Member Countries</i>, was held in Kuala Lumpur on 2-3 June, 1999.</p> <p>10. Business Ethics of the Seller of Goods in Contemporary Malaysian Market".....The paper was presented at the 7<sup>th</sup> <i>Tun Razak International Conference on Business and Management in Southeast Asia Advancing theory and Practices</i>, was held on 2-4 December, 1999 in USM, Penang, Malaysia.</p> <p>11. A paper on Quantum of Damages was approved for presentation at the 28<sup>th</sup> <i>Annual Convention of the Association of Muslims Social Scientists (AMSS)</i> which was held in Leesburg, USA on 29-31 October 1999.</p> <p>12. A Paper on Business Ethics has been approved for presentation in the <i>First International Conference on "Cross Cultural Business Ethics"</i> was held in Tunis, 10-11 December 1998, organized by the <i>University of Westminster</i> and the <i>University of Tunisia III</i>.</p> <p>13. A paper on "<i>Quantum of Damages in Islamic Insurance (Takaful): An Islamic approach in Global Context</i>", has been presented (discussion was made by someone on behalf of the author due to his absence) at the <i>WEA International's 75<sup>th</sup> Annual Conference</i> which was held in Vancouver, Canada on June 29 – July 3, 2000.</p> <p>14. An Abstract of a Paper entitled: "<i>Recent Development on Cyber Law in Malaysia &amp; a Shari'ah Postulate-Compared</i>" has been approved for the <i>International Conference on Information Systems &amp; Islam</i> Which is scheduled to be held in October, 2000 at IIUM.</p>
	<p>15. A presentation was made as a keynote speaker on "<i>Islamic insurance: theories, practices and prospects in Bangladesh</i>" which was organized by the Bangladesh Insurance Academy in Dhaka on 14 February 2000.</p> <p>16. "<i>Takaful? Refuting the Misconception &amp; further justification</i>". A talk was delivered at the meeting room of the <i>Department of Business Administration, UIAM</i> in November 1999.</p> <p>17. Presentation of an essay entitled, "<i>Can Zakat Provide a Basis for the Modern Social Security System?</i>" was presented at the <i>Kensington Town Hall, London</i>, on 19<sup>th</sup> November 1995.</p> <p>18. Presentation of an essay at the <i>Lamya al-Faruqi Award for Academic Excellence -1996</i>, at the <i>Holiday Inn, Shah Alam</i>, May 1997.</p> <p>19. "<i>Takaful: Central Idea, Origin &amp; Development</i>", Presented at the <i>International Takaful Forum</i>, which was held at the <i>College of Insurance, New York</i> on 26-27 April 2000.</p>



	<ol style="list-style-type: none"> <li>20. "Cyber law in Malaysia and the <i>Shari'ah Islami'ah</i> postulate- a comparative study". The paper has been presented at the Faculty of Economics &amp; Management seminar series of the International Islamic University Malaysia on 24 March, 2000.</li> <li>21. " Misconception to <i>Takaful</i> business and refuting them in the light of the <i>Shari'ah</i> context ",The paper has been presented at the Seminar held at the hotel Nikko, Kuala Lumpur on 30-31 May,2000, organized by <i>BIRT</i>.</li> <li>22. " Rights and obligations of <i>Takaful</i> intermediaries", was presented at the "Introduction Course on <i>Takaful</i> for Syarikat <i>Takaful</i> Singapore (Agencies) Pte. Ltd.," which was held in Singapore on September 4 - 5, 2000.</li> <li>23. " Recent Development of Law Affecting Consumer Protection in Malaysia &amp; <i>Shari'ah</i> Postulate - Compared," which was presented at the <i>Kulliyah Seminar Series(KENMS)</i>, International Islamic University, Malaysia on September 8, 2000.</li> <li>24. " <i>Shari'ah</i> law in relation to <i>Takaful</i> ", was presented at the "In- House Training: Third (3<sup>rd</sup>) Programme", Islamic Bank of Brunei (IBB), Brunei on September 27, 2000.</li> <li>25. " Refuting misconception of <i>Takaful</i> operations", was presented at the Bank Negara Malaysia on August 21, 2000.</li> <li>26. " The legal requirement governing <i>Takaful</i> operations", was presented at the Bank Negara Malaysia on August 23, 2000.</li> <li>27. "Refuting misconception of <i>Takaful</i> operation", was presented at the "In- House Training : Third (3<sup>rd</sup>) Programme", Islamic Bank of Brunei (IBB), Brunei on September 27, 2000.</li> <li>28. " The market niche of <i>Takaful</i> product", was presented at the "In- House Training : Third (3<sup>rd</sup>) Programme", Islamic Bank of Brunei (IBB), Brunei on September 27, 2000</li> <li>29. " <i>Shari'ah</i> law in relation to <i>Takaful</i>", was presented at the "Introduction Course on <i>Takaful</i> for Syarikat <i>Takaful</i> Singapore (Agencies) Pte. Ltd.," which was held in Singapore on September 4 - 5, 2000.</li> <li>30. " Refuting misconception of <i>Takaful</i> operations", was presented at the "Introduction Course on <i>Takaful</i> for Syarikat <i>Takaful</i> Singapore (Agencies) Pte. Ltd.," which was held in Singapore on September 4 - 5, 2000.</li> <li>31. Central Idea of General Insurance &amp; General <i>Takaful</i> – Compared”, was presented at the workshop on <i>Principles &amp; Practices of Conventional &amp; Islamic Insurance</i>, held in BIA, Dhaka on 24-25, November 2000.</li> <li>32. “ Central Idea of Life Insurance &amp; Family <i>Takaful</i> – Compared”, was presented at the workshop on <i>Principles &amp; Practices of Conventional &amp; Islamic Insurance</i>, held in BIA, Dhaka on 24-25, November 2000</li> </ol>
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33. “ Principles & Practices of Management of Takaful Funds”, was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000.
34. “ Investment Policies in Insurance vs. Takaful”, was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000.
35. “ Accounting Policies affecting Insurance & Takaful – Compared”, was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000.
36. “ Claims and Distribution of Benefits in Insurance vs. Takaful – Compared”, was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000.
37. “ Accounting Regulatory Frameworks: IAS, MAS, AAOIFI & Shari’ah Postulate-Compared”, was presented at the *Faculty of Economics & Management seminar series* of the International Islamic University Malaysia on February , 2001.
38. “ The Philosophy of Islamic Insurance System: Concept & Principles”, was presented at the Crown Princes Hotel, Kuala Lumpur on February 27, 2001.
39. Four Papers were presented at a workshop on “Operational Mechanisms of Islamic Insurance”, which was held on May 7-9,2001 at the Insurance Academy, Dhaka.
40. “ Rediscovery of Quantum of Damages in Takaful Practices For The 21<sup>st</sup> Century’s Reality”, Presented at the International Summit on Takaful, which was held on May 23-24,2001 at the Hotel Istana, Kuala Lumpur.
41. “ Models of Takaful (Islamic Insurance) as Adapted in the Global Economy”, was presented at the *Managers’ Conference* of the *Far East Islami Life Insurance Co. Ltd.* Dhaka on May 18,2001.
42. “ Concept and Operational Mechanisms of Islamic Life Insurance”, was presented at the *National Seminar* organised by the *Far East Islami Life Insurance Co. Ltd.* Dhaka on May 18,2001.
43. “ Legal Aspects of Takaful vs. Insurance : Compared”, was presented in Labuan Offshore Financial Centre on October 03, 2001
44. “ Understanding Malaysian Securities Law”, was presented at ESSET (EPF) in Kajang on October 25, 2001
45. “ Recent development of Cyber Law in Malaysia & Shari’ah Postulate: Compared”, was presented at the *International Conference on Information System & Islam*, held in IIU Malaysia on

	<p>November 05-07, 2001</p> <p>46. “Regulatory Frame Works of Financial Planning: Modern vs. Shari’ah Paradigm – Compared”, was presented at the Department Seminar of the Dept. of Business Administration, IIU Malaysia on November 12, 2001</p> <p>47. “Harmonizing the Regulatory Frameworks Governing Insurance and Takaful Businesses”, was presented at the International Summit on Takaful-Dhaka 2002, which was held on 16-17 March 2002 in Dhaka.</p> <p>48. “Adaptation of Various Justified Alternatives of Agency commission in Takaful Industry”, was presented at the International Summit on Takaful-Dhaka 2002, which was held on 16-17 March 2002 in Dhaka.</p> <p>49. “Islamic Life Insurance in the Contemporary Bangladesh Socio-Economic Reality: Challenges &amp; Prospects”, was presented at the International Summit on Takaful-Dhaka 2002, which was held on 16-17 March 2002 in Dhaka.</p> <p>50. “Shari’ah Postulate of Life Insurance: A Global Economic Reality”, was presented at the <i>Fifth Harvard University Forum on Islamic Finance</i>, which was held at the University of Harvard, USA, on April 6-7, 2002.</p> <p>51. “What are Islamic Banking &amp; Insurance?” was presented at the National Academic Training Program for the Mufassir al- Qur’an, Dhaka, on May 01, 2002.</p> <p>52. “Structuring Islamic Project Financing For Property Development” was presented at the <i>Conference on Malaysian Land &amp; Housing Development Law</i>, held at the Shangri La Hotel , Kuala Lumpur, on June 10-11, 2002</p> <p>53. “Islamic Property Financing in the Contemporary Reality” was presented at a <i>Social Gathering</i>, held at the International Islamic University Malaysia, on June 15, 2002</p> <p>54. “Possible Political &amp; Regulatory Frameworks of Introducing Islamic Dinar” was presented at the <i>2002 International Conference on Stable &amp; Just Global Monetary System- Viability of Islamic Dinar</i>, held at the Putra World Trade Centre, Kuala Lumpur on August 19-20, 2002.</p> <p>55. “Developing a Suitable Legal Structure to Facilitate the Growth of Takaful”, was presented at the <i>Convention on Takaful for D-8 &amp; OIC Member Countries – Kuala Lumpur 2002</i>, was held at Renaissance Hotel Kuala Lumpur on Nov. 01-02, 2002.</p> <p>56. “Socio-Political Challenges &amp; the Shari’ah Law and Order” was presented at the <i>National Press Club</i>, Dhaka on Oct. 16, 2002.</p> <p>57. Seminar on the “Possible creation of <i>Tabarru’</i> fund in Islamic general insurance scheme”, held at ICICL, Dhaka in January, 2003.</p> <p>58. Fiqh discussion on “How Islamic are the Islamic Banks in Malaysia”, held at the Conference</p>
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	<p>room of the Kulliyah of Economics &amp; Management Sciences, IIU Malaysia on February 24, 2003.</p> <p>59. “Shari’ah Concept of <i>al-Hibah</i> in Practical Reality”, was presented in Special workshop on <i>al-Hibah in Every day Malaysian Socio-economic Reality</i>, held at the Putra World Trade Center, Kuala Lumpur on April 12, 2003.</p> <p>60. “Essence of Application of <i>al-Hibah</i> for Better Management of Wealth: A Malaysian Reality”, was presented in Special workshop on <i>al-Hibah in Every day Malaysian Socio-economic Reality</i>, held at the Putra World Trade Center, Kuala Lumpur on April 12, 2003.</p> <p>61. “Adaptation of <i>al-Hibah</i> in the contemporary Islamic Banking and Financial Products” , was presented in the 3<sup>rd</sup> <i>Annual Islamic Banking Conference - Rising to the Challenges</i>, held at the Sheraton Imperia Kuala Lumpur on April 15-16, 2003</p> <p>62. “Risk Management In Takaful Practices”, was presented at the professional seminar on <i>Risk Management</i>, held in Crown Princes, KL, on 26-27 th May, 2003.</p> <p>63. “Shari’ah principles of Takaful”, was presented in training for the staff of <i>Bank Negara Malaysia</i>, on 28<sup>th</sup> June, 2003.</p> <p>64. “Reviewing the <i>Shari’ah</i> Instruments Adapted in Islamic Financing for Housing Development: A Malaysian Reality”, was presented at the Professional Seminar on <i>Islamic Home Financing: Legal Issues for the Financiers &amp; Developers</i>, held in Renaissance Hotel Kuala Lumpur, on 23-24<sup>th</sup> July, 2003.</p> <p>65. “<i>Shari’ah</i> Understanding of <i>al-Hibah</i> in to Day’s Practical Reality”, was presented at the Intellectual Seminar on <i>al-Hibah in Property &amp; Financial Management in Malaysia</i>, held in Primula Beach Resort, Trengganu, on 11<sup>th</sup> July, 2003.</p> <p>66. “The Changing Regulatory Framework of Malaysia’s Insurance Market: Regulatory Implications,” was presented at the <i>Conference on Malaysia Insurance</i>, held on November 10 -11, 2003 at the Shangri-La Hotel, Kuala Lumpur.</p> <p>67. “Wrong Doings in the Cyberspace: An Eithico-Legal Response From The Modern Law and <i>Shari’ah</i> Rulings”, was presented at the <i>Professional Seminar</i>, organized by the Faculty of Engineering of the International Islamic University, Malaysia on November 14, 2003.</p> <p>68. “Regulatory Frameworks On <i>Halal</i> Stocks: A Malaysian Experience”, Presented at the <i>seminar on non-bank financial institutions: Islamic alternatives</i>, organized by the IRTI, IDB and IBFIM, on March 1-3,2004.</p> <p>69. “Exploring Recent Regulatory Development of Islamic Banking and Financial Industries Globally”, Submitted at the 4<sup>th</sup> Annual Islamic Banking &amp; Finance Forum, Organized by Marcusevans Conferences on March 22-23, 2004 at Marriot Hotel Kuala Lumpur.</p> <p>70. “Laws on Finance and Muamalat Transactions”, Presented at the Bank Negara Malaysia on</p>
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	<p>March 30, 2004.</p> <p>71. "Position of Shari'ah Law in Malaysia", Presented at the Bank Negara Malaysia on March 30,2004.</p> <p>72. "Securities Regulations: Latest Updates and Recent Development", Presented for the Securities Commission Malaysia, at the Management Centre of the IIUM on April 01,2004.</p> <p>73. "Islamic Insurance: A Global Update in the wake of Globalization", was presented at the BIIT on May 15, 2004</p> <p>74. "Role of trustee company in Malaysia in asset management and estate administration process", was presented at the Colloquium on Muslim asset Management and estate administration, was held at the Hotel Marirot, Putra Jaya on 24 -25, 2004</p> <p>75. <b>Several Series of Presentations have been Continued</b> at Executive levels on Islamic Banking, Finance, Investment, Takaful, Re-Takaful, Capital market, Islamic Bond @ Sukuk etc. in different parts of the world.</p>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">RESEARCH UNDER 'IRPA' (Ministry of Science, Technology &amp; Environment of Malaysia)</p>	<ol style="list-style-type: none"> <li>1. Possible Contracts ('<i>Uqud</i>) involved in the Contemporary Malaysia <i>Takaful</i> Practices: An Analytical Discovery. (Completed).</li> <li>2. Readings on regulatory frameworks of Islamic financial contracts.(Completed)</li> <li>3. <b>Shari'ah</b> framework of Quantum of Damages for the Malaysian <i>Takaful</i> practices in the 21<sup>st</sup> century's economic reality: An empirical submission. (Completed)</li> <li>4. Malaysia's Contributions through Cyberspace Regulations to the Contemporary Muslim World of Advanced Technology: Possibilities &amp; Prospects. (Completed)</li> <li>5. Students' Guide to Malaysian Business Law. (Completed)</li> <li>6. Seller's obligations towards consumer protection in the Malaysian modern &amp; Islamic market for physical assets-Compared. (Completed)</li> <li>7. A proposed regulatory structure of essence of transparency in the <i>Takaful</i> and insurance practices of the contemporary Malaysian economic reality-Compared.(Completed)</li> <li>8. Islamic Law of Trade &amp; Finance: Some Contemporary Issues.(Completed)</li> <li>9. Readings on principles and practices of Takaful and Re- Takaful.(Completed)</li> </ol>

<p><b>RESEARCH under 'INCEIF'</b> <i>(International Centre for Education in Islamic Finance),</i> Bank Negara Malaysia</p>	<ol style="list-style-type: none"><li>1. Islamic Finance Regulations &amp; Governance (Completed), February 2006.</li></ol>
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**Following Titles are Published Books:**

1. *Penerapan Hukum Dagang Dan Keuangan Islam (Isu-Isu Kontemporer Terpilih)* , Alih Bahasa Dr. Asep Saepudin Jahar, Sweet & Maxwell, Asia.2009
2. *Applied Islamic e-Commerce*, Sweet & Maxwell –USA, 2008.
3. *Applied Takaful and Modern Insurance*, Sweet & Maxwell –USA, 2007.
4. *Applied Islamic Law of Trade & Finance*, Sweet & Maxwell, USA, 2007.
5. *Shari'ah Standard of Business Contract*, A.S. Nordeen, Malaysia, 2006.
6. *Islamic and Modern Insurance: Principles & Practices* , Ilmiah Publishers, Malaysia, 2003
7. *Islamic Law of Trade and Finance: A Selection of Issues*, (2nd ed.) , Ilmiah Publishers, Malaysia, 2003
8. *Islamic Insurance (Takaful)*, Ilmiah Publishers, Malaysia, 2003.
9. *Shari`ah Standard of Quantum of Damages in Takaful and Re-Takaful (A hand book for the Actuaries & Accountants)*, Ilmiah Publishers, Malaysia, 2003.
10. *An Opportunity for ICMIF Members to Provide Islamic Insurance (Takaful) Products*, International Cooperative and Mutual Insurance Federation (ICMIF), London, 2003.
11. *Modern Financial Transactions under Shari'ah*, Ilmiah Publishers, Malaysia, 2003.
12. *Manual of Malaysian Business Law*, Ilmiah Publishers, Malaysia, 2002
13. *Manual of Principles & Practices of Takaful & Re-Takaful*, Univision Press, Kuala Lumpur, 2002
14. *Manual of Company Law* , Univision Press, Kuala Lumpur, 2002
15. *Manual of Cyber Law & Islamic Ethics*, Univision Press, Kuala Lumpur, 2002
16. *Principle & Practices of Takaful & Insurance-Compared*, International Islamic University Malaysia, 2001
17. *Islamic Law of Trade and Finance: Some Contemporary Issues*, International Islamic University Malaysia, 2001
18. *Shari'ah Model of Quantum of Damages in Takaful & Re-Takaful*, International Islamic University Malaysia, 2001

<p style="text-align: center;"><b>COMPILED MANUSCRIPTS (Manual)</b></p>	<p><b>Following Titles are Academic Course Manuals / Text Readings:</b></p> <ol style="list-style-type: none"> <li>1. Manual of Islamic Land Law, 2002, (Compilation).</li> <li>2. Manual of Cyber Law &amp; Islamic Ethics, 2001 (Compilation).</li> <li>3. Courseware on Principles &amp; Practices of Takaful &amp; Re-Takaful (Compilation) 2001.</li> <li>4. Manual of Company Law, 2000 (Compilation).</li> <li>5. Courseware on Law Relating to Banking, 1999. (Compilation).</li> <li>6. Lectures on Liability Insurance, 1999. (Compilation).</li> <li>7. Courseware on Malaysian Business Law, 1999 (Compilation).</li> <li>8. Courseware on Commercial Law, 1999 (Compilation).</li> <li>9. Cyber Law &amp; Practice (Digital Signature), 1999 (Compilation).</li> </ol>
<p style="text-align: center;"><b>FORTHCOMING / READY FOR PUBLICATION (Books)</b></p>	<p><b>Following Titles are Forthcoming Publications:</b></p> <ol style="list-style-type: none"> <li>1. <i>Applied Islamic Finance</i>, Thompson Reuters, USA.</li> <li>2. <i>Islamic Asset Management</i>, Thompson Reuters, USA..</li> <li>3. <i>Islamic Capital Market</i>, Thompson Reuters, USA.</li> <li>4. <i>Gold Dinar (Islamic Currency)</i>, Thompson Reuters, USA.</li> <li>5. <i>Encyclopaedia of Islamic Insurance and Re-Insurance (Takaful &amp; Re-Takaful)</i>.</li> <li>6. <i>Life Insurance in the Contemporary Islamic Economy</i>.</li> <li>7. <i>Islamic Insurance: Development &amp; Governing Principles</i>.</li> <li>8. <i>Cyber Law: Modern Regulations &amp; Islamic Principles</i>.</li> <li>9. <i>Shari'ah Rulings on Information Technology (IT)</i></li> <li>10. <i>Islamic Banking in Malaysia: Law and Practices</i>.</li> <li>11. <i>Islamic Finance in Malaysia: Law and Practices</i>.</li> <li>12. <i>Islamic Finance: System or Product?</i></li> <li>13. <i>Shari'ah Council in the Financial Industry: Authority or Employee?</i></li> </ol>



<p><b>TRANSLATION</b></p> <p><b>BOOKS for</b></p> <p><b>(in BM / Arabic / Chinese / others)</b></p>	<p><b>Following Titles are for Translation in any Language:</b></p> <ol style="list-style-type: none"> <li>1. Applied Takaful vs Insurance</li> <li>2. Applied Islamic e-Commerce</li> <li>3. Applied Islamic Law of Trade &amp; Finance</li> <li>4. Applied Islamic Finance : Law &amp; Practices</li> <li>5. Shari'ah Standard of Entrepreneurship</li> <li>6. Shari'ah Standard of Human Resource Development</li> <li>7. Shari'ah Standard of International Trade &amp; Finance</li> <li>8. Shari'ah Standard of Money Market</li> <li>9. Shari'ah Standard of Property Management</li> <li>10. Applied <i>Takaful &amp; Re-Takaful</i>.</li> <li>11. Shari'ah Standard of On-line Banking &amp; Financial Services</li> <li>12. Shari'ah Standard of Accounting &amp; Auditing</li> <li>13. Shari'ah Standard of Corporate Governance</li> <li>14. Shari'ah Standard of Actuarial Science</li> <li>15. Gold <i>Dinar</i>: Shari'ah Standard of Currency</li> <li>16. Shari'ah Standard of Investment Practices.</li> <li>17. Shari'ah Standard of <i>Sukuk</i> / Bond Market.</li> <li>18. Shari'ah Standard of Law of Transactions (Corporate Mu'amalat).</li> <li>19. Shari'ah Standard of Financial Planning.</li> <li>20. Shari'ah Standard of Finance Practices.</li> <li>21. Shari'ah Standard of Banking Practices.</li> <li>22. Shari'ah Standard of Capital Market.</li> <li>23. Shari'ah Standard of Business Contract.</li> <li>24. Modern Financial Transactions under Shari'ah,</li> <li>25. Malaysian Business Law (Modern &amp; Shari'ah).</li> <li>26. Islamic Insurance (Takaful).</li> <li>27. Shari'ah Standard of Quantum of Damages in Takaful and Re-Takaful (<i>A hand book for the Actuaries &amp; Accountants</i>).</li> <li>28. Islamic Asset Management.</li> </ol>
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There are some **200 over** articles have been written. Among them some have been published / approved for publication / sent for publication while some with possible updates have been re-published in different *Shari'ah*, financial, economic, legal, social and academic journals in the UK, USA, Pakistan, Saudi Arabia, India, Malaysia and so on.

**A LIST OF AMONG THOSE ARTICLES:**

1. "Shari'ah Standard Asset-Wealth management and Will writing (*Wasiyah*) Mechanisms", in *Euromoney Encyclopedia of Islamic Finance*, (ed) Khorshid, Aly, Published by *Euromoney International Investor PLC*, London (2009) at Pp 38-48.
2. "Takaful vs. Conventional Insurance", in *Islamic Finance: A Practical Guide*, (ed) Ali, Rahail, Published by Global Law and Business, London. (2009) at Pp 141-146.
3. "Islamic Wealth Management and the *Wasiyah* (Will) Formalities", in *Journal of Islamic Banking and Finance*, (2009) at Pp 11-26.
4. "Comparing Modern and Islamic Finance", in *Theory and Practice of Islamic Finance*, (ed) Hock, S.S, *et al*, Published by SAW Centre for Financial Studies, National University of Singapore, (2008) at Pp 8-34.
5. "A Proposed Paradigm of Premium in Takaful (Life & General) Practices", in *Journal of Islamic Banking and Finance*, (2008) at Pp 92-107.
6. "Islamic Banking and the Growth of Takaful", in *Handbook of Islamic Banking* (ed) Hassan, K. *et.al*. Published by Edward Elgar, USA, (2008) at Pp.401-418.  
  
"Shari'ah Standard of Life Insurance (Family Takaful) – A Global Reality" in *Proceeding of 14<sup>th</sup> Conference of Insurance & Development (Life Insurance)* Published by Insurance Research Institute (IRI) Iran, (2007) at Pp. 1-34.
7. "Charging into the Fray – Islamic Credit Cards", in *Business Islamica* (Dubai) March 2007 at PP 40-44.
8. "Modern vs Islamic Bond (*Sukuk*) Market", in *Journal of Islamic Banking and Finance*, Vol. 24 No. 4, (Jan-March) 2007 at Pp. 23-41
9. "Bounty in Balance –Islamic Financial Planning" in *Business Islamica* (Dubai) April 2007 at Pp. 76-80.
10. "Islamic Credit Card in Practice" in *Journal of Islamic Banking and Finance*, Vol. 24 No. 4, (Oct-Dec) 2007 at Pp. 35-42.
11. "Islamic Gold Dinar: A Socio-economic & Regulatory Analysis", in *Journal of Islamic Banking and Finance*, Vol. 24 No. 3, (July-Sept) 2007 at Pp. 42-53.
12. "Corporate Understanding of Islamic Insurance (Takaful)", in *Pravartak – The Journal of Insurance & Management*, Published by National Insurance Academy (India), April-June 2007 at Pp. 35-65

ARTICLES  
(PUBLICATIONS)

13. "Operational Mechanisms of Islamic accepted Bill", in *Journal of Islamic Banking and Finance*, Vol. 23, Jan-March 2006, No. 1 at Pp. 61-71.
14. "Shari'ah Model of On-line Financial Services", in *Journal of Islamic Banking and Finance*, Vol. 23, April-June 2006, No. 2 at Pp. 34-54.
15. "Auditing Standard under Shari'ah @ Shari'ah Compliance Mechanisms", in *Journal of Islamic Banking and Finance*, Vol. 23, Oct-Dec 2006, No. 4 at Pp. 29-52.
16. "Islamic Capital Market in Malaysia: Regulations and Practices", in [2005] 2 ShLR, April-June at Pp. 34-55.
17. "Islamic Gold Dinar: A Socio-economic and Regulatory Analysis", in [2005] 1 ShLR, January-March at Pp. 1-10."Islamic Financial Planning", in *Journal of Islamic Banking and Finance*, Vol. 22, July-Sept, 2005, No. 3 at Pp. 69-84.
18. "Islamic Venture Capital: An Operational Mechanism" in *Journal of Islamic Banking and Finance*, Vol. 22, January-March, 2005, No. 1 at Pp. 40-46.
19. "Investment Policies of Takaful Funds", in *Journal of Islamic Banking and Finance*, Vol. 22, Oct.- Dec 2005, No. 4 at Pp. 74-85.
20. "Islamic Life Insurance (Family Takaful) in the 21<sup>st</sup> Century's Global Economic Reality", in *Journal of Islamic Banking and Finance*, Vol. 21, Oct-Dec, 2004, No. 4 at Pp. 48-70.
21. "Regulatory Framework Of Family Takaful In The Contemporary Economic Reality", in *International Journal of Islamic Financial Services*, Volume 3, Number 3, 2004 at P.1
22. "Beneficial Rights of an Illegitimate Child in Islamic Life Insurance Policy- An Analysis", in *Journal of Islamic Banking and Finance*, **IAIB**, 2003 Vol. 20, No. 1 at Pp. 51-54.
23. "Regulatory Frameworks For the Implementation of an Islamic Common Market: A Global Reality" in *ISEFID Review*, Jakarta, **Indonesia**, Vol. 2 No. 1, 2003 at Pp. 7-23.
24. "Regulatory Frameworks of Islamic Life Insurance in The Global Economic Reality", in *Journal of Islamic Banking and Finance*, **IAIB**, 2002 Vol. 19, No. 1 at Pp. 38-64.
25. "Takaful (Islamic Insurance) : An Economic Paradigm", in *International Summit on Takaful Dhaka 2002*, Pp. 23-30
26. "Life Insurance? Islamic vs. Modern- Compared", in *International Summit on Takaful Dhaka 2002*, Pp. 23-30
27. "Shari'ah Requirements of the Parties to Takaful ( Islamic insurance ) Scheme" in *Journal of Islamic Banking and Finance*, **IAIB**, 2002 Vol. 19, No. 2 at Pp. 39-52.
28. "Takaful (Islamic Insurance) Premium: A Suggested Regulatory Framework", in *Journal of Islamic Banking and Finance*, **IAIB**, 2002 Vol. 19, No. 3 at Pp. 52--64.
29. "Possible Political & Regulatory Frameworks of Introducing Islamic Dinar" in the Proceedings of the 2002 *International Conference on Stable & Just Global Monetary System- Viability of Islamic Dinar*, held at the Putra World Trade Centre, Kuala Lumpur on August 19-20, 2002.
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**DESIGNATION OF APPLIED COURSES**  
(Post-graduate & Undergraduate Levels)

1. Seminar on Islamic Finance & Takaful ( *M.Sc. Finance*);
2. Islamic Banking and Financial Policies & Regulations( *M.Sc. Finance*); (in Progress);
3. International Islamic Trade Finance (IITF) (in Progress);
4. Principles & Practices of *Takaful* and *Re-Takaful*;
5. Regulatory Framework for Islamic Financial Contracts (*Master of Finance*);
6. Malaysian Business Law (*MBL*);
7. Commercial Transactions in Islamic Law (*CTIIL*) I;
8. Malaysian Law on Banking and Securities (*Conventional vs. Shari'ah*)
9. Malaysian Legal Environment of Business (*MBA program*);
10. Malaysian Law of Taxation;
11. Company Law (*for ENM*)
12. Cyber Law & Islamic Ethics [ *CIE* ]
13. Financial Securities Law 1.
14. Commercial Law (*for ENM*)
15. Market Regulations (*for Continuing Professional Education @ CPE* )
16. Regulatory Frame Works of Comparative Financial Planning (RCFP).
17. Shari'ah Compliance of Commodity Trade & Finance (SCCTF)
18. International Islamic Commodity Trade & Finance (IICTF)
19. Shari'ah Compliance of Petroleum Trade & Finance (SCPTF)
20. Shari'ah Standard of e-Trade & Finance (SSeTF)
21. Applied Islamic Investment (AII)
22. Standard HALAL Product Hub: Manufacturing, Trade & Finance (SHPH)
23. Applied Islamic Trade & Finance (AITAF)
24. Islamic Cooperative Micro-finance (ICMF).



