



SHEIKH ZAYED ISLAMIC CENTRE UNIVERSITY OF KARACHI

Self-Assessment Report

Post Graduate Diploma in Islamic Banking and Finance (PGD-IBF)

Submitted to:

Quality Enhancement Cell, University of Karachi

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INTRODUCTION

The Sheikh Zayed Islamic Center (SZIC) in its size and splendor can be compared to any campus of world-class institution of higher learning. The facilities are immaculately maintained in line with the Sheikh Zayed Islamic Center tradition of excellence in all facets of its activities.

The Sheikh Zayed Islamic Center is a large complex of buildings spread around lush green sprawling lawns, which serves as a backdrop to an extremely conducive environment for academic pursuit.

The Sheikh Zayed Islamic Center lies in the heart of the education district of Karachi. Apart from housing ten classrooms, it has a Library, an Auditorium, a Mosque, a Conference and Seminar Rooms, and a Computer Lab. The classrooms at Sheikh Zayed Islamic Center are large and airy and fully equipped with modern audio-visual facilities, to enhance the learning experience and make it more interactive. All facilities at Sheikh Zayed Islamic Centre are accessible to the students, faculty and course participants.

The Centre had been publishing two separate research magazines annually in English and Arabic since 1990. Now the Centre has been able to publish a tri-linguistic (Urdu, English and Arabic) by Quarterly, Research Journal namely *As-Saqafat-ul Islamia* (Islamic Culture) and the center is publishing a Quarterly bilingual Newsletter as well.

CRITERION-1

PROGRAMME MISSION, OBJECTIVES AND OUTCOMES

Criterion-1 Programme Mission, Objectives and Outcomes

Institutional Mission

Our Mission mandates for us to produce a new generation of Pakistanis who are dedicated to the Islamic, Scientific and Technological development of their homeland. All human growth, economical prosperity, political stability, sociological development and educational advancement are closely linked with Islamic, Scientific and Technological development. Information technology and computer science will play a vital role in the future advancement of mankind. The future of our country depends on it.

Programme Mission (PGD)

1. To equip students with core knowledge of Islamic economic system and develop vital competencies to be able to implement knowledge & skills in the field of Islamic Banking & Finance.
2. To provide & develop high calibre leaders for the industry specifically to the fast growing field of Islamic Banking & Finance by providing solid foundation in the related fields of Islamic Economics, well equipped to play leading role in the success of implementation of Islamic Financial System in the country.

Standard 1-1: The Programme must have documented measurable objectives that support college and Institution mission statements.

Objectives of the Programme

Post Graduate Diploma (PGD):

- (i) To develop leadership qualities for a vibrant role in the growth & success of Islamic banking & Finance.
- (ii) To develop capabilities for business scenario analysis and make correct decisions.
- (iii) Correctly estimate & manage risks related to transactions in Islamic Financial Institutions.
- (iv) To develop capability to identify, anticipate and design the products offering Islamic financial services according to the evolving need of the society.
- (v) To produce strategists and leaders of tomorrow to lead successfully the Islamic Financial Institutions.
- (vi) To introduce students to a discussion of the main principles of Islamic banking and finance and to analyses of the relationship between Islamic banks and conventional banks and non-financial corporations
- (vii) to understand the principles and practice of modes of Islamic finance for industry and commerce and explore their implications on investment and funding corporations.

Standard 1-2: The programme must have documented outcomes for graduating students. It must be demonstrated that the outcomes support the programme objectives and that graduating students are capable of performing these outcomes.

PROGRAMME OUTCOMES (PGD) - :

- (i) The post graduates will be well equipped in terms of knowledge to assume the leading role for rapid transformation to Islamic financial system.
- (ii) Have an indepth understanding of the parameters of Islamic banking & financial systems.
- (iii) Can successfully employ and implement concepts in actual business environment according to the laws of shariah.
- (iv) Have comparative advantage over other business graduates who are trained in traditional business related fields.
- (v) Can successfully design new products & services for offering by Islamic Financial Institutions.
- (vi) To understand the main principles of Islamic banking and finance
- (vii) To explain the rationale for the prohibition of riba and its consequences for savings and investment
- (viii) To consider the nature and scope of Islamic finance and its relationship with conventional finance
- (ix) To understand the long-term and short-term modes of Islamic finance for industry and commerce
- (x) To explore the range of Islamic financial instruments available for investors and corporations
- (xi) To evaluate the current practices of Islamic banks and their relationship with non-financial corporations
- (xii) To assess the merits and weaknesses of Islamic finance

Standard 1-3: The results of programme's assessment and the extent to which they are used to improve the programme must be documented.

a) Actions Taken

- Advertise the Posts in renowned Newspapers.
- Faculty members are advise to be available after classes and a BoG Hall is provided for Visiting faculty members.

b) Strengths and Weaknesses of the Programme

i) Strengths

- Major faculty is from banking industry

ii) Weaknesses

- Faculty members are not available after class timings
- Lack of permanent faculty members.
- Shortage of BOOKS & Journals of Islamic Banking.

c) Future Development Plans

- Industrial relation ship for the emploement of Graduates.
- Internship to be included in Program for non-bankers.

Standard 1-4: The department must assess its overall performance periodically.

a) Student Enrolment in PGD (Eveningg Programme)

Session	Admitted Students in PGD
2012	63
2013	66
2014	55
2015	83

- b) Time for PGD** **One (01) yrs after Graduation.**
- c) The minimum student grade point (CGPA)** **2.5**
The average student grade point (CGPA) **3.0**
- d) Employer’s Satisfaction**

e) Research Activities

In every Course all student to be asked to submit atleast one research based assignment.

CRITERION-2

CURRICULUM DESIGN AND ORGANIZATION

Criterion-2 Curriculum Design and Organization

Programme of Studies offered

Sheikh Zayed Islamic Centre offers the BS, MS, PGD, and MIBF programmes of the University of Karachi.

Semester wise Courses (syllabus of PGD)

PGD in Islamic Banking & Finance 1st Semester

S.No	Course No	Course Title	Credit Hours
1.	IBF-511	Basic Arabic & Sources of Shariah	03
2.	IBF-521	Fiqh ul Muamlaat- I	03
3.	IBF-531	Islamic Economics	03
4.	IBF-541	Asset Liability Management in Islamic financial Institutions	03
5.	IBF-551	Practices & Laws of Banking	03
6.	IBF-561	Cost & Financial Accounting	03
		Total Credit Hours	18

PGD in Islamic Banking & Finance 2nd Semester

S.No	Course No	Course Title	Credit Hours
1.	IBF-512	AAOIFI's Shariah Standards I	03
2.	IBF-522	Fiqh ul Muamlaat-II	03
3.	IBF-532	Shariah Audit, Compliance, Regulation & Supervision	03
4.	IBF-542	Introduction to Business & Islamic Finance	03
5.	IBF-552	Case Studies for Islamic Modes of Finance	03
6.	IBF-562	Business Communication	03
		Total Credit Hours	18

Standard 2-1: The Curriculum must be consistent and support the programme's documented objectives

PGD in Islamic Banking & Finance

Courses	Programme's Objectives						
	1	2	3	4	5	6	7
Major Courses	521,522	552	521,512	512	512,562	541	512
Elective Courses	531,541	541	511,531,542	541,531	532,561	551,542	541,542
Practical (Field and Lab)							
Thesis/Dissertation	In All courses a research report assignment to all the students						
Course numbers indicate fulfillment of programme objectives.							

Standard 2-2: Theoretical background, problem analysis and solution design must be stressed within the programme's core material.

The following table indicates the elements covered in core courses:

Elements	Courses
i) Theoretical Background	
ii) Problem Analysis	
iii) Solution Design	

Standard 2-3: The curriculum must satisfy the core requirements for the programme, as specified by the respective accreditation body

&

Standard 2-4: The curriculum must satisfy the major requirements for the programme, as specified by the respective accreditation body/council.

Approved by Academic Council, University of Karachi.

Standard 2-5: The curriculum must satisfy the general education, arts and other discipline requirements for the programme as specified by the accreditation body.

Programme	Math and Basic Sciences	Engineering Topics	General Education	Others

Standard 2-6: Information technology component of the curriculum must be integrated throughout the programme.

Efforts are under way to introduce I.T. courses in PGD and MIBF programmemes.

Standard 2-7: Oral and written communication skills of the student must be developed and applied in the programme.

Business Communication course has been incorporated.

CRITERION-3

LABORATORY AND COMPUTING FACILITIES

CITERION-3: Laboratory and Computing Facilities

Computer Facilities

The Air-Conditioned Computer Lab. of the Centre possesses a Local Area Network environment with three servers. All the remaining computers are workstations. Each computer and server supports multiple operating systems (i.e. Linux, Unix, Windows-XP, 98, 2000, NT and Novell Netware) facilities to a user. Moreover the lab, provides facilities of scanners, HP laser jet printers, CD writer, Internet etc. The students are benefiting with networking, databases, multimedia, on line databases and various softwares

Standard 3-1: Laboratory manuals/ documentation instruction for experiments must be available and readily accessible to faculty and students

Yes

Standard 3-2: There must be adequate support personnel for instruction and maintaining the laboratories

Yes

Standard 3-3: The University computing infrastructure and facilities must be adequate to support programme's objectives

i) Computing Facilities

The Air-Conditioned Computer Lab. of the Centre possesses a Local Area Network environment with three servers. All the remaining computers are workstations. Moreover the lab, provides facilities of scanners, HP laser jet printers, CD writer, Internet etc. The students are benefiting with networking, databases, multimedia, on line databases and various softwares

ii) Website

The Sheikh Zayed Islamic Centre has its own website <http://www.szic.edu.pk/> and is fully functional.

CRITERION-4

STUDENT SUPPORT AND ADVISING

Criterion-4 Student Support and Advising

Students of the Sheikh Zayed Islamic Centre must have adequate support to complete the programme in a timely manner and must have ample opportunity to interact with their teachers of respective courses and receive timely advice about programme requirements and career development.

Standard 4-1: Courses must have been offered with sufficient frequency and number for students to complete the programme in a timely manner.

Centre's Strategy for Course Offering

The Centre offers courses for BS, MS, PGD and MIBF.

The time table is strictly followed to complete the programme well in time.

Programme	Classes per Week	Practical Classes per Week	Research/Counselling/Guidance
BS	64	08	01
M.Phil	08	01	02
PGD	18 3Cr. Hr x 6 subjects	--	Research work inclusive in all courses
MIBF	18 3Cr. Hr x 6 subjects	--	Research work inclusive in all courses

Standard 4-2: Course in the major must be structured to ensure effective interaction between students, faculty and teaching assistants.

Course allocation is made in the meeting of the faculty members. The Director presides over the meeting.

Standard 4-3: Guidance on how to complete the programme must be available to all students and access to academic advising must be available to make course decisions and career choices

- The Director of the Centre nominates a faculty member as 'Students Advisor' who is available to all students for course decision and career choices. The student advisor and the Director help the students in providing information to the students who have recently passed out about the career opportunities available for them.
- By providing facilities to the recruiting companies for on-campus recruiting.
- The Director places on the Notice Board the opportunities regarding membership in technical and professional societies.

CRITERION-5

PROCESS CONTROL

Standard 5-1: The process by which students are admitted to the programme must be based on quantitative and qualitative criteria and clearly documented. This process must be periodically evaluated to ensure that it is meeting its objectives.

ADMISSION:

- The main criterion for admission is the performance of the applicant in a series of tests conducted by Sheikh Zayed Islamic Center. Initial screening is done through an aptitude test. The successful candidates then appear in the interview are evaluated through a group discussion where their communication skill, confidence, maturity and leadership potential are assessed.
- The applications should be made on a prescribed form available with this Program Announcement. It should be submitted to the Sheikh Zayed Islamic Center's Admission Office, with the processing fee payment .
- The applicants will be issued an admit card, which must be brought along with a photo ID to be able to appear in the aptitude test. The aptitude test is conducted at the Sheikh Zayed Islamic Center, University of Karachi on a specified date. The candidates are assessed for their general knowledge, analytical skills, alertness, language and intelligence. The successful will be called candidates for the next step of the induction process, an Interview.
- Interview are helpful in evaluating the level of maturity, motivation, inter-personal skills and career focus of the applicants.

At the time of the Interview, candidates are required to bring the following documents in original:

- Matriculation / O'Levels (or equivalent) certificate with marks sheet.
- Intermediate / A'Levels (or equivalent) certificate with marks sheet.
- Graduation marks sheet (In case of the applicants whose final year results has not been announced, first year marks sheet, showing no deficiency in any subject must be provided)
- Equivalence Certificate in case of holders of degree/certificates issued by non-Pkaistani University/boards.
- NOC for Govt./ other organizations

Eligibility

Graduation from HEC recognized institution

- Applicants to the Master in Islamic Banking & Finance (Part-I) program must have a Bachelor's Degree (with at least 2nd Division) from a recognized university in any discipline (preferably with Economics). Any how preference will be given to the employees of banks and financial institutions.
- requirements for master in islamic banking & finance (part-ii):
- Applicants to the Master in Islamic Banking & Finance (Part-II) program must have a Post Graduate Diploma in Islamic Banking and Finance (with at least 2nd Division) from a recognized university. Any how preference will be given to the employees of banks and financial institutions.

EVALUATION & GRADING SYSTEM:

Entry test, interview plus weightage of bachelor

Rules Concerning the Promotion and Repetition

The student will promote to the next academic year after passing 80% courses.

Standard 5-2: The process by which students are registered in the programme and monitoring of students progress to ensure timely completion of the programme must be documented.

This process must be periodically evaluated to ensure that it is meeting its objectives.

Standard 5-3: The process of recruiting and retaining highly qualified faculty members must be in place and clearly documented. Also processes and procedures for faculty evaluation, promotion must be consistent with institutional mission statement. These processes must be periodically evaluated to ensure that it is meeting with its objectives.

HEC rules with approval by the University Syndicate are applied for appointment.

Appointments/ Promotion Procedure

Basic Pay Scale (BPS)

Appointments are based on HEC rules given below.

a. Lecturer (BPS- 18):

Minimum Qualification

Master's Degree (first Class) in the relevant field with no 3rd division in the Academic Career from HEC recognized University/Institution. During the next two years (i.e. until June 30th, 2008) if no candidate is available without 3rd division in the academic record, then the University may forward the case for appointment of a selected candidate to the HEC for consideration and approval.

No experience required

b. Assistant Professor (BPS- 19):

Minimum Qualification

Ph.D. in the relevant field from HEC recognized University/Institution, No experience required.

OR

Master's Degree (foreign) or M.Sc (Hons). (Pakistan) in the relevant field from HEC recognized University/Institutions, with 4 years teaching/research experience in a recognized university or a post-graduate Institution.

c. Associate Professor (BPS- 20)

Minimum Qualification

Ph.D. in relevant field from HEC recognized University / Institution.

Experience

10-years teaching / research in HEC recognized University or a post-graduate Institution or professional experience in the relevant field in a National or International Organization.

OR

5-years post Ph.D. teaching/research experience in HEC recognized University or a post-graduate Institution or professional experience in the relevant field in a National or International Organization.

Minimum Number of Publications

8 research publications (with at least 2 publications in last 5 years) in internationally abstract Journals recognized by the HEC.

d. Professor (BPS-21)

Minimum Qualification

Ph.D. from HEC recognized Institution in relevant field.

Experience

15-years teaching / research experience in HEC recognized University or post-graduate Institution or professional experience in the relevant field in a National or International Organization.

OR

10-years post-Ph.D teaching/research experience in a recognized University or a post post-graduate Institution or professional experience in the relevant field in a National or International Organization.

Minimum Number of Publications

12 research publications in internationally abstracted Journals recognized by the HEC.

Bases for Appointments / Promotions

Four main areas where a candidate is evaluated for Tenure Track Scheme;

- Teaching
- Research
- Service
- Personal Characteristics

General Criteria for Appointment on TTS

All faculty members in any discipline are eligible to apply for appointment provided they fulfill the following minimum eligibility conditions;

a. Assistant Professor

Minimum Qualification

Ph. D from a recognized University with excellent communication/presentation skills.

b. Associate Professor

Minimum Qualification

PhD with 6 years post - PhD teaching / research experience in a recognized University.

Minimum Number of Publications

10 research articles published in journals having impact factor.

c. Professor: Minimum Qualification

PhD with 11 years post-PhD teaching / research experience from a recognized University.

Minimum Number of Publications:

15 research articles published in journals having impact factor.

Faculty Evaluation Process

University rules are adopted.

Standard 5-4: The process and procedure used to ensure that teaching and delivery of course material to the students emphasizes active learning and that course learning outcomes are met. The process must be periodically evaluated to ensure that it is meeting its objectives.

1. Process to ensure teaching and delivery of course material:
 - a. Time table is strictly followed by all faculty members
 - b. Director of the Centre frequently gets feed back from the students during the semester.

Standard 5-5: The process that ensures that graduates have completed the requirements of the programme must be based on standards, effective and clearly documented procedures. This process must be periodically evaluated to ensure that it is meeting its objectives.

- a) The Centre ensures that the graduates are punctual and fulfil the attendance requirement i.e. 75%.

CRITERION-6

FACULTY

Criterion-6 Faculty

Faculty members of the Sheikh Zayed Islamic Centre are active in teaching and research and have the necessary technical depth to support the programme. Teachers attempt to cover the curriculum adequately within the semester schedule.

Standard 6-1: There must be enough full time faculty who are committed to the programme to provide adequate coverage of the programme areas / courses with continuity and stability. The interest of all faculty members must be sufficient to teach all courses, plan, modify and update courses. The majority must hold a Ph.D. degree in the discipline.

The Sheikh Zayed Islamic Centre is currently having the services of **21** faculty members. All are qualified to teach Masters Courses.

Standard 6-2: All faculty members must remain current in the discipline and sufficient time must be provided for scholarly activities and professional development. Also, effective programmes for faculty development must be in place.

a) Faculty members of Sheikh Zayed Islamic Centre are considered current in the discipline based on the following criteria:

- i) All teachers meet the HEC criteria for appointment in the respective cadre.
- ii) Teachers generally participate in seminars, conferences at National / International levels.
- iii) Teachers take interest in teaching and involve themselves in research.

b) **Faculty development programme at department level**

There is an internship/training programme for the post graduate fellows of the centre for faculty development.

Standard 6-3: All faculty members should be motivated and have job satisfaction to excel in their profession

To help the faculty of Sheikh Zayed Islamic Centre in their progress to excel in their profession, the department and institution has devised the following strategies:

- i) The Centre ensure fair, timely selection, appointment/promotion as per HEC criteria
- ii) Good working environment exists for research on commercial issues.

CRITERION-7

INSTITUTIONAL FACILITIES

Criterion-7 Institutional Facilities

Sheikh Zayed Islamic Centre provides excellent resources and facilities to its students, faculty and staff conforming to the highest standards so as to create an enabling environment conducive for professional education, research and training.

Standard 7-1: The Institution must have the infrastructure to support new trends in learning such as E-learning.

Computer Lab (Air Conditioned)

The Air-Conditioned Computer Lab. of the Centre possesses a Local Area Network environment with three servers. All the remaining computers are workstations. Each computer and server supports multiple operating systems (i.e. Linux, Unix, Windows-XP, 98, 2000, NT and Novell Netware) facilities to a user. Moreover the lab, provides facilities of scanners, HP laser jet printers, CD writer, Internet etc. The students are benefiting with networking, databases, multimedia, on line databases and various softwares.

Standard 7-2: The library must possess on up-to-date technical collection relevant to the programme and must be adequately staffed with professional personnel.

Library (Air Conditioned)

The Centres library has accumulated a vast collection of material on Islamic literature such as Tafsir, Hadith, Sirah, Fiqh and Sufism etc. Many books and magazines on Computer Studies are also available. The library also contains much of important reference works such as the Encyclopaedia of Islam, Encyclopaedia Britannica;, dictionaries in Arabic and English, Encyclopaedia of Religions etc. It provides full facilities to research scholars working for M Phil.and Ph.D degrees in Arabic and Islamic Studies.

Conference Room (Air Conditioned)

The Center's conference has capacity of 200 persons. Due to its extensive facilities, it has the honors of arranging meetings of the senate, conferences, seminars and symposiums etc

Auditorium (Air Conditioned):

The Centres auditorium has capacity of 500 persons. Due to its extensive facilities, it has the honour of arranging meetings of the Senate, conferences, seminars and symposiums etc.

Standard 7-3: Class rooms must be adequately equipped and offices must be adequate to enable faculty to carry out their responsibility.

Classrooms are equipped with multimedia projectors, comfortable furniture, appropriate lighting, air-conditioning etc. to make the teaching-learning experience comfortable.

CRITERION-8

INSTITUTIONAL SUPPORT

Criterion-8 Institutional Support

The Centre's support and the financial resources for the programme is sufficient enough to provide an environment in which the programme can achieve its objectives and retain its strength.

Standard 8-1: There must be sufficient support and financial resources to attract and retain high quality faculty and provide the means for them to maintain competence as teacher and scholars.

The University authorities generally help the departments to retain qualified faculty members.

Standard 8-2: There must be an adequate number of high quality graduate students, research assistants and Ph.D. Students

The following Table shows the number of students enrolled in each programme of the Centre.

Session	Admitted Students in PGD	Admitted Students in MIBF	Admitted Students in M.Phil
2012	63	48	
2013	66	60	
2014	55	36	15
2015	84	40	33

Standard 8-3: Financial resources must be provided to acquire and maintain library holding, laboratories and computing facilities.

FACULTY

CURRICULUM VITAE

FACULTY MEMBERS

S.No.	Name	Qualification	Designation
1.	Prof. Dr. Noor A. Shahtaz	Ph.D. (Islamic Studies), M.A. (Arabic) M.A (Isl. Studies)	Director
2.	Dr. Syed Ghazanfar Ahmed	Ph.D, M.S (Comp Sc), M.A (Isl. Std with Comp. Tech)	Asstt. Professor, Programmeme Coordinator
3.	Capt. Jameel Akhter	ACII, MCIT, Master Marine	CEO, Takaful Pakistan
4.	Dr. Zubair Usmani	Ph.D (Islamic Std) Specialization in Fiqh, Islamic Banking	Shariah Advisor MCB
5.	Mr. Abdul Jabbar Karimi	M.Sc. (Economics- IIU)	VP/Head Product Dev. Habib Metropolitan Bank
6.	Mr. Abdul Rauf	MBA (IBA)	VP/ Regional Head MCB
7.	Mr. Ahmed Ali Siddiqui	MBA (IBA)	EVP, (PDSC) Meezan Bank
8.	Mr. Amin A. K. Vazir	MCS (KU)	Asstt. Prof.
9.	Mr. Fareed	MBA (IBA)	Joint Director Islamic Banking Division SBP
10.	Mr. Khaliq Ahmed	MBA, FCMA, LLB, DAIBP	CFO, Javeda Cement
11.	Mr. Mehmood Shafqat	MBA (Finance), DAIBP	Additional Director Islamic Banking Division SBP
12.	Mr. Mujeeb Baig	MBA (Finance), CA	EVP/ Head of R&D, MCB
13.	Mr. Mukkaram Hassan	MBA (IBA)	AVP Meezan Bank
14.	Mr. Munir Mansori	M.A. (Economics) Fazil Arabi	Head of Shariah Compliance Joint Director Islamic Banking Division SBP
15.	Mr. Rizwan	MBA (LUMS), M.A (Eco), ACMA, FRM	SVP-MCB
16.	Mr. Umer Mustafa Ansari	MBA (IBA)	Partner E&Y.
17.	Mr. Younus Qadri	MAS (AERC), MA (Eco)	Asstt. Professor
18.	Mr. Zeeshan Atiq	MAS (AERC), MA(Eco)	Asstt. Professor
19.	Mufti Abdu Bakar	MA (Arabic & Islamic Studies) specialization in Fiqh	Shariah Advisor Faysal Bank
20.	Mufti Irshad Ejaz	MA (Arabic & Islamic Std.) specialization in Fiqh	Shariah Advisor Bank Islami
21.	Mufti Khalil Azmi	MA (Arabic & Islamic Std.) specialization in Fiqh	Shariah Advisor Bank Al Falah
22.	Mrs. Jahan Ara Lutfi	M.A. (Arabic) University of Karachi, Higher Diploma in Arabic, Al-Fatah University (Tripoli, Libya).	Asst. Professor (Arabic). Students Advisor (Female)

S.No.	Name	Qualification	Designation
23.	Dr. Umar Hayat Asim	M.A., M.Ed., L.L.B, Ph.D(Islamic Studies)	Associate Professor (Islamic Studies)
24.	Dr. Mrs. Abida Perveen	Ph.D (Islamic Studies), M.A (Islamic Studies)	Associate Professor (Islamic Studies)
25.	Mr. Syed Abdul Khaliq Bari	MCS (Computer Science) University of Karachi	Lecturer in Computer Science
26.	Mr. Sarfarz	MAS(Economics)	Cooperative Lecturer, Dept of Economics, UOK
27.	Prof. Dr.A.R. Zaki	Ph.D. Islamic Finance	Chairman Karachi University Business School
28.	Mufti Nadeem Iqbal	M.A Arabic & Islaic Studies	Sharia Advisor, Soneri Bank
29.	Mufti Syed Sabir Hussain	M.A Arabic & Islaic Studies	Dy. Sharia Advisor, Burj Bank
30.	Mr. Muzammil		Manger Relation ship Mezan Bank
31.	Mr. Mohammad Imran	MBA IBA	Country Head , Bank Islami
32.	Mr. Mehtab Hyder	MBA	JD, SBP
33.	Prof. Dr. Rahat Alam	Ph.D Management sciences Ph.D English	Professor/ Dean Biztek University
34.	Mufti Najeeb Khan	M.A Arabic & Islaic Studies	Sharia Advisor, HMBL
35.	Mr. Khalil Ahmed	MBA	Director ICAP
36.	Mr. Arif Ahmed	M.A Economics	Rt. SJD SBP
37.	Mr. Munir Ahmad	M.A Economics	Joint Director Islamic Banking Department State Bank of Pakistan, Karachi
38.	Mr. Amjad Maqsood	MBA IBA	Economist Economist Policy Department, State Bank of Pakistan, Karachi
39.	Mr. Zahid ur Rahman		Islamic Banking Department State Bank of Pakistan, Karachi
40.	Mr. Javed Ismail		Additional Director, State Bank of Pakistan, Karachi
41.	Mr. Faisal Sheikh		AVP- Islami Bank, Karachi
42.	Dr. Nadeem Hanif	Ph. D	Resercher/ Director SBP
43.	Dr. Sajjad Zaheer	Ph.D	Deputy Director SBP
44.	Dr. Samina Khalil	Ph.D	Associate Professor AERC
45.	Sh. Adnan Ahmed Usmani	MS	Lecturer at SZIC

SURVEY RESULTS