



The author did his Master in Economics from the University of the Punjab, Lahore in 1976. Earlier on, alongside his college education, he studied Arabic,

Quran and Sunnah in a Religious School. Before joining the State Bank of Pakistan, he worked for WAPDA (Survey of Indus Basin), Agricultural Census Organization, and Federal Bureau of Statistics (National Income Accounts). He joined Islamic Economics Division (IED) of the State Bank in 1979 as Research Officer. During the early period of his service in the Bank, he also obtained his Master's Degrees in *Islamic Studies* (Punjab University) and *Arabic* (Karachi University). He is also Diplomaed Associate of the Institute of Bankers, Pakistan (DAIBP).

The author has to his credit about two dozens of articles, mainly on Islamic Economics and Finance, published in various journals. He got IBP prizes for contributing papers on the subjects of Financial Sector Reforms, Role Of Commercial Banks in Mobilizing Savings in Pakistan and Islamic Modes of Finance. He was also associated with the work of various Committees / Commissions set up from time to time for designing the modus operandi of Islamic banking. Besides participating in a number of seminars and conferences, he attended International Course in Islamic Banking in Iran and Macroeconomic Management and Financial Sector Issues (IMF) in Washington D.C.