



Mohd Ma'sum Billah, PhD

Date of Birth: March, 1968

Nationality: Malaysian

Credentials

DBA (e-Commerce); Ph.D. (Insurance & Takaful); MBA (Cooperative Finance); MCL (Corporate Policies & Regulations); MMB (Islamic Jurisprudence & Corporate Mu'amalat); LLB (Hons.)

Contact Details

Professor of Finance, Insurance, Capital Market & Investment, Islamic Economics Institute, King Abdul Aziz University, P.O.Box 80214, Jaddah 21589, Kingdom of Saudi Arabia.

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/Personal

blog:

<http://www.drmasumbillah.blogspot.com>

Areas of Specialization / Sub-Specialization

Islamic Finance; Insurance / Takaful; Investment; e-Commerce ; Capital Market / Sukuk; Petroleum Trade & Finance (Shari'ah Standard); i-Crowdfunding; International Trade; Halal Standard (Business); Corporate Mu'amalat (Corporate Transactions); Entrepreneurship; Digital Currency; Islamic Social Finance.

Areas of Interest

Among the areas of interest are:

Islamic Finance; Insurance / Takaful; Islamic Investment; Petroleum Trade & Finance (Shari'ah Standard); i-Crowdfunding; Capital Market / Sukuk; Venture Capital; International Trade (Shari'ah Standard); Halal Standard (Business);

Entrepreneurship; Corporate Mu'amalat; Digital Currency; Online financial services; Islamic Social Finance; Financial transformation and Financial Reform.

General: Applied Islamic Banking & Financial Services at the International, Regional & Local levels.

Strategies: Establishment, reformation, transformation & expansion of Islamic Financial, Insurance, Investment & Halal Business in modern reality.

Present Career

Professor of Finance, Insurance, Capital Market & Investment, Islamic Economics Institute, King Abdul Aziz University, Kingdom of Saudi Arabia.

Adjunct Professor, University of South Australia, Australia.

Member of the Editorial Board, JKAU-IE (SCOPUS), Islamic Economics Institute, King Abdul Aziz University, Kingdom of Saudi Arabia.

Member of the Audit Committee, ACIG, Kingdom of Saudi Arabia.

Member in the Working Group Committee @ AGEB (Shari'ah Compliance Functions), AAIOFI, Bahrain.

Member of the Editorial Advisory Panel, ISRA International Journal of Islamic Finance, ISRA, Malaysia.

Member of the International Advisory Panel, Journal of Islamic Banking & Finance (JIBF), Association of Islamic Banks.

Member of the Editorial Body, Several International Journals on Islamic Banking, Finance and Commerce.

Advisor (ad-hoc), Applied Islamic Banking, Finance, Investment & Halal Trade Services, Products & Policies at the International, Regional & Local Financial and Business Environments.

Deputy Chairman, Yayasan Keusahawanan Sosial (YKS), Kuala Lumpur, Malaysia.

Past Experiences (Academia / Global / Corporate / Professional)

Vice-chancellor [2013 - 2014]

Proposed, but not officially formalized, UCTECH, Malaysia (Proposed, but not in operation yet).

Chairman (group) [2010 - 2013]

Middle Eastern Business World (MBW) Group of Companies.

Global Trade Petroleum (Oil & Gas), Investment, Construction & HALAL Business.

MD (group) [2008 - 2010]

Middle Eastern Business World (MBW) Group of Companies.

Global Trade Petroleum (Oil & Gas), Investment, Construction & HALAL Business.

Director [2005 - 2007]

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

Member of the Peer Review Committee[2008 - current]

Qatar National Research Fund @ QNRF (member of the Qatar National Foundation @ QNF).

Professorship [2004]

Qualified at the Dean's Level, but left the University before Formalization, Department of Business Administration, Kulliyah of Economics & Management Sciences, International Islamic University Malaysia (IIUM).

Associate Professor[2001 - 2004]

Department of Business Administration, Kulliyah of Economics & Management Sciences, International Islamic University Malaysia (IIUM).

Asst. Professor[1999 - 2001]

Department of Business Administration, Kulliyah of Economics & Management Sciences, International Islamic University Malaysia (IIUM).

Industrial Lecturer (for the executives) [1997 - 1998]

Arab-Malaysian Assurance Bhd. (Malaysia).

Freelance Lecturer [1996 - 1999]

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

Freelance Lecturer[1999 - 2004]

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

Part-time lecturer[1994 - 2005]

- University Technology Malaysia (UTM) – Postgraduate Program
- Management Center (UIAM)
- Kulliyah of Laws (UIAM)
- Kulliyah of ENMS (UIAM)
- Malaysian Insurance Institute (MII)

Advisor[1994 - current]

Establishment and Expanding of Islamic Banking, Finance, Investment & Halal Hub in different parts of the World.

Adjunct Professor[2004 - 2010]

Distance Learning on an ad-hoc basis, New Castle University (Distance-USA).

Advisor / Consultant(ad-hoc / freelance)[1997 - 2012]
Bank Negara Malaysia (Central Bank of Malaysia)

Shari'ahAdvisor[2005 - 2009]
RHB Banking (Capital) Group, Kuala Lumpur

Shari'ah Board Member[2005 - 2010]
Takaful IkhlasSdn. Bhd., Kuala Lumpur

Shari'ah Solutions Provider (Globally)[1994 - Current]
Financial, Investment, Banking, Halal Standard &Shari'ah Compliance
(Products, Policies, Strategies and Technicalities).
Editorial Board (Member)[2001 - 2009]
Afro-Asian Journal of Finance and Accounting (AAJFA), Switzerland / UK.

Shari'ah Corporate Advisor & Consultant[1994 - Current]
International, Regional & Local Levels in the areas of Shari'ahCompliance of
Conventional Products, Technicalities, Product Innovations, Policies and Strategies
affecting Investment, Banking, Financial & Business Issues.

Chairman[2002 - 2010]
IBS Pacific Global Sdn. Bhd. Malaysia.

Advisor[1999 - Current]
International Cooperative and Mutual Cooperative Insurance (ICMIF),
London.

Author [1993 - Current]
First ever 12 Series of (Schools / Foundations) Modules on Applied Islamic
Finance, Mu'amalat& Business with global application (unpublished).

Author [1993 - Current]
First ever 25 Series of (Professional / Industrial / Corporate Human Capital
Development) Modules on Applied Islamic Finance, Investment, Corporate
Mu'amalat, e-Commerce&Halal Business with global application.

Author [1993 - Current]
e-Publication Materials with 53 applied leading areas of Islamic Business,
Banking & Finance with Leading Capacity of the Field concern
(unpublished).

Author[1993 - Current]
e-Learning Materials with 53 applied leading areas of Islamic Business,
Banking & Finance with Leading Capacity of Academic programs
(unpublished).

Advisor (Global Islamic Business & Entrepreneurship)[2001 - Current]
Malaysian Muslim Chamber of Commerce (DPIM), Perlis, Malaysia.

Founder [2009 - 2011]
aifTV @ applied islamic finance TV. (Program to be launched soon)
(<http://www.aiftv.com>)

Panel of Academia[2002 - Current]
Islamic Finance News.

Vice President[2001 - 2009]
The Asian Institute of Management Science (AIMS)

Vice President[2001 - 2009]The J.E.S. Open Learning Sdn. Bhd. (Malaysia)

President [2004 - 2006]
IbnuSina Institute of Technology (INTIS), Malaysia.
External Fellow[2001 - 2011]
Islamic Banking and Finance Institute Malaysia (IBFIM)

Chairman[2003 - 2010]
i-Corporate Solutions Sdn. Bhd. (ICS), Malaysia.
(Global Islamic Financial Services).

Advisor[2001 - 2010]
NETVERSITY (<http://www.netversity.org>), Jeddah, Saudi Arabia.

Chairman of the Ethical Supervisory Council[2008 - 2009]
al-Noor Risk Solutions @ Takaful (s.a.) Pty. Ltd., South Africa.

Advisor (Ad-hoc) on Shari'ah Products[2007 - 2007]
RABO Bank International (Singapore) / Holland.

Advisor (Ad-hoc) on Shari'ah Banking Establishment[2009 - 2009]
Bank of Japan, Japan.

Advisor (Ad-hoc) on Shari'ah Banking Establishment[2008 - 2009]
For the interest of the State of Xcia, China.

Advisor
Islamic Commercial Insurance Co. Ltd (ICICL).[2000 - 2006]

Chief Advisor (Director)[2001 - 2005]
Door Way Marketing Limited.

Consultant[2001 - 2005]
Islamic Commercial Insurance Co. Ltd. ICICL.

Chief Advisor [2001 - 2005]
Al-Falah Communication Services Limited.

Senior Vice President (offered) [2005]

Debt Capital Market (Shari'ah), Standard Chartered Bank, Malaysia(a
Verbal Offer was made in 2005, the Position had not been taken)

Moderator[2002 - 2005]
Takaful Forum, IBF NET.

Industrial Contributions with Shari'ah Solutions on ad-hoc basis[1993 - Current]

Financial Products, Policies, Structures, Technicalities, Strategies, Reformation & Transformation with Shari'ah Compliance / Solutions in the following specialized areas:

- Shari'ah Compliance of Modern Banking, Financial, Investment and Business Products, Structures, Technicalities & Policies.
- Islamic Banking
- Islamic Finance
- Islamic Insurance / Takaful & Re-takaful
- Islamic Investment
- Shari'ah Structure of Petroleum Trade & Finance (Oil & Gas)
- Shari'ah Structure of Automobile Financing & Trade.
- Shari'ah Structure of Commodity Trade & Finance.
- Shari'ah Structure of Aviation Trade & Financing.
- Shari'ah Structure of Shipping Financing.
- Islamic Capital Market
- HALAL Standard
- Islamic Bond @ Sukuk Structure
- Green Sukuk Structure
- Islamic Wealth Management
- Islamic REITs
- Islamic Factoring
- Islamic Property & Asset Financing
- Corporate Mu'amalat
- Islamic Income Tax (Zakat, Ushr & Kharaj)
- I-Crowdfunding
- Islamic Financial Planning
- Islamic Unit Trust
- Islamic Fund Management
- Islamic Venture Capital
- Islamic Equity Market
- Islamic Multi-Level Marketing (MLM)
- Islamic Business
- Shari'ah Structure of Hotel & Tourism Investment / Financing.
- Islamic Export & Import
- Islamic e-Commerce
- Halal Barter Trade
- Islamic Securitization
- Digital Currency / Cryptocurrency
- Islamic Hedge Funds
- Islamic Debt Capital Market

- Islamic Financial Derivatives (Futures & Options)
- Islamic Corporate Risk Management
- Islamic On-line Banking & Financial Services
- Islamic Project Finance
- Islamic Corporate Governance
- Islamic Entrepreneurship
- Other Contemporary Applied Islamic Financial & Business Issues with Practical Consideration.

Designing of Structural Idea for the Possible Establishment of International Hubs & Corridors (Conceptual Stage) [2001 - 2014]

WIICM

World Islamic Investment Corridor Malaysia.

WIMHM

World Islamic Manufacturing Hub Malaysia.

WIBTHM

World Islamic Barter Trading Hub Malaysia.

e-HSM

e-Halal Shopping Mall Global.

WITC

World Islamic Trade Cooperation.

WICHCDH

World Islamic Corporate Human Capital Development Hub.

UEM

First University Entrepreneur Malaysia.

ICUM

First Islamic Corporate University Malaysia.

Founder of Several Websites [2001 - 2014] expired

- <http://www.applied-islamicfinance.com>
- <http://www.appliedtakaful.com>
- <http://www.islamic-insurance.com>
- Global Centre for Applied Islamic Finance (GCAIF)
- <http://www.aiftv.com>
- <http://www.wohyoo.com>
- <http://www.mbibf.com>.
- <http://www.mbiqf.com>

Supervisor / Examiner / Assessor on Theses / Research Projects / Professorship [1999 - 2015]

- Assessment of PROFESSORSHIP (1):
At the Kulliyah of Laws, International Islamic University, Malaysia.
The area of "Comparative Laws of Banking & Finance".

- Ph.D / DBA (32 students):
Among the Specialized areas of Islamic Banking, Finance, Business, Takaful, Wealth Management, Employment, Risk Management, IT, e-Commerce, Micro-Finance, HR, Marketing & Media.
- MBA / M.Sc. / MOM (48 students):
Among the Specialized areas of Islamic Finance, Trade, Takaful, Wealth Management, Risk Management, IT, e-Commerce, Shari'ah compliance, Offshore Banking, Corporate Mua'malat & Trust.
- TERTIARY (BBA) (27 students):
Practical Training / Reports.

Experience in the Public Media (TV& Radio) [2000 - 2014]

- About 24 slots in the program of Thought for the Day organized by the JAKIM for TV2.
- One slot in the program of Pedoman organised by the JAKIM for TV2
- One Slot in the ASTRO RIA (TV) on the possibilities & prospects of Licensing of Foreign Islamic Banks in Malaysia.
- Pilot Program (Speaker), in the IBTV (proposed Islamic banking TV).
- Speaker on Channel Islam (South Africa) on Global Islamic Finance.

Achievement of Academic / Professional Awards / Prizes [1992-2018]

Among the awards / prizes received are:

- The Best Paper Award (2018)
Awarded jointly by Minhaj University & IRTI in conjunction of the 1st World Islamic Economics & Finance Conference (WIEFC 2018), held at the Pearl Continental Hotel Lahore, Pakistan on 4-5 January 2018. The Paper title: Takaful Model Variations: Its Theo-Socio-Economic Impacts
- Nominated (2011) For the ILO- GCA Award 2011 (USA).
- Acknowledged (2006)
As the Top 10 Islamic Scholar in Islamic Banking & Finance, recognized by IQPC, Singapore.
- Best Publication Award (2000-2002)
Ismail al- Faruqi Publication Award -2002, organized by the International Islamic University, Malaysia.

- Excellent Researcher Award-2003
Quality Day, International Islamic University, Malaysia.
- 1st Award (1996)
Lamya al-Faruqi Award for Academic Excellence - 1996, organised by the International Institute of Islamic Thought & IIUM.
- 2nd Award (1995)
International Essay Competition on Islamic Economics, Banking and Finance - 1995, organised by the FOSIS and Islamic Foundation, London.
- 3rd Award (1999)
International Essay Competition on Islamic Economics, Banking and Finance - 1999, organised by the Islamic Foundation (London) and Loughborough University (UK).
- 5th Consolation Prize (1992)
National Essay Competition on Rural Development in Malaysia - 1992, organised by the Asian - New Zealand inter institutional linkage program and UPM.
- Consolation Prize (1992)
National Essay Competition on Vision 2020 -(1992), organised by the Economic Society of IIU Malaysia.

Contributions in Humanitarian Sectors / NGO / Trust / Charity / Public Welfare

Founder (1998-Current):

Mawlana Bari Multi-Purposes Welfare Trust (MMWT). **It** offers multiple humanitarian contributions for the under-privileged, destitute, helpless, orphans, widows, old folks & strangers in terms of food, clothing, shelters, health care, education, skill development, building mosques, Ma'hadTahfiz, Jam-e- Mosque, Madrasa, schools, environmental upgrading, public welfare, socio-cultural building and other related humanitarian care and concern activities.

Founder (2002-Current):

Mawlana Bari Welfare Trust (MBWT). **It** offers multiple humanitarian contributions for the under-privileged, destitute, helpless, orphans, widows, old folks & strangers in terms of food, clothing, shelters, health care, education, skill development, building mosques, Ma'hadTahfiz, Jam-e- Mosque, Madrasa, schools, college, environmental upgrading, public welfare, socio-cultural building and other related humanitarian care and concern activities.

Founder (2007-Current):

Jame'a-e-AkhtarunNisa' (ra). A Hafiz School @ Memorizing of al-Qur'an, coordinated / monitored / taught by highly qualified / experienced Huffaz to create a team of Huffaz with international quality among the Orphans & under-privileged youths).

Founder (2002-Current):

Dr MasumBillah Technical College. It offers various programs in science, technology, engineering, management and finance at professional diploma, certificate and vocational levels, aiming at creating human capital development leading Career Opportunities for the under-privileged brilliant youths.

Founder (Proposed in 2010):

DrMasumBillah Degree College (proposed), which aims at offering various programs in science, art, commerce, IT, technology, engineering, management, business and finance at Degree, Post-graduate, professional diploma, certificate and vocational levels, in view of creating human capital development leading Career Opportunities for the under-privileged brilliant youths.

Some Other Selected Schemes:

Several other Schemes related to public welfare, humanitarian and social care and concern have been continued while some are at the planning stage including the micro-entrepreneurship scheme, micro-financing and team community services.

Presentation [1994 - 2018]Conferences / Executive Workshops / Seminars)

200 Over Papers / Ideas had been presented in Conventions, Summits, Conferences, Seminars, Executive Workshops and Corporate trainings with Continuous effect in different parts of the world namely: Malaysia, USA, UK, Dubai, Libya, Iran, Tunisia, Canada, Hong Kong, China, Japan, Indonesia, Brunei, Singapore, Bangladesh, Lebanon, Egypt, Saudi Arabia, Pakistan, Turkey, Spain, France, India, Thailand, and so on.

Among those Presentations are:

1. "Cryptocurrency? Its Reform Strategy & Halal Alternative", presented at the Minhaj University, Lahore on 5 January 2018.
2. "Challenges of Islamic Finance", presented at the Panel Discussion of the 1st World Islamic Economics & Finance Conference (WIEFC 2018), held at the Pearl Continental Hotel Lahore, Pakistan on 4 January 2018.

3. "Takaful Model Variations: Its Theo-Socio-Economic Impacts", presented at the 1st World Islamic Economics & Finance Conference (WIEFC 2018), held at the Pearl Continental Hotel Lahore, Pakistan on 3-4 January 2018.
4. "Bit-coin? Its Halal Alternative, Risk Factors and Takaful Solution", presented on 18 Oct, 2017 at the Wednesday Seminar, Islamic Economics Institute, King Abdul Aziz University, Saudi Arabia.
5. Sorbonne Lecture on "Variation in Takaful Model: Its Theo-Socio-Economic Impacts", presented on 27 Sept, 2017 at the Islamic Economics Institute, King Abdul Aziz University, Saudi Arabia.
6. "Islamic Entrepreneurial Financing & its Risk Factors: What Takaful May Contribute?", presented at the 3rd Islamic Finance Conference on Islamic Entrepreneurial Finance, on December 21, 2017 at the Effat University, Saudi Arabia.
7. "Humanist Finance System: Knowledge, Research & Publication", presented in the 1st Global Participation Finance Summit (GPAS), (held at the Istanbul Halic Congress Center on 16-17 November 2017).
8. "Amil al-Zakat: A Saudi Experience & Further Recommendations", presented at the World Zakat Forum (WZF) Conference 2017, organized by the BAZNAS of Indonesia & IRTI, held at the Sari Pan Pacific Hotel, Jakarta, Indonesia on 15-17 March, 2017.
9. "Poverty Alleviation by Micro-Entrepreneurship Scheme: Zakat is a Solution", presented at the World Zakat Forum (WZF) Conference 2017, organized by the BAZNAS of Indonesia & IRTI, held at the Sari Pan Pacific Hotel, Jakarta, Indonesia on 15-17 March, 2017.
10. Views shared at the discussion held at the 2nd International Working Group on "Technical Note on Good Amil Governance & Risk Management", held at the Bank of Indonesia, Jakarta, Indonesia on 17 March, 2017.
11. "Islamic Investment Tools: Sukuk", presented at the Executive Program held at the King Abdul Aziz University, Saudi Arabia and at the IRTI respectively on January 23 & 25, 2017, organized by IEI-ICIEF-IRTI.
12. "Medical Insurance Reform in Saudi Arabia: Model & Structure", presented on 15 Feb, 2017, at the Wednesday Seminar, Islamic Economics Institute, King Abdul Aziz University, Saudi Arabia.
13. "Petroleum Trade Financing: the Shari'ah Postulate", was presented at the *Sorbonne Lecture*, Islamic Economics Institute, King Abdul Aziz University, Saudi Arabia, April 13, 2016.

14. "Evolution of Islamic Finance and Takaful in the 21st Century", accepted for presentation at the International Takaful Seminar, Dhaka 27-28 Feb, 2016.
15. "Basel II & III: The impact on Takaful Industries across the world", accepted for presentation at the International Takaful Seminar, Dhaka 27-28 Feb, 2016.
16. Sorbonne Lecture on "Emergence of Sovereign Sukuk towards an eco-Sustainable Development", presented on Oct 12, 2016 at the Islamic Economics Institute, King Abdul Aziz University, Saudi Arabia.
17. "Management of Waqf Property towards a Sustainable Economy in the Malaysian Reality", (accepted for presentation) at the International Conference on Waqf, University Trisakti, Jakarta, Indonesia) November 9-10, 2016.
18. "Is Islamic Finance Islamic? Let's Evaluate", presented on November 25, 2015 at the Wednesday Seminar, Islamic Economics Institute, King Abdul Aziz University, Saudi Arabia.
19. "Investment Opportunities among the OIC Countries", presentation in 15th Private Sector Meeting for the Promotion of Trade and Joint Venture Investment among Islamic Countries & 7th Forum for Businesswomen in Islamic Countries, organized by the Islamic Chamber of Commerce, Industries and Agriculture (ICCIA) Jeddah, held in Tehran, Islamic Republic of Iran on October 27 - 30, 2013.
20. "Cooperative Micro-finance & the Role of Legal Counsel" presented at the International Conference (ASLI) held in Kuala Lumpur, November 27-28, 2012.
21. "Shari'ah Paradigm of e-Commerce & the Role of Legal Counsel" presented at the International Conference (ASLI) held in Kuala Lumpur, November 27-28, 2012.
22. "Cooperative Micro-finance to create an Enterprising & an Entrepreneurship based Nation in the Global Reality" presented at the *Industrial Lecture Series*, Faculty of Law, UKM, Malaysia. (November 9, 2012).
23. "Harmonizing Modern Financial System to Shari'ah Standard" presented at *the Industrial Lecture Series*, Faculty of Law, UKM, Malaysia. (November 9, 2012).
24. "Global update on Islamic Banking Products & Policies" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta*, May 31-June 01, 2005.
25. "Islamic Financial Products & Policies ; A Global update" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta*, May 31-June 01, 2005.

26. "Islamic Financial Transactions : A Global Standard" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta*, May 31-June 01, 2005.
27. "Islamic Capital Market : A Global update" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta*, May 31-June 01, 2005.
28. "Takaful & Re-takaful businesses : A Global update " presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta*, May 31-June 01, 2005.
29. "Islamic Banking Risks & Possible Mechanisms of Minimization" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta*, May 31-June 01, 2005.
30. "Islamic Bond @ Sukuk Market: Global possibilities & Challenges" presented in the *First International Islamic Finance Business Leaders' Summit in Jakarta*, May 31-June 01, 2005.
31. "CanZakat guarantee social security? An analytical study". The paper has been presented at the Faculty of Economics & Management seminar series of the International Islamic University Malaysia on 14 April, 2000.
32. "Principles of Contract Affecting Takaful & Insurance-Compared", was presented at *the International conference for OIC and D8 Member Countries*, was held in Kuala Lumpur on 2-3 June, 1999.
33. Business Ethics of the Seller of Goods in Contemporary Malaysian Market".....The paper was presented at the *7thTunRazak International Conference on Business and Management in Southeast Asia Advancing theory and Practices*, was held on 2-4 December, 1999 in USM, Penang, Malaysia.
34. A paper on Quantum of Damages was approved for presentation at the *28th Annual Convention of the Association of Muslims Social Scientists (AMSS)* which was held in Leesburg, USA on 29-31 October 1999.
35. "Business Ethics",was accepted for presentation in the *First International Conference on "Cross Cultural Business Ethics"* was held in Tunis, 10-11 December 1998, organized by the *University of Westminster* and the *University of Tunisia III*.
36. "Quantum of Damages in Islamic Insurance (Takaful): An Islamic approach in Global Context", has been presented (discussion was made by someone on behalf of the author due to his absence) at the

WEA International's 75th Annual Conference which was held in Vancouver, Canada on June 29 - July 3, 2000.

37. "Recent Development on Cyber Law in Malaysia & a Shari'ah Postulate-Compared" has been approved for the *International Conference on Information Systems & Islam*, is scheduled to be held in October, 2000 at IIUM.
38. A presentation was made as a keynote speaker on "*Islamic insurance: theories, practices and prospects in Bangladesh*" which was organized by the Bangladesh Insurance Academy in Dhaka on 14 February 2000.
39. "*Takaful? Refuting the Misconception & further justification*". A talk was delivered at the meeting room of the *Department of Business Administration*, UIAM in November 1999.
40. "*Can Zakat Provide a Basis for the Modern Social Security System?*" was presented at the *Kensington Town Hall*, London, on 19th November 1995.
41. Presentation of an essay at the *Lamya al-Faruqi Award for Academic Excellence -1996*, at the *Holiday Inn*, Shah Alam, May 1997.
42. "*Takaful: Central Idea, Origin & Development*", Presented at the *International Takaful Forum*, which was held at the College of Insurance, New York on 26-27 April 2000.
43. "Cyber law in Malaysia and the *Shari'ah Islami'ah* postulate- a comparative study". The paper has been presented at the Faculty of Economics & Management seminar series of the International Islamic University Malaysia on 24 March, 2000.
44. "Misconception to *Takaful* business and refuting them in the light of the *Shari'ah* context ",The paper has been presented at the Seminar held at the hotel Nikko, Kuala Lumpur on 30-31 May,2000, organized by *BIRT*.
45. "Rights and obligations of *Takaful* intermediaries", was presented at the "Introduction Course on *Takaful* for Syarikat *Takaful* Singapore (Agencies) Pte. Ltd.," which was held in Singapore on September 4 - 5, 2000.
46. "Recent Development of Law Affecting Consumer Protection in Malaysia & *Shari'ah* Postulate - Compared," which was presented at the *Kulliyah Seminar Series (KENMS)*, International Islamic University, Malaysia on September 8, 2000.

47. "Shari'ah law in relation to *Takaful* ", was presented at the "In-House Training: Third (3rd) Programme", Islamic Bank of Brunei (IBB), Brunei on September 27, 2000.
48. "Refuting misconception of *Takaful* operations", was presented at the Bank Negara Malaysia on August 21, 2000.
49. "The legal requirement governing *Takaful* operations", was presented at the Bank Negara Malaysia on August 23, 2000.
50. "Refuting misconception of *Takaful* operation", was presented at the "In- House Training: Third (3rd) Programme", Islamic Bank of Brunei (IBB), Brunei on September 27, 2000.
51. "The market niche of *Takaful* product", was presented at the "In-House Training : Third (3rd) Programme", Islamic Bank of Brunei (IBB), Brunei on September 27, 2000
52. " *Shari'ah*law in relation to *Takaful*", was presented at the "Introduction Course on *Takaful* for Syarikat *Takaful* Singapore (Agencies) Pte. Ltd.," which was held in Singapore on September 4 - 5, 2000.
53. "Refuting misconception of *Takaful* operations", was presented at the "Introduction Course on *Takaful* for Syarikat *Takaful* Singapore (Agencies) Pte. Ltd.," which was held in Singapore on September 4 - 5, 2000.
54. Central Idea of General Insurance & General *Takaful* - Compared", was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000.
55. "Central Idea of Life Insurance & Family *Takaful* - Compared", was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000
56. "Principles & Practices of Management of *Takaful* Funds", was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000.
57. "Investment Policies in Insurance vs. *Takaful*", was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000.
58. "Accounting Policies affecting insurance & *Takaful* - Compared", was presented at the workshop on *Principles & Practices of Conventional & Islamic Insurance*, held in BIA, Dhaka on 24-25, November 2000.
59. "Claims and Distribution of Benefits in Insurance vs. *Takaful* - Compared", was presented at the workshop on *Principles & Practices*

of Conventional & Islamic Insurance, held in BIA, Dhaka on 24-25, November 2000.

60. "Accounting Regulatory Frameworks: IAS, MAS, AAOIFI & Shari'ah Postulate-Compared", was presented at the *Faculty of Economics & Management seminar series* of the International Islamic University Malaysia on February , 2001.
61. "The Philosophy of Islamic Insurance System: Concept & Principles", was presented at the Crown Princes Hotel, Kuala Lumpur on February 27, 2001.
62. Four Papers were presented at a workshop on "Operational Mechanisms of Islamic Insurance", which was held on May 7-9,2001 at the Insurance Academy, Dhaka.
63. "Rediscovery of Quantum of Damages in Takaful Practices For The 21st Century's Reality", Presented at the International Summit on Takaful, which was held on May 23-24,2001 at the Hotel Istana, Kuala Lumpur.
64. "Models of Takaful (Islamic Insurance) as Adapted in the Global Economy", was presented at the *Managers' Conference* of the *Far East Islami Life Insurance Co. Ltd.* Dhaka on May 18,2001.
65. "Concept and Operational Mechanisms of Islamic Life Insurance", was presented at the *National Seminar* organised by the *Far East Islami Life Insurance Co. Ltd.* Dhaka on May 18,2001.
66. "Legal Aspects of Takaful vs. Insurance : Compared", was presented in Labuan Offshore Financial Centre on October 03, 2001
67. "Understanding Malaysian Securities Law", was presented at ESSET (EPF) in Kajang on October 25, 2001
68. "Recent development of Cyber Law in Malaysia & Shari'ah Postulate: Compared", was presented at the *International Conference on Information System & Islam*, held in IIU Malaysia on November 05-07, 2001
69. "Regulatory Frame Works of Financial Planning: Modern vs. Shari'ah Paradigm -Compared", was presented at the Department Seminar of the Dept. of Business Administration, IIU Malaysia on November 12, 2001
70. "Harmonizing the Regulatory Frameworks Governing Insurance and Takaful Businesses", was presented at the International Summit on Takaful-Dhaka 2002, which was held on 16-17 March 2002 in Dhaka.
71. "Adaptation of Various Justified Alternatives of Agency commission in Takaful Industry", was presented at the International

Summit on Takaful-Dhaka 2002, which was held on 16-17 March 2002 in Dhaka.

72. "Islamic Life Insurance in the Contemporary Bangladesh Socio-Economic Reality: Challenges & Prospects", was presented at the International Summit on Takaful-Dhaka 2002, which was held on 16-17 March 2002 in Dhaka.
73. "Shari'ah Postulate of Life Insurance: A Global Economic Reality", was presented at the *Fifth Harvard University Forum on Islamic Finance*, which was held at the University of Harvard, USA, on April 6-7, 2002.
74. "What are Islamic Banking & Insurance?" was presented at the National Academic Training Program for the Mufassir al- Qur'an, Dhaka, on May 01, 2002.
75. "Structuring Islamic Project Financing For Property Development" was presented at the *Conference on Malaysian Land & Housing Development Law*, held at the Shangri La Hotel , Kuala Lumpur, on June 10-11, 2002
76. "Islamic Property Financing in the Contemporary Reality" was presented at a *Social Gathering*, held at the International Islamic University Malaysia, on June 15, 2002
77. "Possible Political & Regulatory Frameworks of Introducing Islamic Dinar" was presented at the *2002 International Conference on Stable & Just Global Monetary System- Viability of Islamic Dinar*, held at the Putra World Trade Centre, Kuala Lumpur on August 19-20, 2002.
78. "Developing a Suitable Legal Structure to Facilitate the Growth of Takaful", was presented at the *Convention on Takaful for D-8 & OIC Member Countries - Kuala Lumpur 2002*, was held at Renaissance Hotel Kuala Lumpur on Nov. 01-02, 2002.
79. "Socio-Political Challenges & the Shari'ah Law and Order" was presented at the *National Press Club*, Dhaka on Oct. 16, 2002.
80. Seminar on the "Possible creation of *Tabarru'* fund in Islamic general insurance scheme", held at ICICL, Dhaka in January, 2003.
81. Fiqh discussion on "How Islamic are the Islamic Banks in Malaysia", held at the Conference room of the Kulliyah of Economics & Management Sciences, IIU Malaysia on February 24, 2003.

82. "Shari'ah Concept of *al-Hibah* in Practical Reality", was presented in Special workshop on *al-Hibah in Every day Malaysian Socio-economic Reality*, held at the Putra World Trade Center, Kuala Lumpur on April 12, 2003.
83. "Essence of Application of *al-Hibah* for Better Management of Wealth: A Malaysian Reality", was presented in Special workshop on *al-Hibah in Every day Malaysian Socio-economic Reality*, held at the Putra World Trade Center, Kuala Lumpur on April 12, 2003.
84. "Adaptation of *al- Hibah* in the contemporary Islamic Banking and Financial Products" , was presented in the *3rd Annual Islamic Banking Conference - Rising to the Challenges*, held at the Sheraton Imperia Kuala Lumpur on April 15-16, 2003
85. "Risk Management In Takaful Practices", was presented at the professional seminar on *Risk Management*, held in Crown Princes, KL, on 26-27 th May, 2003.
86. "Shari'ah principles of Takaful", was presented in training for the staff of *Bank Negara Malaysia*, on 28th June, 2003.
87. "Reviewing the *Shari'ah* Instruments Adapted in Islamic Financing for Housing Development: A Malaysian Reality", was presented at the Professional Seminar on *Islamic Home Financing: Legal Issues for the Financiers & Developers*, held in Renaissance Hotel Kuala Lumpur, On 23-24th July, 2003.
88. "*Shari'ah* Understanding of *al-Hibah* in to Day's Practical Reality", was presented at the Intellectual Seminar on *al-Hibah in Property & Financial Management in Malaysia*, held in Primula Beach Resort, Trengganu, On 11th July, 2003.
89. "The Changing Regulatory Framework of Malaysia's Insurance Market: Regulatory Implications," was presented at the *Conference onMalaysia Insurance*, held on November 10 -11, 2003 at the Shangri-La Hotel, Kuala Lumpur.
90. "Wrong Doings in the Cyberspace: An Eithico-Legal Response From The Modern Law and *Shari'ah* Rulings", was presented at the *Professional Seminar*, organized by the Faculty of Engineering of the International Islamic University, Malaysia on November 14, 2003.

91. "Regulatory Frameworks On Halal Stocks: A Malaysian Experience", Presented at the *seminar on non-bank financial institutions: Islamic alternatives*, organized by the IRTI, IDB and IBFIM, on March 1-3, 2004.
92. "Exploring Recent Regulatory Development of Islamic Banking and Financial Industries Globally", Submitted at the 4th Annual Islamic Banking & Finance Forum, Organized by Marcusevans Conferences on March 22-23, 2004 at Marriot Hotel Kuala Lumpur.
93. "Laws on Finance and Muamalat Transactions", Presented at the Bank Negara Malaysia on March 30, 2004.
94. "Position of Shari'ah Law in Malaysia", Presented at the Bank Negara Malaysia on March 30, 2004.
95. "Securities Regulations: Latest Updates and Recent Development", Presented for the Securities Commission Malaysia, at the Management Centre of the IIUM on April 01, 2004.
96. "Islamic Insurance: A Global Update in the wake of Globalization", was presented at the BIIT on May 15, 2004
97. "Role of trustee company in Malaysia in asset management and estate administration process", was presented at the Colloquium on Muslim asset Management and estate administration, was held at the Hotel Marriot, Putra Jaya on 24 -25, 2004
98. Several Series of Presentations had been continued at Executive levels on Islamic Banking, Finance, Investment, Takaful, Re-Takaful, Capital market, Islamic Bond @ Sukuk etc. in different parts of the world.

Research under 'IRPA' (Ministry of Science, Technology & Environment of Malaysia) [1999 - 2004]

1. Possible Contracts (*'Uqud*) involved in the Contemporary Malaysian *Takaful* Practices: An Analytical Discovery. (Completed).
2. Readings on regulatory frameworks of Islamic financial contracts. (Completed)
3. Shari'ah framework of Quantum of Damages for the Malaysian *Takaful* practices in the 21st century's economic reality: An empirical submission. (Completed)

4. Malaysia's Contributions through Cyberspace Regulations to the Contemporary Muslim World of Advanced Technology: Possibilities & Prospects. (Completed)
5. Students' Guide to Malaysian Business Law. (Completed)
6. Seller's obligations towards consumer protection in the Malaysian modern & Islamic market for physical assets-Compared. (Completed)
7. A proposed regulatory structure of essence of transparency in the *Takaful* and insurance practices of the contemporary Malaysian economic reality-Compared.(Completed)
8. Islamic Law of Trade & Finance: Some Contemporary Issues. (Completed)
9. Readings on principles and practices of Takaful and Re- Takaful. (Completed)

Research under 'INCEIF' (*International Centre for Education in Islamic Finance*), Bank Negara Malaysia[2005 - 2006]

1. Islamic Finance Regulations & Governance (Completed), February 2006.

Books(Research & Publication)[2000 - 2013]

Among the Published Books are:

1. Islamic Life Insurance, Thompson Reuters, 2013.
2. Kontekstualisasi Takaful Dalam Asuransi Modern, Sweet & Maxwell, Asia. 2010
3. Applied Islamic e-Commerce, Sweet & Maxwell -USA, 2008.
4. Penerapan Hukum Dagang Dan Keuangan Islam (Isu-Isu Kontemporer Terpilih), Sweet & Maxwell, Asia. 2009
5. Islamic E-Commerce Terapan, Sweet & Maxwell, Asia. 2010
6. Applied Takaful and Modern Insurance, Sweet & Maxwell -USA, 2007.
7. Applied Islamic Law of Trade & Finance, Sweet & Maxwell, USA, 2007.
8. Penerapan Pasar Modal Islam, Sweet & Maxwell, Asia. 2010
9. Penerapan Manajemen Aset Islami, Sweet & Maxwell, Asia. 2010
10. Dinar Emas: Mata Uang Islam, Sweet & Maxwell, Asia. 2010

11. Shari'ah Standard of Business Contract, A.S. Nordeen, Malaysia, 2006.
12. Islamic and Modern Insurance: Principles & Practices , Ilmiah Publishers, Malaysia, 2003
13. Islamic Law of Trade and Finance: A Selection of Issues, (2nd ed.),Ilmiah Publishers, Malaysia, 2003
14. Islamic Insurance (Takaful), Ilmiah Publishers, Malaysia, 2003.
15. Shari`ah Standard of Quantum of Damages in Takaful and Re-Takaful (A hand book for the Actuaries & Accountants), Ilmiah Publishers, Malaysia, 2003.
16. An Opportunity for ICMIF Members to Provide Islamic Insurance (Takaful) Products, International Cooperative and Mutual Insurance Federation (ICMIF), London, 2003.
17. Modern Financial Transactions under Shari'ah, Ilmiah Publishers, Malaysia, 2003.
18. Manual of Malaysian Business Law, Ilmiah Publishers, Malaysia, 2002
19. Islamic Law of Trade and Finance: Some Contemporary Issues, International Islamic University Malaysia, 2001
20. Shari'ah Model of Quantum of Damages in Takaful & Re-Takaful, International Islamic University Malaysia, 2001
21. Manual of Principles & Practices of Takaful & Re-Takaful, Univision Press, Kuala Lumpur, 2002
22. Manual of Company Law , Univision Press, Kuala Lumpur, 2002
23. Manual of Cyber Law & Islamic Ethics, Univision Press, Kuala Lumpur, 2002
24. Principle & Practices of Takaful & Insurance-Compared, International Islamic University Malaysia, 2001

Compiled Manuscripts (Manual) [2000-2016]

Following titles are Academic Course Manuals / Text Readings:

1. Corporate Finance from Islamic Perspective, 2016 (Compilation).
2. Manual of Islamic Land Law, 2002, (Compilation).
3. Manual of Cyber Law & Islamic Ethics, 2001 (Compilation).
4. Courseware on Principles & Practices of Takaful & Re-Takaful,2001 (Compilation).
5. Manual of Company Law, 2000 (Compilation).
6. Courseware on Law Relating to Banking, 1999. (Compilation).

7. Lectures on Liability Insurance, 1999. (Compilation).
8. Courseware on Malaysian Business Law, 1999 (Compilation).
9. Courseware on Commercial Law, 1999 (Compilation).
10. Law & Practice (Digital Signature), 1999 (Compilation).

Cyber

Books for Translation (Planning) (BI / BM / Arabic / Chinese / others)

Following titles are among those of translation scheme (Planning):

1. Applied Islamic Banking
2. Applied Islamic Finance
3. Applied Islamic Banking & Financial Regulations and Governance
4. Applied Takaful vs. Modern Insurance
5. Applied Takaful / Islamic Insurance
6. Applied Re-takaful / Islamic Re-insurance
7. Islamic Insurance: A Practitioners' Guide
8. Quantum of Damages in Takaful Practices (3rd Party Claim)
9. Applied Islamic Life Insurance
10. Applied Islamic Law of Trade & Finance
11. Applied Islamic Capital Market
12. Applied Sukuk / Islamic Bond
13. Applied Islamic Accounting Standard
14. Applied Islamic Audit Standard
15. Applied Islamic Human Resource Management
16. Applied Islamic Corporate Governance
17. Applied Islamic Wealth Management
18. Applied Islamic Property Management
19. Applied Online Islamic Banking & Financial Services
20. Applied Islamic International Trade & Finance

21. Applied Islamic Financial Planning
22. Applied Islamic Money Market
23. Applied Islamic Media & Communication
24. Applied Islamic Multi-Level Marketing (MLM)
25. Applied Islamic Investment
26. Applied Islamic Corporate Mu'amalat
27. Applied Islamic e-Commerce
28. Applied Islamic Entrepreneurship
29. Applied Islamic Actuarial Science
30. Applied Islamic Currency (Gold Dinar)
31. Shari'ah Standard of Business Contract
32. Modern Financial Contract under Shari'ah
33. Malaysian Business Law (Modern & Shari'ah)
34. Applied Islamic Asset Management
35. Cyber Law & Practices (Modern & Shari'ah Standard)

Articles (Publication)[1993 - 2018]

250 over articles had been written. Among them some have been published / approved for publication / sent for publication while some with possible updates have been re-published in different *Shari'ah*, financial, economic, legal, social and academic journals in the UK, USA, Pakistan, Saudi Arabia, India, Malaysia and so on.

Followings are among those articles:

1. "Sukuk: A Development Vehicle with Investment Security", *Journal of Islamic Banking and Finance*, Vol. 34 Oct – Dec 2017 No. 4, Pp. 11-28.
2. "Medical Takaful (Insurance) Reform Models and Structures", *Journal of Islamic Banking and Finance*, Vol. 34, July – Sept, 2017, No 3. Pp. 22-38.
3. "Islamic common market - A model in Reality" (2017), in N. Alam et.al. (ed) *Islamic Economies Stability, Markets and Endowments*, Chapter 5, Pp.63-77, Palgrave CIBFR, Palgrave Mac Milan.

4. "Islamic Financial Planning Towards Sustainable Eco-Growth" (Co-author) (2017), in N. Alam et.al.(ed) *Islamic Economies Stability, Markets and Endowments*, Chapter 5, Pp.9-27, Palgrave CIBFR, Palgrave Mac Milan.
5. "Islamic Insurance (Takaful) Models and their Accounting Dichotomy" (Co-author), *Journal of Islamic Banking and Finance*, Vol. 34, Jan-Mar, 2017 No.1.
6. "Shari'ah Mechanisms of Audit: Saudi Arabian & Malaysian Experiences" (Co-author), in *Journal of Islamic Banking and Finance*, Vol. 33, (Oct-Dec 2016) No. 4, at Pp. 11-25.
7. "Investment Policies Under Shari'ah Principles" in *Journal of Islamic Banking and Finance*, Vol. 33, January-March 2016 No. 1.Pp 11-24.
8. "Creating an eco-Sustainable Community the Role of Zakat", *International Journal of Zakat*, Vol. 1. No. 1, November 2016, Pp. 1-16.
9. "Modern Investment under Shari'ah Discipline", in *Journal of Islamic Banking and Finance*, Vol. 32, October-December 2015 No. 4.at PP. 09-26.
10. "Mu'amalat: The Corporate Engineering" in *Journal of Islamic Banking and Finance*, Vol. 31, Jan-March, 2014, No. 1 at Pp. 64-75.
11. "Re-takaful and its Corporate Governance", in *Journal of Islamic Banking and Finance*, Vol. 30, July-Sept, 2013, No. 3 at Pp. 76-96.
12. "Cooperative Micro Bond", in *Journal of Islamic Banking and Finance*, Vol. 29, Oct-Dec, 2012, No. 4 at Pp. 16-19.
13. "Over View of Islamic Insurance", in *Islamic Finance, Global Law and Business*, Globe Business Publishing Ltd. (London-UK) 2008 at Pp. 131-140.
14. "Takaful versus Conventional Insurance", in *Islamic Finance, Global Law and Business*, Globe Business Publishing Ltd. (London-UK) 2008 at Pp. 141-146.
15. "Shari'ah Standard Asset-Wealth management and Will writing (Wasiyah) Mechanisms", in *Euromoney Encyclopaedia of Islamic Finance*, (ed)Khorshid, Aly, Published by *Euromoney International Investor PLC*, London (2009) at Pp 38-48.
16. "Comparing Modern and Islamic Finance", in *Theory and Practices of Islamic Finance*, SAW Centre for Financial Studies, National University of Singapore, (2008) at Pp. 8-34.

17. "Shari'ah Standard of Life Insurance (Family Takaful)", in *Proceeding of 14th Conference of Insurance and Development*, (Tehran-Iran), December 2007 at Pp.1-34.
18. "Islamic Banking and the Growth of Takaful", in *Handbook of Islamic Banking*, Edward Elgar Publishing Inc., USA, 2007 at Pp. 401-419.
19. " Takaful vs. Conventional Insurance", in *Islamic Finance: A Practical Guide*, (ed) Ali, Rahail, Published by Global Law and Business, London. (2009) at Pp 141-146.
20. " Islamic Wealth Management and the Wasayah (Will) Formalities", in *Journal of Islamic Banking and Finance*, (2009) at Pp 11-26.
21. "Comparing Modern and Islamic Finance", in *Theory and Practice of Islamic Finance*, (ed) Hock, S.S, et al, Published by SAW Centre for Financial Studies, National University of Singapore, (2008) at Pp 8-34.
22. "A Proposed Paradigm of Premium in Takaful (Life & General) Practices", in *Journal of Islamic Banking and Finance*, (2008) at Pp 92-107.
23. "Islamic Banking and the Growth of Takaful", in *Handbook of Islamic Banking* (ed) Hassan, K. et.al. Published by Edward Elgar, USA, (2008) at Pp.401-418.
24. "Shari'ah Standard of Life Insurance (Family Takaful) – A Global Reality" in *Proceeding of 14th Conference of Insurance & Development (Life Insurance)* Published by Insurance Research Institute (IRI) Iran, (2007) at Pp. 1-34.
25. " Charging into the Fray – Islamic Credit Cards", in *Business Islamica* (Dubai) March 2007 at PP 40-44.
26. " Modern vs Islamic Bond (Sukuk) Market", in *Journal of Islamic Banking and Finance*, Vol. 24 No. 4, (Jan-March) 2007 at Pp. 23-41
27. " Bounty in Balance –Islamic Financial Planning" in *Business Islamica* (Dubai) April 2007 at Pp. 76-80.
28. " Islamic Credit Card in Practice" in *Journal of Islamic Banking and Finance*, Vol. 24 No. 4, (Oct-Dec) 2007 at Pp. 35-42.
29. "Islamic Gold Dinar: A Socio-economic & Regulatory Analysis", in *Journal of Islamic Banking and Finance*, Vol. 24 No. 3, (July-Sept) 2007 at Pp. 42-53.

30. " Corporate Understanding of Islamic Insurance (Takaful)", in *Pravartak - The Journal of Insurance & Management*, Published by National Insurance Academy (India), April-June 2007 at Pp. 35-65
31. "Operational Mechanisms of Islamic accepted Bill", in *Journal of Islamic Banking and Finance*, Vol. 23, Jan-March 2006, No. 1 at Pp. 61-71.
32. "Shari'ah Model of On-line Financial Services", in *Journal of Islamic Banking and Finance*, Vol. 23, April-June 2006, No. 2 at Pp. 34-54.
33. "Auditing Standard under Shari'ah @ Shari'ah Compliance Mechanisms", in *Journal of Islamic Banking and Finance*, Vol. 23, Oct-Dec 2006, No. 4 at Pp. 29-52.
34. "Islamic Capital Market in Malaysia: Regulations and Practices", in [2005] 2 ShLR, April-June at Pp. 34-55.
35. " Islamic Gold Dinar: A Socio-economic and Regulatory Analysis", in [2005] 1 ShLR, January-March at Pp. 1-10."Islamic Financial Planning", in *Journal of Islamic Banking and Finance*, Vol. 22, July-Sept, 2005, No. 3 at Pp. 69-84.
36. "Islamic Venture Capital: An Operational Mechanism" in *Journal of Islamic Banking and Finance*, Vol. 22, January-March, 2005, No. 1 at Pp. 40-46.
37. " Investment Policies of Takaful Funds", in *Journal of Islamic Banking and Finance*, Vol. 22, Oct.- Dec 2005, No. 4 at Pp. 74-85.
38. " Islamic Life Insurance (Family Takaful) in the 21st Century's Global Economic Reality", in *Journal of Islamic Banking and Finance*, Vol. 21, Oct-Dec, 2004, No. 4 at Pp. 48-70.
39. "Regulatory Framework Of Family Takaful In The Contemporary Economic Reality", in *International Journal of Islamic Financial Services*, Volume 3, Number 3 ,2004 at P.1
40. "Beneficial Rights of an Illegitimate Child in Islamic Life Insurance Policy- An Analysis", in *Journal of Islamic Banking and Finance*, **IAIB**, 2003 Vol. 20, No. 1 at Pp. 51-54.
41. "Regulatory Frameworks For the Implementation of an Islamic Common Market: A Global Reality" in **ISEFID Review**, Jakarta, **Indonesia**, Vol. 2 No. 1, 2003 at Pp. 7-23.

42. “Regulatory Frameworks of Islamic Life Insurance in The Global Economic Reality”, in *Journal of Islamic Banking and Finance*, **IAIB**, 2002 Vol. 19, No. 1 at Pp. 38-64.
43. “Takaful (Islamic Insurance) : An Economic Paradigm”, in *International Summit on Takaful Dhaka 2002*, Pp. 23-30
44. “Life Insurance? Islamic vs. Modern- Compared”, in *International Summit on Takaful Dhaka 2002*, Pp. 23-30
45. “Shari’ah Requirements of the Parties to Takaful (Islamic insurance) Scheme” in *Journal of Islamic Banking and Finance*, **IAIB**, 2002 Vol. 19, No. 2 at Pp. 39-52.
46. “Takaful (Islamic Insurance) Premium: A Suggested Regulatory Framework”, in *Journal of Islamic Banking and Finance*, **IAIB**, 2002 Vol. 19, No. 3 at Pp. 52--64.
47. “Possible Political & Regulatory Frameworks of Introducing Islamic Dinar” in the Proceedings of the 2002 *International Conference on Stable & Just Global Monetary System- Viability of Islamic Dinar*, held at the Putra World Trade Centre, Kuala Lumpur on August 19-20, 2002.
48. “ Rights of Beneficiaries in Family Takaful (Islamic Life Insurance) in the Global Context”, in *Journal of Islamic Banking and Finance*, **IAIB**, 2002 Vol. 19, No. 4 at Pp. 27—32
49. “Conceptual Frameworks & Governing Principles of Takaful (Islamic Insurance) in the Contemporary Economic Reality”, in *Insurance Journal*, Vol. 53, July 2002 at Pp. 67-104.
50. 32. “Conceptual Frameworks of Islamic Life Insurance in Reality,” (trans.) in *Jatya Seminar Sharanica*, Prime Islamic Life Insurance Co. Ltd. 2002 at Pp. 26-36.
51. “Life Insurance: The Islamic Model”, (Ed. by AsmaSiddiqi) in *Anthology of Islamic Banking*, Institute of Islamic Banking & Insurance, **London**, 2000 at Pp. 457-462.
52. “The principles of guarantee in commercial transaction”, Part 1 in *Malaysian Law News* “The principle of guarantee in commercial transaction”, Part 2 in *Malaysian Law News*, Feb. 1993, at 19, **Malaysia** 1993.

53. "The doctrine of strict liability "The grounds of dissolution of partnership: The position of Islamic and the laws of some selected countries", in (1995) 4 *Current Law Journal* at cxx-cxxxii **Malaysia**, 1995.
54. "Takaful (Islamic Insurance) : Conceptual frame Works & Operational Mechanisms" (trnas. by Hassan Shariff) , in *OrthonityGobheshona*, Dhaka, August-2001 at Pp. 41-59.
55. 37. "Malpractice of Insider Trading: An Economic, Legal & Shari'ah response" (Co-Authored) in *Business Law Review*, (**London**) Nov. 1999 at P. 261.
56. "Business Ethics of The Seller of Goods in Contemporary Malaysian Market..." in 7th *TunRazak International Conference-Part 2 Proceedings*, **USM**, 2-4 December, 1999 at P. 633.
57. "A Model of life insurance in the contemporary Islamic economy", in *Arab LawQuarterly* ,(**London**) Vol. 12 , No. 3, 1997, at 287-306.,
58. "A Comment to the recent *Fatwa* of Shaikh Al-Azhar against the validity of life insurance", in **New Horizon - A Journal of Islamic Banking and Insurance**, Nov. 1996, **London**,
59. "Life Insurance: An Islamic Paradigm" in (1996) 1 **Business Law Journal** at cxvii-cxxvi, **Malaysia**, 1996.
60. "Life Insurance? An Islamic View" in **Arab Law Quarterly**, 8:4 at 315-324 (**London**) 1993.
61. Takaful (Islamic Insurance), in *New Horizon, Journal of Islamic Banking and Insurance*, (**London**), January 1998, pp. 3-6.
62. "Islamic Insurance: Its Original Sketch and Development Scenario" in *Journal of Islamic Banking and Finance*, Vol. 14, No. 2, (**Pakistan**) 1997, pp. 17-64.
63. The doctrine of strict liability: A Jurisprudential Analysis", in (1996) 1 *Current Law Journal* at xv-xxi, **Malaysia**, 1996.*
64. "The principles of guarantee in commercial transaction", Part 1 in *Malaysian Law News*, Dec. 1992, at 14, **Malaysia**, 1992.
65. "The principle of guarantee in commercial transaction", Part 2 in *Malaysian Law News*, Feb. 1993, at 19, **Malaysia** 1993.

66. "The grounds of dissolution of partnership: The position of Islamic and the laws of some selected countries", in (1995) 4 *Current Law Journal* at cxx-cxxxii, **Malaysia**, 1995.
67. "Strict Liability: A jurisprudential conflict between the common law doctrine and the Islamic legal thought", in (1995) 2 *Current Law Journal*, at lxxi-lxxvii, **Malaysia**, 1996.
68. "Strict Liability? An Islamic jurisprudential response", (co-author) in 4 *Current Law Journal*, **Malaysia**, 1996.
69. "Can Zakat provide a basis for a modern social security system?" in *Essays on Islam*, at 260-291, **London** 1995.
70. "Invitation to Treat Under the Law of Contract: Islamic Religious and Common Law Doctrines", in *Islamic and Comparative Law Review*, Vols. XV-XVI, 1995-1996, (**India**), pp. 37-51.
71. "Discrimination: A Threat to Islamic World Order", in *The Muslim World League Journal*, Vol. 21, April, at 58-59, **Saudi Arabia**, 1996.
72. "Polygamy: Refuting Some Misconceptions", in *the Muslim World League Journal*, Vol. 23, June 1996, at 42-44, **Saudi Arabia**, 1994.
73. "The Prospect of Islamization of Knowledge", in *The Muslim World League Journal*, Vol. 21, March, at 31-32, **Saudi Arabia**, 1994.
74. "Trial in the Day of Judgement" in *Islamic Herald*, 16:1 at 40, **Malaysia**, 1994.
75. "Caveat Emptor vs. Khiyar Al-Aib," in *American Journal of Islamic Social Sciences*, Vol. 14, No. 2, 1997, at p. 208 (**USA**) 1997.
76. "Life insurance: An Islamic Paradigm", in the *International directory of Islamic insurance (Takaful) 2000*, Institute of Islamic Banking and Insurance, **London** 1999, at Pp. 71-97.
77. "Insurable Interest: Can the Modern Law be Adopted in Takaful Operations? An Analysis", in *INSAF The Journal of Malaysian Bar*, XXIX No.1, 2000 at Pp.95-99.
78. "Quantum of Damages in Takaful: the possibilities of adaptation of the doctrines of al-Diyah and al-Daman. A Reappraisal", in *Journal of Islamic Banking and Finance*, **IAIB**, 2000 Vol. 17, No. 1 at Pp. 25-52.
79. "Principles of contract affecting *Takaful* and insurance- Compared", in *Journal of Islamic Banking & Finance*, **IAIB**, Vol.17, July-Sept.2000, No.3 at Pp 7-43.

80. "Life Insurance: A *Shari'ah* Frameworks", in *Insurance Journal*, Vol. 51 July 2000 (**BIA**) at Pp. 35-54.
81. "The Doctrine of *Ba'y al- 'Arabun* (Earnest Money)", (Ed. by AsmaSiddiqi) in *Anthology of Islamic Banking*, Institute of Islamic Banking & Insurance, **London**, 2000 at Pp. 384-387.

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82. "A model of life insurance in the contemporary Islamic economy", 3 **Current Law Journal** at cxi-cxxiii, **Malaysia**, 1996.
83. " A response to the recent *Fatwa* of *Shaikh al-Azhar* against the validity of life insurance," in *INSAF a Journal of Malaysia Bar Council*, Vol. xxv, No. 3, July - 1996 at p. 40, **Malaysia**, 1996.
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85. "The Prospect of Life Insurance Today", in *Al-Nahdah*, 13: 1-2 at 13-17, **Malaysia**, 1993.
86. "Caveat Emptor? A Jurisprudential conflict between the common law doctrine and the Islamic doctrine of *khiyarulaib*" in (1995) 4 *Business Law Journal* at ixv-xciv, **Malaysia**, 1995.
87. "Is an invitation to treat an offer? A jurisprudential conflict between the Islamic law of contract and the common law doctrine", in (1994) 4 *Current Law Journal* at liii, **Malaysia**, 1994.
88. "The Modern Social Security System vs. The Institution of Zakat: An Appraisal" in (1996) 1 *Business Law Journal* at xxix-lviii, **Malaysia**, 1996.
89. "Caveat Emptor versus *Khiyar al-'Aib* - A Dichotomy", in *ALQ*, **London**, (1998) pp. 278-299.
90. The Grounds of Dissolution of Partnership (the position of Islamic Law and the law of some selected countries), in *HamdardIslamicus* (**Pakistan**) Vol. XXI, No. 2, 1998, pp. 83-91.
91. "Discrimination: A Threat to Islamic World Order", in *al-Nahdah*, 15-1-2, 1995 at 19-20, **Malaysia**, 1995.
92. "Polygamy: A Solution to Its Misconception", in *Islamic Herald*, 16:2, at 34, **Malaysia**, 1955.
93. "Discrimination: A Threat to Islamic World Order", in *What's on Info*, SRC IIUM, 5:92, **Malaysia**, 1992.

94. "The Prospects of Islamization of Knowledge", in *Usrah 4th Year*, IUM at 19-21, **Malaysia**, 1995/96.
95. " Insurable interest: Can the modern law be adopted in *Takaful* operations? ", in *Arab Law Quarterly*, (**London**) , Part 3 ,2000, at Pp. 206-09.
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97. "The Model of Life Insurance in the Contemporary Islamic Economy" in (1997) *Arab Law Quarterly*, (**London**), Vol. 12, No. 3, at 287-306.
98. " Insurable interest: Can the modern law be adopted in Takaful operations? An Analysis", in *Journal of Islamic Banking & Finance*, **IAIB**, Vol.17, April-June,2000, No.2, at Pp 60-63.

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99. "Quantum of Damages in Islamic Insurance (Takaful): An Islamic Approach in Global Context" in *Contemporary Economic Policy (CEP)*,**California State University**, 2000.
100. "Strict Liability: A Jurisprudential Conflict Between the Common Law Doctrine and Islamic Legal Thought", (approved publication) in *Legal and Criminological Psychology*, **London**, 1995.
101. "Possible Contracts Involved in Takaful Practices"[Approved] in *Journal of Islamic Banking & Finance*, (**Pakistan**), 1999.
102. "Principles of Contract Affecting Insurance and Takaful - Compared," Part 1, [Approved] in *Arab Law Quarterly*, (**London**), 1999.
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104. "Insurance: Its Original Sketch and Development, Part 2, [approved] in *Current Law Journal*, **Malaysia**, 1996.
105. "Insurance: Its Original Sketch and Development, Part 3, [approved] in *Current Law Journal*, **Malaysia**, 1996.
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- 107.** "Principles of Contract Affecting Insurance and Takaful - Compared," Part 2, [Approved] in *Arab Law Quarterly*, (**London**), 1999.

Sent for Publication:

- 108.** "Nominate Contracts Involved in the Contemporary *Takaful* Practices: A Hypothetical Discovery", *Arab Law Quarterly*, **London**.

- 109.** "Beneficiaries in Islamic Life Insurance (Family *Takaful*) in the Global Context", *Arab Law Quarterly*, **London**.

"*Al-Ta'min 'ala al-hayat al-tabrir fi al-fiqh al-Islami*" [sent] to ***al-Iqtisad wa al-a'maal***, **Saudi Arabia***.

- 110.** "The Islamic United Nations: A Proposed Idea for Its Establishment [sent] to ***Islamic Herald***, **Malaysia**.

- 111.** "Language: Refuting Some Misconceptions", [sent] to the ***Muslim World League Journal***, **Saudi Arabia**.

- 112.** "Democracy: A Constitutional Right. The Western Scenario and the Islamic Concept: A Dichotomy", [sent], to ***Current Law Journal***, **Malaysia**.

- 113.** Series of Articles published in the Social media, which can be browsed through: www.drmasumbillah.blogspot.com

Designation of Academic & Professional Courses (Post-Graduate, Undergraduate & Industrial Levels)[1998 - 2016]

1. PhD in Islamic Economics (Draft Program).
2. Corporate Finance from an Islamic Perspective (*M. Sc Finance*).
3. Seminar on Islamic Finance & Takaful (*M.Sc. Finance*)
4. Islamic Banking and Financial Policies & Regulations(*M.Sc. Finance*); (in Progress)
5. International Islamic Trade Finance (IITF) (in Progress)
6. Principles & Practices of *Takaful* and *Re-Takaful*
7. Regulatory Framework for Islamic Financial Contracts (*Master of Finance*)

8. Malaysian Business Law (*MBL*)
9. Commercial Transactions in Islamic Law (*CTIIL*)
10. Malaysian Law on Banking and Securities (*Conventional vs. Shari'ah*)
11. Malaysian Legal Environment of Business (*MBA program*)
12. Malaysian Law of Taxation
13. Company Law (*for ENM*)
14. Cyber Law & Islamic Ethics [CIE]
15. Financial Securities Law
16. Commercial Law (*for ENM*)
17. Market Regulations (*for Continuing Professional Education @ CPE*)
18. Regulatory Frame Works of Comparative Financial Planning (RCFP)
19. Shari'ah Compliance of Commodity Trade & Finance (SCCTF)
20. International Islamic Commodity Trade & Finance (IICTF)
21. Shari'ah Compliance of Petroleum Trade & Finance (SCPTF)
22. Shari'ah Standard of e-Trade & Finance (SSeTF)
23. Applied Islamic Investment (All)
24. Standard HALAL Product Hub: Manufacturing, Trade & Finance (SHPH)
25. Applied Islamic Trade & Finance (AITAF)
26. Islamic Cooperative Micro-finance (ICMF).

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