

3rd Annual World Islamic Retail Banking Conference

المؤتمر العالمي للخدمات المصرفية الإسلامية

'Evolving Economy: Spotlight on Islamic Retail Banking'

18th - 20th October 2011, Shangri-La Hotel, Dubai, U.A.E

EVENT OVERVIEW

In its third year, World Islamic Retail Banking Conference has created an excellent networking platform for the Global Islamic Retail Bankers. The global financial crisis has intensified the push for Islamic finance to 'return to its roots' and shun conventional banking. It is time for innovation. At first, it encourages to be modest and do not go beyond one's means, so it does not encourage sub prime lending behaviour, discouraging providing credit to non creditworthy borrowers and preventing banks going after those for fees and commissions. Awaken the spirit of Islamic finance by imbibing its pro-equity stance, this would stem proliferation of debt in the market.

2010 participants said....

"The WIRB Conference proved once again to be an excellent platform for the infusion of multiple layers of discussions on Islamic Retail Banking. From product development and structuring, market penetration strategies and new global markets a number of features of the sector were debated and explored - indeed right down to the theological view on the spirit of Islamic Finance."

Omar Shaikh, Islamic Finance Council, Executive Board Member

"The impressively attended event with great punctuality of timing, and nicely structured sessions. The choice of topics was highly relevant to current industry trends and the speaker line-up was impressive."

Sohail Zubairi, Dar Al Sharia Legal & Financial Consultancy LLC, CEO

"An Excellent venue for networking and sharing knowledge and a place to build friendship in the banking industry."

Khaled Dajani, Huron Consulting, Managing Director

"The WIRB was very well organized with excellent attention to detail. We were impressed with the number of highly-quality leads and interest in our line of Islamic software solutions. The event organizers were also very helpful, extremely friendly and made our participation very worthwhile."

Rosie Kmeid, Path Solutions, Head of Corporate Communications & Marketing Department

CONFIRMED SPEAKERS AND PANELLISTS

Adnan Yousif, Al Baraka Banking Group
President & Chief Executive Officer

Irfan Siddiqui, Meezan Bank Ltd.
President & Chief Executive Officer

Ahmed Khizer Khan, Islamic Corporation for the Development of the private sector (ICD) Islamic Development Bank (IDB), Kingdom Of Saudi Arabia
Chief Operating Officer

Musa A. Shihadeh, Jordan Islamic Bank
Vice Chairman & Chief Executive Officer

Khairul Nizam, AAOIFI
Deputy Secretary General

Robert Elsen, The Federal Financial Supervisory Authority (BaFin), Germany
Deputy Head of Section Technical Co-operation

Dr. Adnan Chilwan, Dubai Islamic Bank
Deputy Chief Executive Officer

Mohammad Ashraf Esmail, The Mauritius Leasing Company Limited, Mauritius
Chief Executive Officer

Wasim Saifi, Standard Chartered Bank
Global Head Islamic Banking - Consumer Banking

Mubashar Khokhar, Ajman Bank
Chief Executive Officer

Dr. Johannes Engels, The Federal Financial Supervisory Authority (BaFin), Germany
Senior Advisor

Omar Shaikh, Islamic Finance Council of UK
Executive Board Member

Tamas Erni, LOXON solutions Ltd.
Partner

Mian Muhammad Nazir, Dar Al Sharia, Dubai Islamic Bank PJSC
Senior Vice President

Taimur Afzal, Burj Bank Ltd., Pakistan
Group Head Consumer & SME

Abdulrahman Al Turki, Bahrain Islamic Bank BSC
General Manager, Retail Banking

Sirajul Haq Yasini, HSBC Amanah
Global Head, Shariah Affairs

Moinuddin Malim, Mashreq Al Islami
Chief Executive Officer

Prasanna Seshachellam, Dubai Financial Services Authority
Director, Supervision

Mohamed Roushdy, Siraj Finance
Chief Information Officer

Gary Mond, Barwa Bank
Retail Banking Advisor

Özkan Erener, VeriPark Gulf
General Manager

John Chang, Noor Islamic Bank
Head of Consumer Banking

Gul Khan, HSBC Amanah
Global Head of Retail Banking & Wealth Management

Sohail Zubairi, Dar Al Sharia Legal & Financial Consultancy
CEO

Amr Al Menhali, ADCB (Abu Dhabi Commercial Bank)
Head of ADCB Islamic Banking

Mufaddal Idris Khumri, RAKBANK
Head, Islamic Banking

Jelmer de Jong, Backbase
Head of Marketing

Mohammad J.A. Zaqout, Al Hilal Bank
EVP-Personal, Banking Group

Syed Amir Ali, Meezan Bank Limited (Pakistan)
EVP & Head of Investment Banking

Dr. Muhammad Al-Bashir Muhammad Al-Amine, Bank Alkhair B.S.C. (c)
Group Head - Shari'ah Assurance Dept

Yves Khoneisser, Sybase Products, M.E., Turkey & Central Europe
General Manager, Professional Services

Oliver Recklies, BAG / Recklies Management Project GmbH
Managing Director

Dr. Taha Eitayeb Ahmed, Financial Investment Bank (Sudan)
General Manager

Haitham Abdou, ITS
Group Director - Marketing

Dr. Azeemuddin Subhani, Ajman University of Science & Technology, Shariah Scholar
Assistant Professor, Islamic Finance Head, Finance Department

Waheed Qaiser, QCC WLL
Managing Director

KEY TOPICS TO BE DISCUSSED

- ▶ **Intensive Islamic Retail Banking CEO Panel Discussion**
- ▶ **Islamic Retail Banking: What is the next step?**
- ▶ **Annual Open Fatwa Session**
- ▶ **Regional and Global Case Studies: Critical Expansion**
- ▶ **Fuelling Regional competition**

WHO MUST ATTEND

Senior Regulators and Academicians from Central Banks and Universities.
Industry Leaders from Islamic Banks, Islamic Retail Banks, Conventional Banks with Islamic windows, Conventional Banks with below job titles:
Chief Executive Officers, Head of Retail Banking, Head of Consumer Banking
Branch Heads, Head of Wealth Management, Head of Strategy, Shariah Committee Head, Chief Financial Officer, Chief Information Officer, Chief Operating Officer, Head of Human Resources, Head of Risk, Head of E-Banking, Head of Distribution Channels, Head of Bancatakful, Head of Customer Service, Head of Retail Sales/Marketing, Head of Training
Finance Experts from: Information Technology Companies, Law Firms, Islamic Finance Consultancies, Ratings Firms, Media

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Day 1, 18th October 2011

8:30 Registration and Coffee

9:00 Recital from the Holy Quran

9:10 Welcome by Fleming Gulf

9:20 Opening remarks from the Chair
Waheed Qaiser, QCC WLL, Managing Director

9:30 Session 1: Keynote Address
ICD and its role in promoting Islamic Banking
Ahmed Khizer Khan, Islamic Corporation for the Development of the private sector (ICD) Islamic Development Bank (IDB), Kingdom Of Saudi Arabia
Chief Operating Officer

ICD Case Study Burj Bank: Experience in establishing the bank and current on-going enhancement programs

Islamic Corporation for the Development of the Private Sector (ICD), an affiliate of the Islamic Development Bank (IDB) was created in 1999 with a wide mandate for carrying out the IDB Group's private sector operations in 51 of its Member Countries. ICD's current strategy is centered on promoting Islamic finance channels as it is envisaged that this would have a multiplier effect on the developmental impact in its Member Countries. ICD's Islamic financial institutions network include Islamic Banks, Ijara Companies, Investment Companies and investment funds in emerging markets like the South Asia, CIS and Western Africa regions. Burj Bank Ltd, Pakistan is an excellent case study of ICD's role in promoting Islamic retail banking in emerging markets. ICD recently increased its share in Burj Bank to 33%, making it one of the largest shareholders of the Bank. In the new capacity, ICD played an instrumental role in the current transformation program of the Bank which include providing strategic directions through Chairmanship of the Board and actively advising to the management via a seat in the Executive Committee of the Board. The case study will showcase the steps undertaken to transform the Bank and the impact to-date of the said program.

Taimur Afzal, Burj Bank Ltd., Pakistan
Group Head Consumer & SME

10:10 Coffee Break and Exhibition viewing

10:40 Session 2: CEO Roundtable

- Regional Expansion; creating new local frontiers
- What should be done differently?
- Is it the right time for Global Expansion?
- What is the future of Islamic Banking in the region; Focus- Qatar

PANELLISTS:

Adnan Yousif, Al Baraka Banking Group
President & Chief Executive Officer
Irfan Siddiqui, Meezan Bank Ltd.
President & Chief Executive Officer
Mubashar Khokhar, Ajman Bank
Chief Executive Officer
Moinuddin Malim, Mashreq Al Islami
Chief Executive Officer
Dr. Adnan Chilwan, Dubai Islamic Bank
Deputy Chief Executive Officer
Mohammad Ashraf Esmael, The Mauritius Leasing Company Limited, Mauritius
Chief Executive Officer

11:30 Session 3: Transforming to Electronic Finance & Commerce

- Universal Banking Drivers
- Banking Industry Challenges
- Trends in Technology Transformations
- ITS Applying the Technology for Islamic Financial Institutions (Example)

Haitham Abdou, ITS,
Group Director – Marketing

12:10 Session 4:

We live in a web 2.0 world. Your customers are used to a superior online experience, they get that with Google, Facebook

and Apple, and they also expect that from their bank. In this presentation we will show you the key trends driving the new era of engagement banking. Using real world examples, we will show you Bank 2.0 best practices for both online and mobile banking.

Key topics covered in this presentation:

- How to create a superior online experiences without replacing your existing systems
- How to create a single online banking platform supporting your customers on any device (PC, iPad, iPhone, Android etc.)
- How to enable eBusiness professionals to easily manage your Bank 2.0 portal, reducing IT dependencies
- How to services different customer segments and individual users in a personalized and relevant manner (my size fits me)
- How to integrate your open and closed banking environment into a seamless customer journey
- How to generate extra online revenue with intelligent web forms and smart cross- and up-sell campaigns

Jelmer de Jong, Backbase
Head of Marketing

12:50 Prayer Break and Conference Lunch

14:00 Session 5: Fuelling Regional competition- Panel Discussion

- What needs to be done to attract more Muslims to Islamic retail banking products?
- What needs to be done to attract non-Muslims, what is the competitive edge of the industry compared to conventional? What alternative is the Islamic retail banking offering?

PANELLISTS:

Abdulrahman Al Turki, Bahrain Islamic Bank BSC
General Manager, Retail Banking
Wasim Saifi, Standard Chartered Bank
Global Head Islamic Banking - Consumer Banking
Gul Khan, HSBC Amanah
Global Head of Retail Banking & Wealth Management
Prasanna Seshachellam, Dubai Financial Services Authority
Director, Supervision
Gary Mond, Barwa Bank
Retail Banking Advisor
Mufaddal Idris Khumri, RAKBANK
Head, Islamic Banking
Syed Amir Ali, Meezan Bank Limited (Pakistan)
EVP & Head of Investment Banking
Mohammad J.A. Zaqout, Al Hilal Bank
EVP-Personal, Banking Group

15:00 Session 6: Optimising risk management processes through effective IT support

- The effects of Basel III to integrated risk management
 - Monitoring and collateral management: gaining control over the portfolio
 - Level of automation in the monitoring process
 - Customer lifecycle management in an integrated environment
 - Recent trends in supporting centralised approval processes
 - Management and monitoring of the collateral portfolio
- Tamás Erni, LOXON solutions Ltd.,**
Partner

15:40 Prayer Break and Coffee

16:10 Session 7: Credit process in Islamic retail banking

- Make a distinction between what is needed for Sharia compliance and what is needed to make a transaction commercially sound and viable.
 - Managing asset portfolio, Islamic finance tends to be asset backed so it is important to ensure that a bank is not overexposed to just one sector e.g. property
- Sohail Zubairi, Dar Al Sharia Legal & Financial Consultancy**
Chief Executive Officer

16:40 Chairman's Closing Remarks

17:00 Networking Reception



Day 2, 19th October 2011

▶ **Today the spotlight is on Leaders perspective.**

8:30 Registration and Coffee

9:00 Opening remarks from the chair

Waheed Qaiser, QCC WLL, Managing Director

9:20 Session 1: Leaders insight: Cost control and economising operations

- Discussing successful strategies
- Ensuring low funding costs
- Controlling operating costs

Irfan Siddiqui, Meezan Bank Ltd. President & CEO

10:00 Session 2: Leaders insight: Leading innovations, building a Global Islamic Retail Banking Operations

- Creating a global Islamic customer proposition
- Setting up a geographical footprint across Asia, Africa and the Middle East
- Challenges of working with different shariah structures and interpretations across geographies
- Creating international Islamic retail bankers
- Creating a value proposition for the premium segments in Islamic, and tapping the opportunity for Islamic wealth management.

Wasim Saifi, Standard Chartered Bank
Global Head Islamic Banking - Consumer Banking

10:40 Coffee Break and Exhibition viewing

11:10 Session 3: Leaders insight: What are the Current Challenges facing the Islamic Retail Banking Industry?

- This session would cover; Introduction about Islamic Banking Industry The Controls Governing The Practices of Islamic Banks (Sharia & Legislative Controls), The Relationship with Central Banks, General Framework of Islamic Banks Activities, Attracting Funds and Savings, Employing Funds, Banking Services
- Islamic Banks and Retail Transactions
 - The Challenges Facing Islamic Banks Progress
 - The Environment Surrounding Islamic Banks
 - The Governmental Legislations and Procedures
 - The Challenges Facing Retail Services
 - Recommendations

Musa A. Shihadeh, Jordan Islamic Bank
Vice Chairman & Chief Executive Officer

11:50 Session 4: Power of Single Customer View

- The presentation will focus on building single customer view and the benefits it can bring to an organization.
- Consolidating all products of a customer
 - Offer box for cross-sell / up-sell
 - Alert box for increased compliance
 - Complaints and service requests management
 - Interaction history across all channels

Özkan Erener, VeriPark Gulf, General Manager

12:30 Prayer Break and Conference Lunch

14:00 Session 5: aspectus – Your partner in retail banking analytics

"Many financial institutions think that using business analytics is costly, and requires lengthy implementation, but that's not the case. Using a range of case studies from across the world, this presentation will demonstrate how retail banking analytics can deliver a clear and fast approach to improve operational performance, reduce time to market and increase ROI."

Yves Khoneisser, Sybase Products, M.E., Turkey & Central Europe
General Manager, Professional Services

14:40 Session 6: Takaful for retail Islamic finance: Establishing the Relationship

- Significant investment is required to compete with the conventional insurance industry
- Takaful operators need to take business risk and invest significant amount of capital required to open new takaful operations worldwide
- Takaful in the Far East? Successful?
- How far has the Development of Takaful in the western world reached?
- Use of Mudarabah contract in a certain takaful operations- Questions?
- Role of AAOIFI and development of Takaful best practices

Khairul Nizam, AAOIFI, Deputy Secretary General

15:20 Prayer Break and Coffee

15:50 Session 7: Islamic Retail Banking in Non-Muslim countries: Panel Discussion

- Trust – the rediscovered condition in Western retail banking
- What needs to be done to attract non-Muslims, what is the competitive edge of the industry compared to conventional?
- Islamic system has not been fully and effectively introduced

PANELLISTS:

Omar Shaikh, Islamic Finance Council UK, Executive Board Member
Oliver Recklies, BAG / Recklies Management Project GmbH
Managing Director

Mohammad Ashraf Esmael, The Mauritius Leasing Company Limited, Mauritius, Chief Executive Officer

Gary Mond, Barwa Bank
Retail Banking Advisor

Mohamed Roushdy, Siraj Finance
Chief Information Officer

16:45 Chairman's Closing Remarks

Day 3, 20th October 2011

▶ **Today the Spot Light is on Islamic Retail and Conventional Bankers Perspective: Learning the Best Practices**

8:30 Registration and Coffee

9:00 Opening remarks from the chair

Waheed Qaiser, QCC WLL, Managing Director

9:20 Session 1: Rebranding Case Study: ADCB Meethaq to ADCB Islamic Banking

Amr Al Menhali, ADCB (Abu Dhabi Commercial Bank)
Head of ADCB Islamic Banking

10:00 Session 2: Presentation from The Federal Financial Supervisory Authority (BaFin), Germany

This presentation would cover aspects from:

- banking business
- insurance business
- aspects to securities trading
- Experience with "Islamic bonds" (sukuk) in Germany; The State of Saxony-Anhalt initiated sukuk

Dr. Johannes Engels, The Federal Financial Supervisory Authority (BaFin), Germany

Senior Advisor

Robert Eisen, The Federal Financial Supervisory Authority (BaFin), Germany

Deputy Head of Section Technical Co-operation

10:40 Coffee Break and Exhibition viewing

11:10 Session 3: Shariah Compliance and Audit of Retail Banking

- The Shariah Governance Standard
- The Shariah Compliance Process
- Best Practices of Auditing Retail Products

Sirajul Haq Yasini, HSBC Amanah
Global Head, Shariah Affairs

11:50 Session 4: Customer Loyalty: Islamic Retail Experience

- What does the market need?
- Ensuring to build brand loyalty and product competitiveness
- Designing customer experience

John Chang, Noor Islamic Bank
Head of Consumer Banking

12:30 Prayer Break and Conference Lunch

14:00 Session 5: "Trust – the rediscovered condition in Western retail banking"

Oliver Recklies, BAG / Recklies Management Project GmbH
Managing Director

14:40 Session 6: Islamic Retail Banking: Aftermath of global financial crisis has not yet been swept away, what is its impact on Islamic Retail banking?

Dr. Muhammad Al-Bashir Muhammad Al-Amine, Bank Alkhair B.S.C. (c)
Group Head - Shari'ah Assurance Dept

15:20 Coffee Break

16:00 Session 7: ANNUAL OPEN FATWA SESSION

- Defining Shariah Compliance
- Applications of Shariah principles to Islamic Retail Banking Products
- Common misconceptions and contentious issues
- Jurisdictional issues and conflict of laws

PANELLISTS:

Dr. Muhammad Al-Bashir Muhammad Al-Amine, Bank Alkhair B.S.C. (c)

Group Head - Shari'ah Assurance Dept
Sirajul Haq Yasini, HSBC Amanah,
Global Head, Shariah Affairs

Dr. Taha Eltayeb Ahmed, Financial Investment Bank (Sudan),
General Manager

Mian Muhammad Nazir, Dar Al Sharia, Dubai Islamic Bank PJSC
Senior Vice President

Dr. Azeemuddin Subhani, Ajman University of Science & Technology, Shariah Scholar
Assistant Professor, Islamic Finance, Head, Finance Department

17:10 Chairmans Closing Remarks

17:20 Close of 3rd Annual WIRBC



SPEAKER BIOS

Adnan Ahmed Yousif, Al Baraka Banking Group (ABG) President & Chief Executive Officer

Adnan Ahmed Yousif is a prolific international banker with over 36 years of experience in international banking. He was bestowed in 2010 with the Banker of the Year award and received for the second time the Islamic Banker of the Year award by the World Islamic Banking Conference. He is President & Chief Executive of Al Baraka Banking Group (ABG), one of the largest and most diversified Islamic banks in the world. ABG is headquartered in the Kingdom of Bahrain with presence in 14 countries with a total of over 400 branches. Yousif is also Chairman of Albaraka Turk Participation Bank, Banque Al Baraka D'Algerie, Al Baraka Bank Ltd. South Africa, Al Baraka Lebanon, Jordan Islamic Bank, Al Baraka Bank, Egypt, Al Baraka Bank, Syria, Al Baraka Bank Pakistan Ltd. and Vice Chairman of Al Baraka Islamic Bank - Bahrain besides being a board member of all the subsidiaries of the ABG Group. Adnan Yousif is the Chairman of the Union of Arab Banks in Lebanon – he holds this office for the second term in a row. He has also held various senior positions at Arab Banking Corporation (ABC) including as Board Member and Member of the Audit Committee. Prior to that he was the Executive Chairman of ABC Services & Investment Company E.C. and ABC Islamic Bank for over 15 years, Senior Vice President and Head of the Arab World Division and Head of Global Marketing & Financial Institutions Division of ABC. His total tenure with ABC was for around 20 years, having commenced his banking career in 1975 with American Express Bank, Bahrain.

Abdulrahman Al Turki, Bahrain Islamic Bank BSC General Manager, Retail Banking

Abdul Rahman Mohamed Turki joined Bahrain Islamic bank in January 2008 as General Manager Retail banking. His banking experience extends for over 29 years working in Bahrain and the GCC, Abdul Rahman was heading the retail division of Al Safa Islamic Banking Services in Qatar where he worked for Commercial bank of Qatar from November 2001 until January 2008 before he joined BisB. Prior to that, He was with Grindlays Bahrain Bank from 1981 – 2001 where he started his banking career in the Treasury & investment and later took key positions in Retail banking, business development and marketing. During that period he was also seconded to ANZ banking group Muscat for one year joining the Management team to set up a new joint venture local bank under the name of Oman Saving and Finance Bank. Abdul Rahman obtained his MBA from Strathclyde University in Scotland majoring in strategic & scenario planning. He also has an advanced diploma in banking studies in addition to a vast number of participations as participant and presenter in major forums and seminars in finance/ Islamic finance, Risk management, marketing and banking.

Ahmed Khizer Khan, Islamic Corporation for the Development of the private sector (ICD) Islamic Development Bank (IDB), Kingdom Of Saudi Arabia Chief Operating Officer

Seasoned banking professional, Ahmed Khizer Khan is joins the Chief Operating Officer (COO) in the Islamic Corporation for the Development of the Private Sector (ICD). Ahmed Khizer Khan is a member of the ICD Executive Management team responsible for executing the overall growth strategy for the institution. He has over 20 years of business management and leadership experience in the financial services industry with specialization in Retail and Commercial Banking. His previous role within financial services was as Chief Executive, Emerging Markets for Barclays GRCB. He was also a member of the Barclays Group Leadership Team. Prior to this he was responsible for turning around the Pakistan Business and making it one of the fastest growing franchises in Citigroup. He also spearheaded the Central Europe strategy for Citigroup. Also, Ahmed Khizer Khan advises the Jang Group on all major financial and investment issues as an Executive Board Member based in Dubai. Ahmed has an MBA degree in professional accounting from Rutgers University, Graduate School of Management, New Jersey. He also holds an undergraduate degree in Economics from Bucknell University, Lewisburg, Pennsylvania.

Dr. Adnan Chilwan, Dubai Islamic Bank Deputy Chief Executive Officer

Dr. Chilwan, a veteran marketing professional and an Islamic Banker by practice has over sixteen years of commendable banking experience with both reputed conventional and Islamic banks in the gulf region like Dubai Islamic Bank (UAE), Dubai Bank (UAE), Commercial Bank of Qatar (Qatar), Mashreq Bank (UAE), Abu Dhabi Islamic Bank (UAE) and HSBC (UAE). At Dubai Islamic Bank, he provides leadership to the Business Group comprising of all business functions in the bank; Consumer Banking, Corporate Banking, Financial Institutions, Real Estate & Contracting and Treasury, and manages a balance sheet footing of c. US\$ 27 Bio and FTE of c. 1400 across the business group. As a member of the Executive Committee of the bank, he leads various strategic initiatives around acquisitions, mergers and new business ventures. Dr. Chilwan has laudable knowledge & exposure in setting up business functions and organizations. His major achievements include leading the conversion of a conventional bank to an Islamic Bank (Dubai Bank), founder member of a full fledged Islamic Bank (at Commercial Bank of Qatar), involvement in setting up of an Islamic finance company (at Mashreq Bank) and involvement in setting up of the Retail Banking Group (at Abu Dhabi Islamic Bank). Dr Chilwan represents DIB in boards of various strategic investments, subsidiaries and associates, to maximize ROI and ROE. He is currently Chairman, Islamic Financial Services (Brokerage Arm of DIB); Board Member, DIB Capital (Investment Bank of DIB); Board Member, Tamweel PJSC (Mortgage Finance Company listed on DFM); Board Member, Deyaar PJSC (Real Estate Company listed on DFM); Board Member, Liquidity Management Centre (Investment Centre in Bahrain); Board Member, Dar Al Shari'a (Legal and Shari'a Consultancy) and Board Member, Millennium Private Equity. He is also a member of the DIB's Investment Committee, Asset & Liability Committee, Management Credit Committee, Automation Committee and Executive Committee. Dr.

Chilwan has a PhD and a MBA in Marketing to his credentials. He is a Certified Islamic Banker (CeIB), a Post Graduate in Islamic Banking & Insurance and an Associate Fellow Member in Islamic Finance Professionals Board.

Dr. Azeemuddin Subhani, Ajman University of Science & Technology, Shariah Scholar

Assistant Professor, Islamic Finance Head, Finance Department

A Shari'ah Scholar and Professor, Dr. Azeemuddin Subhani holds an MA and PhD in Islamic Law/Islamic Finance from McGill University, an MBA in Accounting (Karachi) and an MBA and Doctoral course work in Finance from the University of Southern California. His PhD dissertation on the Divine Law of Riba [usury] and Bay' [exchange], officially recognized as a seminal theorization in Islamic law, posits an original interpretation of the rationale of the prohibition of riba, with far-reaching conceptual and practical implications for the Islamic Finance industry. Dr. Subhani is well-versed in Islamic Law and in both Western and Islamic Finance, with over four decades international professional experience in academia, industry, and government in addition to financial Shari'ah consulting. As a Canadian independent Financial Shari'ah Scholar and Professor, Dr. Subhani has several professional affiliations, consulting assignments, Shari'ah Board memberships and speaking engagements at international Islamic Finance conferences.

Dr. Johannes Engels, The Federal Financial Supervisory Authority (BaFin) Germany, Senior Advisor

Dr. Engels has studied General Economics with Doctor Degree in Aachen and Cologne. He has been working for the Financial Supervisory Authority for nineteen years, in the international dept. for five years. He has written Several publications in the field of Islamic finance.

Dr. Muhammad Al-Bashir Muhammad Al-Amine, Bank Alkhair B.S.C. (c) Group Head - Shari'ah Assurance Dept

Dr. Muhammad Al-Bashir Muhammad al-Amine is the Group head for Shariah affairs in term of compliance, audit and product development. He is actively involved in supervising the Shariah affairs of Unicorn subsidiaries and representations in Bahrain, Saudi Arabia, Malaysia, Turkey and USA. Dr. Al-Bashir has direct involvement in the structuring and development of the various products used by the bank, as well as organizing workshops to educate the bank staff on principles and structures of Islamic finance. Dr. Muhammad Al-Bashir joined Unicorn in 2005 and since he has been actively involved in most of Unicorn's high profile transactions whether in Private Equity, Capital Market, M&A, Corporate Finance, Asset Management and Treasury. Prior to joining Unicorn Dr. al-Amine was the Head of Product Development and Shariah compliance at the International Islamic Financial Market (IIFM). Also, he spent time as a part-time lecturer at the faculty of Laws International Islamic University Malaysia, Ibn Sina Institute of Technology (Malaysia), the Matriculation Center International Islamic University Malaysia, the Bahrain Institute of Banking and Finance, the Kingdom University in Bahrain and The Open University of Malaysia in Bahrain. Al-Amine is the author of Sukuk and Islamic Securitization Markets: Financial Engineering and Product Development (Brill, forthcoming) Risk Management in Islamic Finance An Islamic Analysis of Derivatives Instruments in Commodity Markets (Brill 2008) and Istisna (Manufacturing Contract) in Islamic Banking and Finance Law and Practice (A.S. Noordeen 2001 & 2006). He has also authored a number of articles published in international referred journals. Dr. Muhammad Al-Bashir holds a LLB (Shariah) from the Islamic University –Madina, Master of Comparative Law (MCL) from the International Islamic University Malaysia and a PhD in Law from the same University.

Khairul Nizam, AAOIFI Deputy Secretary General

Khairul Nizam is the Deputy Secretary General of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) based in Manama, Bahrain. His responsibilities include carrying out AAOIFI's activities in relation to development and adoption of its international Islamic finance standards, and offering of its professional development programs. He also delivers training on application of AAOIFI standards, and on Islamic banking and finance. Prior to joining AAOIFI in 2005, Khairul Nizam was with Malaysia's largest financial services group for over 10 years, and was Head of Islamic Banking in the group's offshore banking arm. He also served in various areas of the group's operations, including corporate banking, auditing, and international banking. Khairul Nizam graduated from the University of Nottingham, United Kingdom, and is a Certified Islamic Professional Accountant (CIPA).



SPEAKER BIOS

Gary Mond, Barwa Bank Retail Banking Advisor

Gary Mond is Retail Banking Advisor to Barwa Bank, a 100% Sharia Compliant Bank. He has spent the last 18 years in the Middle East in roles covering the business areas of Consumer and Private Banking, SME and Wealth Management. Prior to coming to the Middle East he was a career banker with Barclays Bank working in the City and London's west end. His management experience has been almost universally one of change management and growth and he has had the pleasure to launch from start Retail banking Businesses and reposition those with established businesses. For the past 7 years it has been focused on handling the full responsibility for Retail Banking Businesses. His knowledge of Sharia complaint products extends back to his first involvement with the Middle East. At the United Bank of Kuwait they had an Islamic Banking Department and provided both Sharia complaint asset, liability and investment products. When he first came to Qatar he was part of the team that developed and launch the Ibn Khaldoun Islamic International Equity Fund. This knowledge was further expanded with Sharia complaint products offered by regional banks through their Islamic branch or Islamic window operations. He became the youngest qualified Associate of the Chartered Institute of Bankers for Barclays in the City of London region and joined the banks management development program, in his last UK posting with the bank he helped develop the Premier Banking customer-treatment strategy for the bank's retail business. Active in the British Business Group in Qatar, he is a former Chairman of the association. He is passionate about the business and extremely committed. His passion for his profession is matched only by his passion for sports. He has now more than three decades of leadership and hands-on experience in regional and international banking, customer segmentation, product development and customer treatment strategies, even so he continues to develop daily and particularly so with aspects of Sharia compliant banking.

Gul Khan, HSBC Amanah

Global Head of Retail Banking & Wealth Management

Gul Khan is the Global Head of retail banking and wealth management at HSBC Amanah, the Islamic banking business of the HSBC Group. He is responsible for growing HSBC Group's Islamic retail banking and wealth management business. HSBC Amanah has retail and wealth management businesses in 11 countries. Prior to this role, he was Regional Head of Premier Banking, Home Finance & Insurance for HSBC Middle East. Gul joined HSBC 13 years ago and during his time as an International Manager for the bank has held a variety of senior management positions in geographies as varied as North America, Asia-Pacific, Europe and the Middle East. His roles have encompassed Retail Banking, Wealth Management, Islamic Banking and Corporate Banking, and he has also held strategic positions at the HSBC Group head office, in the UK.

Haiham Abdou, ITS,

Group Director – Marketing

Over 15 years of IT experience in the Banking and Finance Industry. Expertise in IT Strategies for financial institutions based on the latest service oriented architectures. Expertise in architecting technology to meet the requirements of Islamic financial institutions. His expertise includes: Bank Automation Projects, Branch Delivery, Core Replacements, Islamic Financing, AML, Electronic Banking and Payment Systems

Irfan Siddiqui, Meezan Bank Ltd.

President & Chief Executive Officer

Irfan Siddiqui is the founding President & CEO of Meezan Bank Ltd. He initiated the formation of Al-Meezan Investment Bank in 1997, which was converted into a full fledged scheduled Islamic Commercial Bank in May 2002. This was the first ever license to be given for Islamic Commercial Banking in Pakistan. Meezan Bank is now the largest Islamic Commercial Bank in Pakistan with 201 branches spread across 54 cities. He is a Chartered Accountant from England & Wales and has extensive financial sector experience with Abu Dhabi Investment Authority, Abu Dhabi Investment Company, Kuwait Investment Authority and Pakistan Kuwait Investment Company.

John Chang, Noor Islamic Bank

Head of Consumer Banking

John brings with him over 25 years of experience in consumer banking that cuts across several emerging markets in Asia and the Middle East. Before Noor, John was the Business Development Director at Abu Dhabi Finance, a leading provider of mortgage finance in the UAE. Prior to ADF, he was head of retail banking at Burgan Bank, Kuwait, where he successfully executed the mandate to transform the entire line of retail banking products. He spearheaded the award winning initiative called Project "Bright Future" which resulted in Burgan Bank winning the "Most Innovative Retail Bank" by Middle East Retail Banking Awards 2008. Prior to this, as head of retail banking at the Commercial Bank of Qatar, he led the expansion of the bank's network, and achieved an increase in revenue by 130 per cent. He started his career with Standard Chartered Bank in 1985 and as an international manager, served in key east asian, middle eastern and african markets in capacities ranging from head of consumer businesses to leading risk and credit management functions. A Malaysian national, John is fluent in English and in Malay and has a Bachelor of Science (Banking and Finance) and Master of Business Administration from City University, UK.

Jelmer de Jong, Backbase

Head of Marketing

Jelmer de Jong is Global Head of Marketing at Backbase, a software company formed in 2003 that delivers Bank 2.0 online and mobile portal solutions for financial institutions around the globe. Jelmer has focused his career on internet and mobile innovation. He began as an entrepreneur with a company that helped SMBs to sell products online and later joined a start-up to build one of the first global online and mobile trading platforms in the perishable industry. At Backbase, he specialises in marketing the next generation of online and mobile technology to banks and financial institutions so they have the tools to create a superior online, customer experience in the engagement banking era.

Mian Muhammad Nazir, Dar Al Sharia, Dubai Islamic Bank PJSC Senior Vice President

Mian Muhammad Nazir is working as Senior Vice President with Shari'a Structuring and Coordination Department (Dar Al Sharia) of Dubai Islamic Bank. Before joining Dubai Islamic Bank in 2005, he has been working as a Legal Advisor for Dallah Al Baraka Group, Saudi Arabia. He also worked with the Pakistan Telecommunication Authority as Director, Law and Regulatory Affairs. Mian Nazir is an accomplished and renowned Shari'a lawyer in the field of Islamic banking and finance. Apart from having degrees in Shari'a and Law from International Islamic University, Pakistan, he also holds a master degree in commercial laws from the University of Cambridge, United Kingdom. He has the honour of working closely with Dr. Hussein Hamid Hassan for the last two years and is involved in the structuring and documentation of various Shari'a compliant financial products and transactions including Sukuku, Islamic funds, Islamic syndications (project finance), Islamic trusts, structured Islamic products, Islamic swaps and other Islamic corporate / retail products.

Mohammad Ashraf Esmael, The Mauritius Leasing Company Limited, Mauritius

Chief Executive Officer

Mohammad Esmael, 43 is the Chief Executive Officer of The Mauritius Leasing Company Limited, the pioneer leasing company in Mauritius since 1987. Esmael is an experienced and strategically minded business person who has the privilege of leading the largest, most innovative and the only Asset Finance Company listed on the Stock Exchange of Mauritius. Mauritius Leasing is part of the British American Investment Group, 2nd largest Conglomerate in Mauritius. Prior to joining British American Investment in 2001, of which Mauritius Leasing is a subsidiary, he held a number of senior positions with large companies and multinationals in diverse business sectors such as financial services, information technology, consulting, fmcg and corporate investments. Within the British American Investment Group, Mohammad Esmael served in successive roles as Head of Information Services, Vice President – Central Services and Vice President -Projects where he handled and monitored a number of corporate investment projects of the Group as well as the setting up of new companies. In 2004, he initiated the structuring and setting up of the first and only specialised fleet management operation in Mauritius to provide full maintenance lease solutions to corporate fleet owners. More recently, he successfully led industry breaking new developments in Islamic financial services (Ijaarah, Murabaha and Mudharaba based solutions) including real estate leasing and floor plan financing solutions in Mauritius. Mohammad Esmael participates in various professional and business associations such as the Mauritian Institute of Management and the Mauritian Chamber of Commerce & Industry and he is presently the Chairman of the Association of Leasing Companies in Mauritius. He has also acted as panel member and speaker in financial services workshops organised by the Financial Services Commission and the Central Bank in Mauritius on topics such as Broadening Access to Financial Services and Islamic Finance & Capital Markets. He holds a Master in Business Administration from the Surrey European Management School with specialization in Marketing and Project Management. He also holds other qualifications in Management Accountancy and Information Technology. He is married with 2 children.

Mohamed Roushdy, Siraj Finance

Chief Information Officer

With more than 22 years of IT experience in IT of which more than 10 years as a CIO in Financial Services (Conventional and Islamic). Mohamed Roushdy had been working for major financial services, conglomerate and software services companies in the region. He had the distinction of leading the technology team and being the first member of the executive management in establishing one of the most prominent financial services organizations in UAE in a record time, as well he led the IT team on the first ever conversion of conventional Bank into Islamic Bank. Mohamed has a strong expertise in IT strategy, Governance, Applications Services, Networking and Infrastructure management. Mohamed had been speaker in many conferences in GCC and Europe and hold MBA from Manchester Business School.

Mufaddal Idris Khumri, RAKBANK

Head, Islamic Banking

Mufaddal currently works for RAKBANK and is setting up their Islamic Banking Business. Earlier he was Head of Islamic Banking for ADCB. Mufaddal started his banking career in 1997 with ICICI Bank in India and was with them till 2004. He was a part of the Middle East team which set up operations in GCC for ICICI Bank. In 2004 he joined ADCB. He was instrumental in setting up ADCB Meethaq, the Islamic Banking Division of Abu Dhabi Commercial Bank. During his career he has worked in Branch Banking, Retail Banking, Islamic Banking, Investments, Cross Border Remittances, core banking system implementation and International Banking. He has a proven track record in a managerial role in leading a team of professionals in a multi-cultural environment. He has significant experience in strategic planning and execution, leadership of cross-functional teams in matrix organization structures and management of external service providers and strategic alliances.



SPEAKER BIOS

Moinuddin Malim, Mashreq Al Islami Chief Executive Officer

Moinuddin Malim is the Chief Executive Officer of Mashreq Al-Islami earlier known as Badr Al-Islami which is the Islamic Finance Company duly regulated by Central Bank of UAE as well as head of Islamic Banking Division of Mashreq PJSC. Moin joined Mashreq group in 2007 where he successfully established the wholesale banking channels for Badr Al-Islami from infancy. Since its launch in mid 2006, Badr became a market leader in the market offering various products. Moin brings with him a vast experience of Islamic banking stretching to 19 years. In a short span of one & half year, he led Badr to become market leader in Real Estate Trust Account Management. He played an important role in the development and success of Badr. Badr's presence is recognized and respected in large corporate entities from all across the Gulf region including UAE for bilateral, club, syndication and Sukuk advisory deals. The wholesale banking group has been profitable and started to contribute 10% of the Mashreq group's net profit in less than 2-years of operations. Prior to Badr, Moin was appointed in the capacity of Managing Director in Dubai Islamic Bank (DIB) in 2003, for Asset Management & Capital Markets, where he established both units. Moin successfully lead and arranged a number of Sukuks such as the inaugural of the first ever US\$1 billion Sukuk Al Ijara for Department of Civil Aviation, Govt. of Dubai. He was at the forefront of bringing first ever international Musharaka Sukuk and other ground breaking structures. Under Moin, DIB established its credentials as Best Global Sukuk House (Euromoney); Best Sukuk House (Banker Middle East) led Euromoney Lead Tables in 2004 & 2005 and other regional awards. He created full spectrum of Sharia compliant investment products for retail, wholesale and private banking channels from capital protected funds, to real estate, shipping, aviation, power, local / regional and international stock funds. Moin joined DIB from The International Investor (TII) where he held the post Senior Partner in 1993, running the investment banking activities for the group in UAE and later in Qatar. In TII, he led number of private placement project and public offerings of equity during his stay between 1999 and 2003. Before TII, Moin headed the International Finance Division at Al-Tawfeek Company for Investment Funds (Dallah Al Baraka Group), where he was responsible to extending Islamic financing facilities to global client and had a large portfolio of financing assets. He picked up his ambition of Islamic banking from this pioneer group during 1992 till 1999. Prior to devoting his career in Islamic Banking, Moin worked at the University of Toledo as Research Assistant in the Dept. of Finance for almost two years from 1990 to 1992 as well as with a private consultancy firm specializing in financial advisory to banks. Moin holds Master of Business Administration in Finance & International Business and Bachelor of Business Administration from University of Toledo (USA) and Bachelor of Science from University of Karachi (Pakistan).

Mohammad J.A. Zaqout, Al Hilal Bank EVP-Personal Banking Group

Mohammad Zaqout joined Al Hilal bank in march 2008 as EVP – Head of Personal Banking bringing with him over 17 years of experience in the Personal Banking sector globally. He was previously the Regional Head of Retail Banking overseeing the Levant and North Africa operations at Arab Bank based out of Jordan. He started his career with Bank of America, San Francisco, USA, in customer service and moved to hold several senior Retail Banking positions both in standard chartered bank and Arab Bank across the GCC and Levant. Zaqout holds a bachelor of science and business administration in finance from the university of San Francisco and is a Certified Retail Credit Risk And Investment Banker.

Mubashar H. Khokhar, Ajman Bank Chief Executive Officer

Mubashar H. Khokhar is the CEO of Ajman Bank and a highly experienced banker of more than 25 years. In 2010, Khokhar was appointed to lead Ajman Bank following a successful first year of operations and with plans in the pipeline for ambitious growth. As a young, small bank, Khokhar is set to take advantage of the bank's manoeuvrable position to create substantial competitive advantage and achieve the bank's singular goal to become the UAE and the region's favourite bank. Years of experience in business development, client relationship management and international banking alliance development will be brought to bear on his leadership of the bank, for the benefit of all stakeholders; customers, shareholders, investors and employees. Prior to joining Ajman Bank, Khokhar was a key member of the MashreqBank team for over 15 years and most recently served as the CEO of Badr Al-Islami, the majority Mashreq-owned and independently managed Islamic bank. Khokhar also acted as a board member of Saudi American Bank (SAMBA) - Pakistan in parallel. With varied roles and responsibilities over the course of the 15 years, Khokhar began his career with MashreqBank as Pakistan's country manager before coming to Dubai in 1996. From the mid 90s, Khokhar held a number of Dubai-based regional and international managerial posts including Head of the Contracting Finance Division, Head of Business Alliance for Mizuho Bank of Japan and MashreqBank, and Board Member of Crescent Commercial Bank, positions that would ultimately lead his appointment as CEO of Badr Al-Islami in 2006. In the first 11 years of his career, from 1983 to 1994, Khokhar gathered much of his experience working for two global American banks; American Express Bank and Bank of America. Both based primarily in Pakistan, Khokhar saw a steady career progression assuming various managerial roles from the credit and marketing department in AEBL right through to Vice President and Manager of Lahore branch for Bank of America. Khokhar received his higher education at Ohio University in the USA, achieving Masters and Bachelors Degrees in Business Administration, the latter featuring a major in Finance and Business Economics from which he graduated with honours and made it on to the Dean's List.

Musa A. Shihadeh, Jordan Islamic Bank Vice Chairman & Chief Executive Officer

Holds a Master degree in Business Administration (MBA) from USA. Worked in conventional banks from 5 /1961 until 5 /1980. He then joined Jordan Islamic Bank on June 1, 1980 till now. He is currently the General Manager and the Vice-Chairman of the Board of Directors in addition to being a board member of many Islamic banks. Mr. Shehadeh is currently a member of the Board of Directors of the General Council for Islamic Banks, a Board Member of the Jordanian Businessmen Association and Chairman and Board Member of several public and private companies in various sectors (industrial, educational, investment and insurance sector). He was also a Board Member of the Association of Banks in Jordan since 1983 and has been the association's Vice-President for the period 1997 to 2005. A member of several investment, social, humanitarian and international organizations and committees. Participates and lectures in several seminars related to the banking sector and the Islamic financial institutions regionally and internationally. Former member of the Accounting and Auditing Standards Board for Islamic Financial Institutions and the Chairman of the Accounting Committee (1990 to 2002).

Oliver Recklies, BAG / Recklies Management Project GmbH Managing Director

Oliver Recklies has a 20 year experience in retail banking and financial services. He worked in several retail banks as Head of Organization and IT, Head of director's office and sales management as well as Head of Finance and authorized officer. His core competencies are in the fields of holistic bank management system, risk management, strategic sales management, corporate strategy and change management. In 2007 Oliver Recklies was project leader for BKM (a German building and loan association) and analyzed the introduction of Islamic banking services. Oliver currently works as Managing Director of BAG, the national clearing house for financial transactions between publishers, booksellers and other book industry related service companies in Germany as well as other countries. Oliver is also spokesman of the management of BKG, a specialized guarantee bank. Furthermore, Oliver is co-founder and managing director of Recklies Management Project GmbH, a company (established 2000) that publishes two specialized online-magazines and a blog, which all focus on management topics. From 2002 until 2004 he was also private lecture for business studies and economics at the Bavarian College of Co-operatives. Oliver Recklies is a trained and professional banker. He did distance learning studies in business economics at the private university AKAD from 1993 to 1998. His main subject was banking. He graduated with a master of business economics (Diplom-Betriebswirt FH). In his dissertation he analyzed the profits of corporate loans by employment of ERP-Resources. From 2000 until May 2001 Oliver Recklies studied MBA at Henley Management College, Henley-on-Thames, UK. His dissertation focused on the employment of e-business to establish a successful customer relationship management strategy in the (retail) banking industry. From 2001 to 2002, Oliver attended a course on senior bank management at the Academy of German Co-operations (Montabaur), which he successfully finished with the degree of a Graduate Bank Manager (ADG). At present he is also an external PhD-Student from the Warsaw University and ORGMASZ Institute (Institute for Organization and Management in Industry) in Warsaw. His doctoral thesis supervisor is Prof. Dr. Irena Hejduk. In his dissertation, he researches the strategic planning of European Retail banks.

Omar Shaikh, Islamic Finance Council UK Executive Board Member

Omar sits on the UK Treasury and UKTI Islamic Finance Advisory Sub-Committees and is an Executive Board Member of the Islamic Finance Council, UK ('IFC'), a not-for-profit body established to promote the Islamic finance industry. The IFC is actively involved in education and awareness seminars assisting universities and provides policy advisory to various international government bodies. Internationally the IFC, in conjunction with the Chartered Institute of Securities and Investment, have pioneered an exclusive conventional markets training programme for Shariah scholars promoting continuous professional development which has received endorsement from the UK Government body UKTI, Central Bank of Malaysia body ISRA and the Central Bank of Bahrain Waqf fund. Omar's background includes working with Ernst & Young UK where he was recognised as the firm's Subject Matter Expert for Islamic finance and successfully lead the build out of the UK Islamic financial services across multiple sector teams. In addition he has worked with the EY UK Private Equity team providing financial due diligence and the multi-award winning EY Islamic Financial Services Group in Bahrain. Working in EY Bahrain he worked on creating operational frameworks for new Islamic banks and managing the conversion of existing conventional banks into Islamic financial institutions. Omar currently holds select Islamic finance related Board Advisory roles for private sector institutions, including Gulf based private equity investment manager RHT Partners. Omar has trained as an auditor and received his CA qualification from ICAS, and a Bachelor in Accounting and Finance from the University of Glasgow, UK. He has presented on Islamic finance at several international forums in the Gulf, Europe, Russia, Asia and Africa.



SPEAKER BIOS

Özkan Erener, VeriPark Gulf General Manager

Özkan Erener is General Manager VeriPark Gulf and co-founder of VeriPark, a software house specialized in delivering solutions for financial institutions. His area of expertise is building delivery channels and CRM systems for retail banks. He has been involved in building channel strategy of numerous banks for the last ten years in Europe and Middle East. Delivery channels coupled with CRM capabilities are becoming preferred mediums for customer service and new customer acquisition. These channels are also becoming preferred mediums for increasing transaction fee revenues from the customer base and cross selling thousands of new products to the existing customer base. Erener is heading VeriPark since 1998 and he is actively involved in designing product roadmap of the company. He is born in 1970 in Turkey and graduated from Electronics Engineering from Bogazici University in Istanbul.

Prasanna Seshachellam, Dubai Financial Services Authority Director, Supervision

Prasanna Seshachellam leads the team responsible for the prudential supervision of a number of Authorised Firms, with primary focus on Firms operating in banking and insurance sector. Prasanna also plays a leading role in many of the critical projects aimed to enhance the supervision framework of the DFSA. Prasanna has over eighteen years of experience in the financial services sector which includes eight years of regulatory experience. Prior to his current role at the DFSA, Prasanna was with Office of Superintendent of Financial Institutions Canada (OSFI Canada) as a Senior Supervisor overseeing a portfolio of banks and other lending institutions. Before entering the regulatory world, he worked in many segments of the financial services industry including investment banking, equity research, asset management, corporate credit, credit rating, risk management, fund administration and trade operations for ETFs. Prasanna has worked with Barclays Global Investors Canada Limited and with ICRA Limited, the second largest rating agency in India and an affiliate of Moody's Investors Service. Prasanna has a Bachelor of Technology Degree from Anna University, India and a Masters in Management from Indian Institute of Management, Bangalore. Prasanna is a CFA charter holder and also holds the FRM designation awarded by the Global Association of Risk Professionals, New York.

Robert Elsen, The Federal Financial Supervisory Authority (BaFin), Germany Deputy Head of Section Technical Co-operation

Robert Elsen has studied Law in Trier and Bonn. He has been working for the financial supervisory authority for nine years, in the international dept. for three years. Robert is a Guest Lecturer at the University of Applied Sciences Mainz, he has written several publications recently in the field of Islamic finance.

Sirajul Haq Yasini, HSBC Amanah Global Head, Shariah Affairs

SirajulHaq Yasini has studied Shariah with traditional Shariah scholars and has obtained his undergraduate degree in Shariah and law from the Al Azhar University in Egypt. He holds a master degree in banking and financial law from Boston University School of Law. He started his Islamic finance career in HSBC Amanah in 2005. He has worked with Citi Islamic from 2007 to 2010 and established their Shariah department. Siraj has recently rejoined HSBC Amanah as Global Head of its Shariah affairs.

Sohail Zubairi, Dar Al Sharia Legal & Financial Consultancy Chief Executive Officer

Sohail Zubairi is the CEO of Dar Al Sharia Legal & Financial Consultancy, a subsidiary of Dubai Islamic Bank (DIB) launched in July 2008. Before that he served with DIB as Sr. Vice President and Head of Sharia Structuring, Documentation and Product Development since 2004. Sohail is commerce graduate from Karachi University and successfully pursued Institute of Bankers diploma as his post graduate studies. He started his banking career with MCB Bank in Karachi in 1975 as credit officer and joined Middle East Bank-Dubai in 1979 as corporate banker. He has held senior Corporate, Structured & Project Finance and Risk Management positions in prestigious financial institutions in the UAE. He has considerable experience of the GCC markets (over 2 decades) acquired mainly in the fields of Large Corporate Finance (Syndication, bonds/Sukuk) and Risk Management. In Credit Risk Management he was instrumental in setting up a focused RMD function at a prime European bank for its GCC operation and at a Dubai-based venture capital PJSC with activities including full acquisition and taking majority stakes, where he successfully completed acquisitions of a number of medium to large industrial concerns in the UAE and was instrumental in achieving substantial improvement in their performances by introducing new efficiency measures. While being associated with Dubai Islamic Bank since 2001, he has played significant role in successful completion of financing the large projects based in the UAE and abroad, including many high profile Sukuk and Syndication transactions. In 2004, Sohail joined Dr. Hussain Hamid Hassan, Chairman Sharia Board DIB Group, (a great scholar of our time) from whom he learned the art of structuring Islamic transactions and has worked with him in developing several innovative Sharia compliant financing and investment products. Since joining Islamic banking in 2001, Zubairi has taken several initiatives in promoting the noble cause of this industry, including writing several articles in local print media. Zubairi undertakes semester on Islamic Finance at University of Dubai for final year students. He is also a regular participant in various conferences and seminars on Islamic Finance in GCC region and abroad.

Syed Amir Ali, Meezan Bank Limited (MBL) Head of Investment Banking

Syed Amir Ali is the Head of Investment Banking at Meezan Bank Limited (MBL). Since his joining at MBL, he has played a vital role in the remarkable performance of MBL's Investment Banking department which continues to date. During his association with MBL, he has been the driving force in devising innovative structures which have led to the execution of landmark transactions in the field of Islamic Banking in Pakistan.

Notable highlights among these is the structuring and execution of the first non-recourse Islamic Project Finance (US\$ 130 million approx.) and the first Rated Sukuk structured on non-recourse Project Finance (US\$ 175 million approx.) in the country. He also has the honour of having closely liaised with the Shariah Board of the Central Bank (State Bank of Pakistan) in structuring of the Government of Pakistan Sovereign Ijarah Sukuk (US \$ 2 billion approx). He is a Chartered Accountant holding three gold medals from the Institute of Chartered Accountants of Pakistan. He also holds a charter from the Association of Chartered Certified Accountants (UK), the CFA Institute (USA) along with holding a Masters degree with a gold medal in Business Administration.

Tamas Erni, Loxon Solutions Ltd Partner

Tamas Erni is partner in LOXON solutions Ltd. He has graduated from finance on the Budapest University of Economic Sciences. He started his career by Raiffeisen Bank Hungary in 1999. Later he worked for Ecolstat Institute at the Hungarian Statistical Office in developing macroeconomic forecasting models. He has moved to LOXON in 2001 and became responsible to build up the business consulting team of LOXON and managing several projects in transforming bank's lending operations and risk management procedures (collateral management, rating/scoring, lending systems and Basel II preparation projects throughout the EMEA region), contributing to LOXON becoming the market leader in the CEE region's risk management and lending software market. Tamas has collected a wide range of experience in several markets in a number of countries working as principal consultant on several occasions. Based on this experience he was nominated to the position of partner in 2005 and is responsible for product development strategy and leading the sales and business development team of LOXON with special attention to developing LOXON's operation in the Middle East and Africa regions.

Taimur Afzal, Burj Bank Ltd., Pakistan Group Head Consumer & SME

Taimur Afzal is the Group Head Consumer & SME of Burj Bank Limited since March 2010. From Oct 2002 - Oct 2009 he was the Head of Retail Banking at Faysal Bank Limited, in this role he Positioned Faysal Bank as a significant player in the consumer market and were amongst the top 5 players in auto and mortgage finance despite being a mid level bank in the overall context. From May 1993 to September 2002 he was the Chief Executive Officer of Askari Leasing Limited. He has completed his Advance Management Program (AMP : ISMP 150) in 1996 from Harvard University Boston. In 1977 he completed his MBA Finance from Atlanta University, Atlanta, USA. Taimur Afzal has held significant positions and elected Chairman of the Leasing Association of Pakistan (LAP) and represented LAP on Asian Leasing Association and Member Board of Directors Islamabad Stock Exchange (1997) including selected as Vice Chairman Pakistan Mortgage Bankers Association (2008-11).

Waheed Qaiser, QCC WLL Managing Director

A professional conventional & Islamic banker with start-up experience and considered a pioneer of Islamic Banking movement in the West for over a decade, also having played lead-founder role for the establishment of Islamic Bank of Britain. Waheed has held Executive management positions at Citibank NA, IIBU, UBS, HSBC and Islamic Bank of Britain. Waheed is a founding member of Bank of England working party on Islamic mortgages and a founding Member UK technical group at Chartered Institute for Securities and Investments - "Islamic Finance Qualification". Waheed has chaired and organized various Islamic Banking training courses and seminars around the Globe. Waheed co-authored a book on Islamic retail Banking & Finance - global challenges published by Euro-money UK. Waheed is MD of Khalij Capital, MD of QCC WLL Qatar, President and Vice Chairman of Maxim LLP UK and founder & President of an Islamic Bank that is in the process of being established in Europe.

Wasim Saifi, Standard Chartered Bank Global Head Islamic Banking -Consumer Banking

Wasim Saifi is currently the Global Head of Islamic Banking for the Consumer Bank, at Standard Chartered Bank, based in Singapore. He has responsibility for managing the bank's Islamic Consumer and Private Banking business across key markets in South and Southeast Asia and the Middle East. Wasim's experience in Islamic Banking extends over a period of over 7 years, through his roles as Chief Executive Officer of Tamweel Pjsc, UAE's leading Islamic home finance company, and Head of Retail and Business Banking for Dubai Islamic Bank, one of the leading Islamic banks in the world. Prior to these roles, Wasim worked for 17 years at Standard Chartered Bank in numerous capacities including Chief Executive Officer-Sri Lanka, Regional Head-Transaction Banking, Regional Head-Investment Institutions etc. Wasim holds an MBA from Rutgers University in the United States of America.

Yves Khoneisser, Sybase Products, M.E., Turkey & Central Europe General Manager, Professional Services

Yves holds over 25 years of experience, mainly in the financial sector. Graduated in 1985, with Masters in Business Computers studies. Started his career with a Lebanese software house, focusing on Banking Solutions, where he worked 9 years developing software and managing banking projects in Lebanon, France, Belgium and several African countries. Yves joined Sybase Products Middle East in Abu Dhabi at the launch in 1994 as technical support manager. He gained his experience by interacting with customers in various verticals. In the year 2000, Yves was promoted to Professional Services Manager in the Middle East. Since then he has participated and managed many large banking projects targeting many divisions, primarily Data Warehousing, Internet Banking, and mCommerce solutions. Currently, Yves is in charge of developing and managing the Sybase related support, pre-sales and service businesses in large territories covering the Middle East, Turkey and Central Europe.