

## *Resume`*

### **ZOHRA JABEEN (PHD)**

Assistant Professor, Banking and Finance [Tenure Track System (TTS)]

Institute of Management Sciences, Peshawar, Pakistan.

#### *Brief Profile:*

- ⊗ PhD ( Finance), Mohammad Ali Jinnah University, Islamabad, Pakistan.
- ⊗ MS (International Banking and Financial Studies), University of Southampton, UK.
- ⊗ Research interests in Banking and Finance: Regulations, Sukuk, Equity products, Sharia' Standards, Basel I, II,... IFSB standards, Banking Efficiency measures.
- ⊗ Professional Experience: twenty years. (six years in professional banking followed by fourteen years of university teaching)
- ⊗ Thesis published as a book titled "*Sukuk: Sharia' and Regulatory Implications*", with LAP (VDEN) publishers, Germany (April, 2011).[available at weblink: <http://www.amazon.com/Sukuk-Regulatory-Implications-Zohra-Jabeen/dp/3844332936> and [http://www.bod.com/index.php?id=3435&objk\\_id=501755](http://www.bod.com/index.php?id=3435&objk_id=501755)]
- ⊗ three international publications and eight international conference presentations & proceedings
- ⊗ paper abstract accepted for upcoming international conferences (Dec 2011), Qatar.
- ⊗ supervising Research students ( Masters/MS levels)

➤ Research detail

PhD Thesis title: “Sukuk: Sharia’ and Regulatory Implications”. ( 2010)

Area of research during PhD : Islamic Finance, Banking regulations, Capital Adequacy Framework (Basel II’s securitization framework), AAOIFI Sharia’ Standards, Sukuk Structures.

MS Dissertation Title: “The Implication Of Principle Of Subsidiarity For The Capital Adequacy Directive (Of The EC)”. (1994-5)

MS International Banking & Financial Studies, (University of Southampton, U.K)

**Book Published:**

**Title:**“Sukuk : Sharia & Regulatory Implications”, (April, 2011) LAP ( VDEN)

Publishers, Germany. Accessible at the following websites:

[http://www.bod.com/index.php?id=3435&objk\\_id=501755](http://www.bod.com/index.php?id=3435&objk_id=501755) and

<http://www.amazon.com/Sukuk-Regulatory-Implications-Zohra-Jabeen/dp/3844332936>

**Published research papers:**

1. Review of Islamic Economics, Journal Of The International Association For Islamic Economics and The Islamic Foundation, UK, Vol.12, No.1, 2008.(ISSN No. 0962-2055)  
*“Sukuk as an Asset Securitization Instrument and its Relevance for Banks”*
2. The Pakistan Development Review, Vol. 46, No. 4, Part II (2007), Journal Of Pakistan Institute of Development Economics, Islamabad, Pakistan, , (with Dr. M Tariq Javed)  
*“Sukuk-Structures: An Analysis of Risk-Reward Sharing And Wealth Circulation”*
3. as chapter of the book, titled “Islamic Capital Markets, Products, Regulation and Development”, 2008, edited by Syed Salman Ali, Islamic Research and Training Institute, Conference proceeding published as part of IRTI publications, IDB Jeddah.  
*“An Inquiry Into The Usage Of Real Assets In Islamic Transactions and Their Benchmarking- The Implications For Islamic Capital Markets”*, (Second Author Dr. Memoona Rauf Khan)

### Conference papers:

1. “*Sukuk Structures-A Comparative Study From Regulatory Perspective*” presented at the Second International Conference on Islamic Banking: Risk Management, Regulation and Supervision, Bank Negara Malaysia, Kuala Lumpur, February 7 & 8, 2006. ”
2. “*Rise of Sukuk, an emerging fund generation mechanism*”, presented at the 10th International Conference of the Society for Global Business & Economic Development (SGBED), Kyoto (Japan) on August 8-11, 2007”.
3. “*An Inquiry into the Usage of Real Assets in Islamic Transactions and Their Benchmarking- The Implications for Islamic Capital Markets*”, Second Author: (Dr.) Memoona Rauf Khan, presented at the International Conference On Islamic Capital Markets, 26- 28-August, 2007, Jakarta (organized by: IRTI, Islamic Development Bank and Muamalat Institute, Indonesia).
4. “*Sukuk: Principles, Structure And Developments*”, presented at International Islamic Finance Conference, Sharif University of Technology, Tehran, Iran, 22 October 2007.
5. *Sukuk-Structures ,An Analysis Of Risk-Reward Sharing And Wealth Circulation*, with Dr. Mohammad Tariq Javed, presented at International Economic Development Conference Of Pakistan Society Of Development Economics, Islamabad, Pakistan, November 2007.
6. *Analysis Of Islamic Financial Instruments in terms of Microfinance Development For Poverty Alleviation*, presented at International Islamic Microfinance Conference, jointly organized by Helping Hands and RIPHAH University, Islamabad, July 22, 2009.
7. “*Current Islamic Banking Practices: Towards Sharia’h’ based Financial Resilience and efficiency*”, presented at an INTERNATIONAL CONFERENCE ON ISLAMIC FINANCE 2010 (ICiF 2010), namely, Contemporary challenges of Islamic finance: towards realizing the goals of Sharia’h”, at University Islamic Sultan Sharif Ali ( UNISSA), Brunei Darussalam, March 1-2, 2010.
8. “Study of efficiency Measures in the Banking sector of Pakistan( 2006-10)- Quantitative Analysis with Qualitative inferences”, presented at conference of Society of Interdisciplinary Research( SIBR), Faculty of Economics, Thammasat University, 16-18<sup>th</sup> June, 2011, Bangkok, Thailand.

### Papers/abstracts accepted for upcoming conferences:

- I. Abstracts accepted for 8<sup>th</sup> International Conference on Islamic Economics and Finance Doha, Qatar, 19-21 December 2011

- a. Comparative Study Of Assessment Of Capital Adequacy Ratio (CAR) For Islamic Banks In Pakistan Under Basel II And IFSB Formulae For Capital Adequacy. (co- authors: Sajid Khan & Zohra Jabeen)

### **Scholarships availed:**

- Indigenous scholarship from Higher Education Commission (Pakistan) for the PhD programme. PhD scholar. (2005-9)
- Foreign & Commonwealth Scholarship for MS. International Banking and Financial Studies in UK. (1994-5)

### **Teaching experience**

Fourteen years, ongoing (1997-2011, to date)

1. Current Employer: Institute of Management Sciences, Peshawar, (2003 to date)  
(Assistant Professor, Banking & Finance) (currently Tenure Track)  
Teaching modules at Masters and Bachelors levels: Financial Management and Banking related modules, Research Methods, (including Islamic Banking & Finance, Financial Institutions and Markets, Islamic Financial Innovation)
  2. NUST Institute of Management Sciences (NIMS)(now NUST Business School), Rawalpindi  
(Assistant Professor)(2001 to 2003) Modules Taught: Islamic Banking & Finance, Commercial Banking, Financial Management, and Accounting; all at Masters & Bachelors levels.
  3. Thames Business School (Informatics franchise) ( Now MDI), Islamabad  
(Program Coordinator and teacher) (1999-2001) Modules Taught: Business Finance, Basic Economics and Accounting; Masters and Bachelors levels.
  4. International Islamic University (at OPF Girls College F-8, Islamabad)  
(Visiting teacher) (1999) Modules Taught: Management and International Business; Masters and Bachelors levels.
  5. Army Public College of Management Sciences (APCOMS), Rawalpindi  
(Visiting teacher) (1999) Module Taught: E-commerce; Bachelors (Hons)
  6. Bahria Institute of Management and Computer Sciences, Islamabad  
(Faculty member and Program Leader)(1997-1999),Taught Financial Statements module
  7. Institute of Management Studies, University of Peshawar (Visiting teacher)(1997), Module Taught: Financial Management to MBA evening batch
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