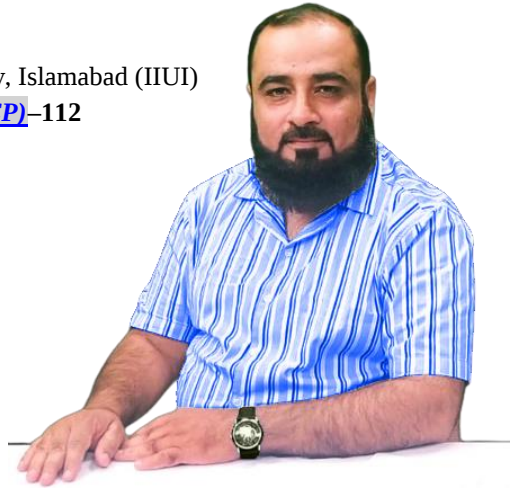


# Dr. Muhammad Abubakar Siddique

School of Islamic Banking and Finance (SOIBF),  
International Institute of Islamic Economics (IIIE), International Islamic University, Islamabad (IIUI)  
Shariah Advisor Certified by Securities Exchange Commission of Pakistan (SECP)–112



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[Academic YTB Channel](#)

**Total Teaching Experience: 12 years**

## EMPLOYMENT

- Lecturer, SOIBF, IIIE, IIU Islamabad (August 2016 to Date)
- Lecturer, Shariah Academy, IIU Islamabad (September 2014 to August 2016)
- Product Development Manager in Islamic Finance (Sep 2011-Oct 2012),  
Inclusive Resource Management (IRM) Pvt. London, UK – *Islamabad Office*

## MODERN EDUCATION AND QUALIFICATION:

| Degree                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Year      | Major Subjects                                                                                                                                                                                                                                                                               | Institution                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| PhD Islamic Banking & Finance –                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2022      | Capital and Money Markets: Islamic & Conventional Perspectives; AAOIFI's Shariah Standards of Accounting, Auditing, and Governance; Maqasid al Shariah and Ijtihad Relevant to Islamic Finance; Islamic Banking: Supervision & Regulation; Shariah Maxims relevant to Financial Transactions | <a href="#">IIU Islamabad</a>                                      |
| <b>PhD Thesis Title: “Sharī’ah Approvals in Islamic Banking: Evaluation, Perception and their Effects on Bank Performance and Risk-Taking”</b> : I have used three types of research techniques in thesis: Qualitative evaluation of Shariah approvals in the light principles Fatwa set by Classical Jurists, Primary data (perception of muftis and other Shariah scholars, regarding the compliance of Shariah approvals of Islamic banks with Islamic principles of Fatwa, collected through questionnaire, and finally using secondary data explored the impact of Shariah approvals on the performance and risk-taking behavior of Islamic banks for the period 2004-2020. |           |                                                                                                                                                                                                                                                                                              |                                                                    |
| MS Islamic Banking and Finance 2014                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2009-2014 | Corporate Finance; Analysis of Financial Statement; Pricing & Designing of Islamic Financial Products; International Banking                                                                                                                                                                 | 3.5/4<br><a href="#">IIUI, PAK</a>                                 |
| <b>MS Thesis Title: “Determinants of Islamic Banking Industry’s Profitability in Pakistan”</b><br>This study takes into account both internal and external determinants and empirically investigate the core determinants of Profitability of Islamic banking Industry (IBI) in Pakistan and evaluate the relative importance of internal and external factors in IBI’s growth during the period 2004-2012. Encompassing Approach and General to Specific methodology has been used to select the most appropriate model.                                                                                                                                                        |           |                                                                                                                                                                                                                                                                                              |                                                                    |
| MA Islamic Studies – Composite                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2013      | AL-Quran, Al-Hadith, Comparative Study of Religion, Islamic History, Arabic Language & Literature, Al-Fiqh, Dawat-O-Irshad, Islam and Modern Economic Thoughts and Movements, Islam and Science, Islam and Modern Political and Social Thoughts                                              | 1 <sup>st</sup> Division<br><a href="#">University of Sargodha</a> |
| M.Sc. Economics                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2007-2009 | Econometrics, Applied Economics, International Trade, Fiscal Policy, Mathematical Economics, Development Economics                                                                                                                                                                           | 65.2% (Grade - B)<br><a href="#">QAU Islamabad</a>                 |
| Bachelors of Arts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2004-2006 | Economics; Arabic; Persian                                                                                                                                                                                                                                                                   | 1 <sup>st</sup> division<br><a href="#">University of Sargodha</a> |

## الشهادة العالمية في العلوم العربية و الإسلامية — 09 years Education (1998-2007)

| Degree                                         | Year | Major Subjects                                                                                                                                          | Division |
|------------------------------------------------|------|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| الشهادة العالمية في العلوم العربية و الإسلامية | 2007 | فهم القرآن، صحيح بخاري، صحيح مسلم، سنن ترمذی، تاريخ و اصول حديث، تاريخ و اصول فقه<br>عنوان المقال: تصور الشركة والمضاربة في المصرفية الإسلامية المعاصرة | 1st      |
| فاضل عربی                                      | 2005 | قرآن، حديث، فقه، اصول فقه، فلسفه، علم الکلام، تاريخ اسلام، عربی ادب                                                                                     | 1st      |
| الاجازة العالية                                | 2004 | اصول الفقه (نور الانوار)، الهداية (فقه)، فهم القرآن، قطر الندی (نحو)، شرح معانی الآثار، شرح عقائد نسفی، الانشاء (عربی لغت)                              | 1st      |
| عالم عربی                                      | 2002 | تفسير البيضاوي، كنزالدقائق (فقه)، اصول الشاشي (اصول فقه)، نخبة الفكر (اصول حديث)، مشكوة شريف، البلاغة الواضحة (عربی ادب)، اكنامكس، انگلش                | 1st      |
| الشهادة الثانوية الخاصة                        | 2001 | القدوري (فقه)، النحو الواضح، شرح تهذيب (منطق)، فهم القرآن، تاريخ اسلام، رياض الصالحين (حديث)، القصائد (عربی ادب)، الانشاء (عربی ادب)                    | 1st      |

## BOOK AUTHORSHIP

- معاشیات اسلام: فکری بنیادیں عملی تعبیرات — الکشاف پبلشرز، گلوبل سینٹر فار لیگل تھاٹ، اسلام آباد، 2024 — مصنف: ڈاکٹر محمد ابو بکر صدیق
- وفاقی شرعی عدالت پاکستان کا فیصلہ حرمت سود اپریل ۲۰۲۲ — الکشاف پبلشرز، گلوبل سینٹر فار لیگل تھاٹ، اسلام آباد، 2024 — مترجم: ڈاکٹر محمد ابو بکر صدیق

## THESIS SUPERVISION

- Hafiz Muhammad Ayub (Doctoral student)— “The Impact of Audit Quality on Earning Management, Financial Performance, and Financial Stability of Islamic and Conventional Banks” (Sep. 2025)— **My role as Co-Supervisor.**
- Mr. Farras Abyan Aziz (MS Level Student)— “Determinants of Demand of Islamic Finance for Home Purchasing in Indonesia: A Perception Based Study” (July 2024)— **My role as Principle Supervisor.**
- Ms. Tahira Kanwal (MS Level Student)— “Impact of Bank Competitiveness on Financial Sustainability and Risk-taking Behavior of Conventional and Islamic Banks in Pakistan” (July 2025) — **My role as Principle Supervisor.**
- Ms. Qurat ul Ain (MS Level Student)— “Impact of Capital Inflows on Financial Performance, Asset Quality and Operational Efficiency of Islamic and Conventional Banks in Pakistan” (August 2025) — **My role as Principle Supervisor.**

## RESEARCH PROJECTS

**Research and Policy Consultant, Inclusive Resource Management (IRM), UK— [April/2025] – Present**

**Project: Feasibility Studies to Develop Awqaf Free Zones (AFZ) – Islamic Development Bank Institute (IsDB)**

**Field Researcher, OIC & International Islamic University Malaysia (IIUM) – Joint Study—[March – May 2014]**

**Project: Waqf-Based Islamic Microfinance.**

## PUBLICATION

- ☞ Siddique, M. Z., & Siddique, M. A. (2025). [Riba and interest in Islamic jurisprudence: Seeking the path to consensus](#). *International Journal of Ethics and Systems*, 41 (2): 543–561. (SJR-2024, 0.489–Q1; Hi–48) - **Impact Factor: 3.2**
- ☞ Awan, H.M.A., Rashid, A., Shahzad, M.A., Siddique, M.A. and Butt, S. (2025). [Impact of Audit Quality on Financial Performance of Islamic and Conventional Banks: Evidence from the MENA Region](#), *Bulletin of Multidisciplinary Studies*, 2(1), 100–110.
- ☞ Siddique, M. A. (2024). [The history of Islamic finance: The journey of Pakistan's Islamic financial sector and global developments](#). *Fikr-o-Nazar*, 2(62), 87–109. (Y-category)
- ☞ Hussain, S. S., Siddique, M. A., & Shahzad, M. A. (2024). [Talfiq in financial matters in the resolutions of International Islamic Fiqh Academy: A critical evaluation](#). *COMSATS Journal of Islamic Finance*, 9(1), 1–15. (Y-category)
- ☞ Uddin, S., Siddique, M. A., & Shahzad, M. A. (2024). [Legal foundations for Sharī'ah compliant Islamic banking in Pakistan: Challenges and way forward](#). *Majallah-e-Talim o Tahqiq*, 6(4). (Y-category)
- ☞ Shah, S. M. A. R., Siddique, M. A., & Iqbal, N. (2024). [Transition from paper currency to digital currency: Extracting lesson from Imam Ahmad Raza's juristic view on paper currency](#). *Al-Salihah*, 3(2), 26–38. (Y-category)
- ☞ Siddique, M. A., Rashid, A., & Tahir, U. (2023). [Factors affecting the credibility of Islamic banking Sharī'ah approvals: Perception-based empirical study](#). *Borsa İstanbul Review*, 23(2), 426–442. (SJR-2024, 1.326–Q1; Hi–52) - **Impact Factor 7.1**
- ☞ Siddique, M. Z., & Siddique, M. A. (2023). [Reconciling the irreconcilable \(Talfeeq\): The case of currency salam](#). *International Journal of Finance & Economics*, 28(1), 562–574. (SJR-2024, 0.791–Q2; Hi–57) - **Impact factor 2.8**
- ☞ Sheikh, R., Ayaz, M., & Siddique, M. A. (2023). [Sharī'ah Governance and Sharī'ah Non-Compliance Risk Management: A Maqāsid Sharī'ah Based Appraisal](#). *Journal of Islamic Thought and Civilization*, 13(1), 270–291. (Y-category)
- ☞ Siddique, M. A. (2023). [اسلامک توہیقی کریڈٹ کارڈ: ایک تحلیلی مطالعہ](#). *Al-Kashaf: Research Journal for Social Sciences*, 3(3), 1–13.
- ☞ Siddique, M. A., & Siddique, M. Z. (2022). [Intrinsically irreconcilable: The case against running Musharakah as employed by Islamic banks](#). *Borsa İstanbul Review*, 22(5), 861–872. (SJR-2024, 1.326–Q1; Hi–52) - **Impact Factor 7.1**
- ☞ Siddique, M. A., Haq, M., & Rahim, M. (2022). [The contribution of Shariah compliant products to SDGs attending through the pace of economic growth: Evidence from Pakistan](#). *International Journal of Islamic and Middle Eastern Finance and Management*, 15(4), 681–698. (SJR-2024, 0.525–Q2; Hi–47) - **Impact Factor 2.2**
- ☞ Siddique, M. A., & Rashid, A. (2022). [Investigating the Shariah approvals issued by the Shariah boards of Islamic banks against the parameters of fatwa](#). *Islamic Banking and Finance Review*, 9(1), 19–44. (Y-category)
- ☞ Siddique, M. A., & Saeedi, S. A. (2022). [اسلامی مالیات میں اشتراط عقد کا فقہی مطالعہ](#). *Jihāt-ul-Islām*, 16(1), 97–123. (Y-category)
- ☞ Ahmad, S., & Siddique, M. A. (2022). [امام شعرائی اور شاہ ولی اللہ کے فقہی نظریات کا تقابلی مطالعہ](#). *Al-Azwa*, 37(57), 151–168. (Y-category)
- ☞ Siddique, Muhammad Abubakar (2021). [فقہ اسلامی میں بیع سلم کا تصور اور مروجہ اسلامی مالیاتی نظام میں بیع سلم کے استعمال سے متعلق مشکلات: ایک فقہی مطالعہ](#). *Fikr-o-Nazar*, 59(1), 51–110. (Y-category)

- ☞ Siddique, M. A., & Shah, Abdul Rehman (2021). اسلامی مالیات میں اجتماع العقود کا تصور. *Malakand University Research Journal of Islamic Studies*, 3(2), 64–87. (Y-category)
- ☞ Siddique, M. A., & Saeedi, S. A. (2021). اسلامی ملک میں غیر مسلم اقلیتوں کی قدیم اور نئی عبادت گاہیں: ایک شرعی تجزیہ. *Al-Ilm*, 5(1), 131–157.
- ☞ Siddique, M. A., & Rashid, A. (2019). The Fatāwā in Islamic banking and financial industry: Explaining the use of Darūrah and Hājah maxims. *Journal of Islamic Business and Management*, 9(2), 355–367. (Y-category)
- ☞ Siddique, M. A. (2018). سود کے جواز جدید معاشی نظریات اور عقلی توجیہات کا تجزیاتی مطالعہ. *Hazara Islamicus*, 7(1), 13–39. (Y-category)
- ☞ Siddique, M. A. (2017). پاکستان کی اسلامی بنکاری میں رائج رتنگ مشارکہ: شرعی اصول و ضوابط کی روشنی میں ایک تحلیلی مطالعہ. *Fikr-o-Nazar*, 54(4), 53–110.
- ☞ Siddique, M.A. & Shah. (2017). A. Modern Conventional Economics on the Pattern of No System of Old Jahiliyyah and Islamic Economics: Way-out. *Pakistan Journal of Islamic Research (PJIR)*, Volume 18, Issue 1, June, 2017, p: 123-141
- ☞ Siddique, M. A. (2017). The concept of Shirkah in Islamic banking: Musharakah and analysis of some relative fiqhi issues. *Ma'arif Research Journal*, July–December, 17–34. (Y-category)
- ☞ Siddique, M. A., Khaleequzzaman, M., & Atiq-ur-Rehman. (2016). Determinants of Islamic banking industry's profitability in Pakistan for the period 2004–2012. *Journal of Islamic Business and Management*, 6(1), 42–61
- ☞ Siddique, M. A. (2016). The Objectives of Shari'ah and Islamic Finance: The Usage of the Principles of Darurah and Hajah in the Financial Transactions. *Fikr-o-Nazar*, 53(4), 9–56. (Y-category)
- ☞ Siddique, M. A., & Ahmad, E. (2015). اسلامی بینکاری: ایک حقیقت یا سراب؟ *Al-Azwa*, 30(44), 153–170. (Y-category)
- ☞ Siddique, Muhammad A., & Shahzad, Muhammad A. (2015). کرنسی نوٹ کی فقہی حیثیت اور مرۃ ج اسلامی بینکاری میں کرنسی سلم: ایک فقہی تجزیہ. *Fikr-o-Nazar*, 52(4), 63–106. (Y-category)
- ☞ Siddique, M. A., & Rahim, M. (2014). Efficiency analysis of full-fledge Islamic banks and standalone Islamic branches of conventional banks in Pakistan: A comparative study (2007–2012). *Journal of Islamic Business and Management*, 3(2), 129–149.

## BOOK CHAPTERS

- Rashid, A., & Siddique, M. A. (2021). Circular Economy, Green Economy, and Sustainable Development: Establishing the Interconnections and Discouraging the Role of Islamic Finance. In *Islamic Finance and Circular Economy* (pp. 53-72). Springer, Singapore.
- Siddique, M. Abubakar, Haq, M., and Rahim, Memoona (2020), Impact of Islamic Banking Industry on Economic growth and Poverty Reduction in Pakistan. In Ali, A. E. S., Ali, K.M., and Azrag, M.H. (Ed.) *Enhancing Financial Inclusion through Islamic Finance* (Vol-II, PP. 259-279), Palgrave Macmillan, Switzerland, 2020.

## International Conference Paper

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

## TEACHING PORTFOLIO—COURSE TAUGHT

### At PhD IBF level in SOIBF, IIIE, IIU, Islamabad Pakistan

- IBF821 Topics in Islamic Money and Capital Markets
- SNL 812 AAOIFI Shariah Standards-III
- IBF 812 Financial Engineering in Islamic Financial Institutions
- IBF811 Topics in Islamic Banking Theory Practice and Legal Framework
- SNL811 Topics in Islamic Law and Jurisprudence

### At MS IBF level in SOIBF, IIIE, IIU, Islamabad Pakistan

- IBF624 Islamic SME and Microfinance
- SNL612 Advanced Islamic Law of Business Transactions
- SNL611 Advanced Islamic Jurisprudence
- IBF 612 Designing & Pricing of Islamic Financial Instruments
- SNL 613 AAOIFI Shariah Standards-III

### **At BS IBF level in SOIBF, IIIE, IIU, Islamabad Pakistan**

- Principles of Macroeconomics
- Principles of Microeconomics
- Islamic Economics
- Financial Institutions and Markets
- Islamic Law of Contracts and Modes of Finance
- Regulations, Supervision and Control of Islamic Banks
- AAOIFI Shariah Standards
- FinTech in Islamic Finance
- Islamic Banking & Finance: Theory and Practice
- Risk Management in Islamic Finance
- Principles of Islamic Jurisprudence
- Product Development in Islamic Finance
- Designing & Pricing of New Financial Instruments

### **As Visiting Faculty in other Universities**

**Department of Economics, S3H, NUST University Islamabad — Fall 2014 to Fall 2024**

- Islamic Economics

**Nust Business School, S3H, NUST University Islamabad — Spring 2021 and Spring 2023**

- Principles of Microeconomics
- Islamic Banking and Finance

**Minhaj University, Lahore — June 2014 – Oct 2014**

- Islamic Banking & Finance: Theory, Practice and Legal Framework
- Insurance and Takaful Management

**RIPHAH International University, Rawalpindi — Jan 2012 – June 2012**

- Macroeconomics

**APCOMS, Rawalpindi — Jan 2013 – June 2013**

- Engineering Economics

### **WEBINARS**

- Invited as a keynote speaker in a webinar titled “[Islamic Economic System: Promoting Justice, Equity and Sustainability in the Modern World](#)”, organized by Al-Sadiq (A.S.) Institute of Islamic Banking, Finance & Takaful on February 15, 2025.
- Invited as a guest speaker in a webinar organized by the City of Knowledge (Islamic Research Institute) on August 16, 2022, where I delivered a talk on “[Islamic Banking Reforms and Solutions.](#)”

### **ELECTRONIC MEDIA APPEARANCES**

- Featured in APP TV on “[What is Islamic Banking System](#)” (Jan 10, 2025).
- Guest speaker on [Materialism and Current Economic System](#)” in SUNO NEWS program *Irfan-e-Deen* (Oct 29, 2023).
- Featured in APP TV on “[Riba in Modern Economics and Finance and Islamic Financial System](#)” (Sep 30, 2023).
- Featured in APP TV on “[Features of Islamic Economic System: Intellectual Foundations](#)”. (Sep 30, 2023).
- Invited to PTV News to discuss “[Qard-e- Hassan](#)”, (December 30, 2022)
- Guest opinion on [Social Attitude toward Women](#) in PTV News program *Samaj* hosted by Muneeba Mazari (Jun 6, 2021).
- Guest opinion on [Islamic Banking: Reality or Deception](#) in PTV News Morning Show with Shoaib & Zaryab (Jun 3, 2022).
- Guest opinion on [Women Rights, Islam and Society](#) in PTV News program hosted by Subookh Sayyed (Nov 1, 2021).
- Guest opinion on “[Distortion of Social Attitudes, Why?](#)” in PTV News program *Samaj*—Muneeba Mazari (Jun 6, 2021).
- Guest opinion on “[What is Riba?](#)” in APP TV program *Payam-e-Aman* (Jan 1, 2021).
- Guest opinion on “[Modern Finance and Interest](#)” in APP TV program *Payam-e-Aman* (Dec 2020)
- Invited as a guest on the morning show *Karbala Se Paigham* (“[Message from Karbala](#)”) to share views on the Event of Karbala, aired on Pakistan National Television News (PTV News).
- Invited as a guest in the Ramazan Transmission on PTV News to discuss “[The Belief in the Hereafter and Its Importance](#)” and “[The Doctrine of Destiny \(Taqdeer\)](#)”, hosted by Mrs. Farah Sadiah.
- Invited by Mrs. Urooj Raza Siyami in her program *Dialogue with Urooj Raza* on Roze News, Islamabad, to share scholarly opinion on “[The Western World, Islamophobia, and Our Society](#)”.
- Invited as a guest in the program *Payam-e-Amn* (“Message of Peace”) on APP TV (Associated Press of Pakistan), hosted by Mr. Ghulam Murtaza Bhervi, to share scholarly opinion on “[The Real Causes of Natural Disasters: Human Actions or Purely Scientific Reasons](#)”.

- Invited as a Shariah scholar on Roze News, Islamabad to share views in the program [Taubah wa Istighfar](#) (“Repentance and Seeking Forgiveness”).
- Invited as a guest in the program *Payam-e-Amn* on APP TV, hosted by Mr. Ghulam Murtaza Bhervi, to discuss “[Islamic Teachings for Establishing Peace](#)”.
- Invited as a guest in *Payam-e-Amn* on APP TV, hosted by Mr. Ghulam Murtaza Bhervi, to share scholarly opinion on “[The Custom of Vani and Its Status in Islamic Law](#)”.
- Invited as a guest in *Payam-e-Amn* on APP TV, hosted by Mr. Ghulam Murtaza Bhervi, to present scholarly opinion on “[Implementation of the Islamic Judicial System](#)”.
- Invited as a guest in *Payam-e-Amn* on APP TV, hosted by Mr. Ghulam Murtaza Bhervi, to share scholarly opinion on “[Rulings of Hajj and Umrah](#)”.

## **GUEST LECTURES:**

- A Guest lecture on “[Prophetic Economic Framework: Contemporary Banking and Finance Services](#)” in Department of Islamic Studies, Bahria University, Karachi Campus– December 12, 2024.
- A Guest lecture on “[Islamic Banking](#)” in Air University School of Management (AUSOM), Air University Islamabad. – December 18, 2022.
- Deliver a guest lecture on “[Foundations of Capitalism and Islamic Economic System: A Comparative Analysis](#)” in the Department of Economics, Quaid-i-Azam University (QAU) Islamabad.
- A Guest lecture on “[Value Maximization in Islamic Economic System](#)” in Air University School of Management (AUSOM), Air University Islamabad. – May 11, 2022.
- A Guest lecture on “[Islamic Financial Management for Project Managers](#)” in [Air University School of Management \(AUSOM\)](#), Air University Islamabad. – Dec 15, 2021.
- A Guest lecture on “[Islamic Economic System: The dimension of Rehman of Holy Prophet \(SAWW\)](#)” in a seminar on Shan-e-Rahmatilil Aalam (SAWW) organized by Directorate of Student Affairs, [Ghazi University, Dera Ghazi Khan](#), Punjab – Oct 13, 2021.
- A Guest lecture on “Foundations of Islamic Economic System” in NUST Institute of Civil Engineering, Islamabad, Pakistan – Sep 15, 2021.
- Online guest lecture on “[Finance & Fiqh ul Muamlaat Al-Maliyya](#)”, organized by International Center for Research in Islamic Economics (ICRIE) (المركز العالمي للبحوث في الاقتصاد الاسلامي), Minhaj University Lahore, for “Two months Online Course on Islamic Finance & Fiqh ul Muamlaat Al-Maliyya” - November 27, 2020.
- Online guest lecture on “[Concept, Nature, and Importance of Fiqh al-Mu'amalat al-Maliyyah](#)”, organized by Int'l Center for Research in Islamic Economics (المركز العالمي للبحوث في الاقتصاد الاسلامي), Minhaj University Lahore, for “Two months Online Course on Islamic Finance & Fiqh ul Muamlaat Al-Maliyya” - September 20, 2020.
- Online Guest Lecture on “[Shariah Issues in Islamic Banking Product Running Musharakah](#)” organized by <https://proudu.com> by January 6, 2020.
- A Guest lecture on “[Islamic Banking: Reality or Myth?](#)” in NUST Institute of Civil Engineering, Islamabad, Pakistan - Feb 19, 2020.
- A Guest lecture on “Difference between Conventional and Islamic Finance” in School of Economics, Quaid-i-Azam University Islamabad, Pakistan at April 10, 2019.
- A Guest lecture on “[Islamic Finance: Issues and Challenges](#)” in Department of Economics and Finance, Pakistan Institute of Development Economics (PIDE) Islamabad, Pakistan at January 03, 2018.
- A Guest lecture on “Islamic Finance: Concept and Practice” in School of Economics, Quaid-i-Azam University Islamabad, Pakistan, Jan 01, 2018.

- A Guest lecture on “[Islamic Finance: Issues and Challenges](#)” in Seminar on Islamic banking & Finance held by Faculty of Management sciences at May 10, 2017, International Islamic University Islamabad, Pakistan.
- A Guest lecture on “[Islamic Economic System in line with Capitalism](#)” in Faculty of Management sciences at May 4, 2017, Behria University Islamabad.
- A Guest lecture on “*Riba, and Types of Riba*” in 1<sup>st</sup> 4 Days workshop on Islamic Banking & Finance (May 18-22, 2015) “organized in *Shari’ah Academy*.
- Delivered a lecture on “*Modern Theories of Interest and Economic Rationale of Interest*” in 1<sup>st</sup> 4 Days workshop on Islamic Banking & Finance (May 18-22, 2015) “organized in *Shari’ah Academy*.
- A Guest lecture on “Combination of Contracts and Islamic Banking Practice” in “3 month training program for Shariah Scholars” in Shariah Academy, IIUI, May 2014.
- A Guest lecture on “AAOIFI Shariah Standard on Combination of Contracts and its implications in Islamic Banking Products” in “3 month training program for Muftis” in Shariah Academy, IIUI, May 2014.
- A Guest lecture on “AAOIFI Shariah Standard on Hawalah contract and its implications in modern Islamic Banking” in “3 month training program for Muftis” in Shariah Academy, IIUI, May 2014.
- A Guest lecture on “Uses and Abuses of Hiyal and Shariah Maxims in modern Islamic Banking” in “3 month training program for Muftis” in Shariah Academy, IIUI, May 2014.
- A Guest lecture on “[Islamic banking & Finance: A Paradigm shift](#)” in Seminar on Islamic banking & Finance held by Faculty of Management sciences (FMS) at May 23, 2013, International Islamic University Islamabad, Pakistan.
- A Guest lecture on “Islamic Finance: Shariah and Regulatory Issues in Islamic Finance” in Seminar on Islamic banking & Finance held by Faculty of Management sciences at Sep 12, 2012, International Islamic University Islamabad, Pakistan.

#### **AS RESOURCE PERSON—TRAININGS, SEMINARS, WORKSHOPS, & COURSES**

- As Trainer conducted “Day 1 of the Islamic Banking Professional Development Program” on September 8, 2025, at NIBAF Islamabad.
- As a [panelist](#) at the [8th World Islamic Economics and Finance Conference 2025](#), organized by Minhaj University Lahore, on January 26, 2025, where I shared policy-level insights on steering economics onto the right path.
- Keynote Speaker in “[44th Imam Ahmed Raza Conference 2024, focused on “Contributing to the Transformation of the Halal Economy”](#)”. Idara-i-Tahqeeqat-e-Imam Ahmed Raza, 10th December 2024, PC Hotel, Karachi, Pakistan.
- Guest Speaker and Session Chair in “[6th World Islamic Economics and Finance Conference](#)” organized by Minhaj University Lahore Jan 28-29, 2023”
- Invited as speaker by ICRIE in an Online Series of Discussion on “[Islamisation of Economic System of Pakistan](#)” organized by ICRIE, Minhaj University, Lahore – June 5, 2022.
- Resource Person in Full Day [Training of All Pakistan Branch Managers of Bank Al-Habib, Organized by Institute OF Bankers Pakistan \(IBP\), State Bank of Pakistan \[Module: Islamic Banking\]](#) – in NIBAF, Islamabad, March 22, 2022.
- Resource person of “[One Day Training Workshop on Improving Teaching: Practical Resources for Teachers](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – October 15, 2021.
- Invited as discussant in “[A Distinguish Lecture on Difference between Islamic and Commercial Banks: A Reality or Illusion? – June 24, 2021](#)” organized by Department of Islamic Economy and Banking, University of Azad Jammu and Kashmir, King Abdullah Campus, Muzaffar Abad, Kshmir.
- Conducted meetings of Shariah Advisory Cell of International Islamic University Islamabad to discuss the WAQF Based Business Model for Islamic Microfinance Institutions – 2019-2020
- Delivered a Lecture on “Currency Salam and its Application in Islamic Banking” 59th Regular Shariah Course for Judges, Attorneys, Prosecutors & Law Officers - March 19-23, 2018, organized by Shariah Academy, International Islamic University, Islamabad.

- As Guest Speaker in Seminar on “[Islamic Banking and Finance Awareness Drive, May 10, 2017](#)” jointly Organized by Faculty of Management Sciences (FMS), International Islamic University Islamabad and Dunya News - Dunya Media Group.
- Participated as Shariah expert in a discussion forum conduct by Dunya News and Islamabad Chamber of Commerce on [Regulation and Shariah governance issues in Islamic Banking](#), at May 10, 2017, in Islamabad Chamber of Commerce.
- Resource Person of [Training of Certified General Bankers-1st Batch Organized by Institute OF Bankers Pakistan \(IBP\), State Bank of Pakistan \[Module-9: Islamic Banking\]](#) – October 26, 2016.
- Delivered a lecture as trainer on “[A session of 2 Day Training Program on Product Development for Microfinance on 8-9 April 2016](#)”. This Training Program organized by Islamic Microfinance Resource Center (IMRC) with collaboration of International Islamic University Islamabad (IIUI) and Helping Hand for Relief and Development (HHRD).
- A Three Days Workshop on [Islamic Banking: Theory & Practice](#) held in [Dar-ul-Uloom Muhammadiyyah Ghausiyyah Bhera](#), Sargodha (Feb, 2015)

## **ORGANIZOR IN TRAININGS, SEMINAR, CONFERENCES, & MEETINGS**

- Organizer, One-Day Online Seminar on “[Federal Shariat Court’s Recent Judgement on Riba: Challenges and Way Forward](#)”, jointly organized by [the International Institute of Islamic Economics \(IIIE\)](#) and the School of Islamic Banking and Finance (SOIBF), IIUI, held on July 6, 2022.
- Organizer of “[Training Workshop on Econometric Modelling and Application for Economics and Finance](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – August 26-30, 2019.
- Organizer of Two Days Specialized Training Workshop on “[Islamic Microfinance: Product Development Perspective](#)” jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and [Meezan Bank Limited – 29<sup>th</sup> – 30<sup>th</sup> Jan 2019](#).
- Organizer of “[International Symposium on Islamization of Economy in Pakistan](#)” organized by [International Institute of Islamic Economics \(IIIE\)](#) of International Islamic University Islamabad (IIUI) – July 15<sup>th</sup> – 16<sup>th</sup>, 2019.
- Organizer of One day workshop on “[Insurance and Takaful](#)” jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Securities and Exchange Commission of Pakistan (SECP) – 3<sup>rd</sup> October, 2018.
- Organizer of “[Building an Islamic Case for Open Markets, November 14-15, 2018](#)” organized by International Institute of Islamic Economics (IIIE) in collaboration with Iqbal International Institute for research & Development (IRD), HEC Pakistan, and Islam & Liberty Networks, Islamabad.
- Organizer of “[Thematic Workshop on Enhancing Poor’s Capability and Financial Inclusion from Islamic Perspective](#)” organized by International Institute of Islamic Economics (IIIE) in collaboration with Islamic Research and Training Institute; a member of Islamic Development Bank Group, on 11<sup>th</sup> and 12<sup>th</sup> December 2017 at Quaid-e-Azam Auditorium, Old Campus, International Islamic University, Islamabad.
- Organizer of “[Workshop for Academicians and Professional: Teaching Islamic Economics](#)” jointly organized by Higher Education Commission (HEC), Pakistan and International Islamic University Islamabad (IIUI) – August 07-18, 2017.
- Organizer “[Training Workshop on Econometric Modelling and Application for Economics and Finance](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – August 22-26, 2016.
- Organizer of “[2<sup>nd</sup> Islamic Economics & Finance Research Symposium for Graduate Students](#)” jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Islamic Research and Training Institute (IRTI)/ Islamic Development Bank, Jeddah. (8 May 2014)
- Organizer of “[International Workshop on Business Models in Islamic Microfinance](#)” jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Islamic Research and Training Institute (IRTI)/ Islamic Development Bank, Jeddah. (6-7 May 2014)

## TRAININGS AND WORKSHOPS ATTENDED

- Participated in the [5-Day Training of Trainers \(ToT\) on Islamic Finance, organized by SBP–NIBAF](#), Islamabad, February 24–28, 2025.
- Attended one day workshop on “[Innovative Islamic Capital Market Products and FinTech Solutions](#)” conducted by **Dr. Sami al-Swailum, Director Islamic Development Bank Jeddah**, jointly organized by SECP, Pakistan and AAOIFI Bahrain, December 11, 2024, PC Hotel Karachi, Pakistan.
- Attended “One Day Training Workshop on Improving Teaching: Practical Resources for Teachers” organized by President Office, International Islamic University Islamabad (IIUI) – September 2, 2021.
- Attended “[Training Workshop on Econometric Modelling and Application for Economics and Finance](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – August 26-30, 2019.
- Attended “[Ten Days Extensive Workshop for Academicians and Professional: Teaching Islamic Economics](#)” jointly organized by Higher Education Commission (HEC), Pakistan and International Islamic University Islamabad (IIUI) – August 07-18, 2017.
- Attended “[Training Workshop on Econometric Modelling and Application for Economics and Finance](#)” organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) – August 22-26, 2016.
- Attended “[Second Islamic Economics and Finance Research Symposium for Graduate Students](#)” Organized by jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Islamic Research and Training Institute (IRTI)/ Islamic Development Bank, Jeddah. (May 08, 2014)
- Attended “[International Workshop on Business Models in Islamic Microfinance](#)” Jointly Organized by jointly organized by International Institute of Islamic Economics (IIIE) of International Islamic University Islamabad (IIUI) and Islamic Research and Training Institute (IRTI)/ Islamic Development Bank, Jeddah. (6-7 May 2014)

## EXTRACURRICULAR ACTIVITIES

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