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المؤتمر العالمي العشرون لعلماء الشريعة في المالية الإسلامية

ISSF 2025

20TH INTERNATIONAL SHARIAH SCHOLARS FORUM
IN ISLAMIC FINANCE

HYATT REGENCY TASHKENT, UZBEKISTAN

16-18 SEPTEMBER 2025 | 22-24 RABI' AL-AWWAL 1447H

المدخل إلى المصرفية الإسلامية:
التقدم نحو نظام مالي مستدام

THE INTRODUCTION OF ISLAMIC BANKING: ADVANCING TOWARDS A SUSTAINABLE FINANCIAL SYSTEM

MASTERCLASS

Principles and Contracts of Islamic Financial Transactions

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INTRODUCTION

The 20th International Shariah Scholars Forum in Islamic Finance (ISSF2025) will take place in Tashkent, Uzbekistan, a country at the forefront of embracing Islamic finance. With the government actively establishing regulatory frameworks to facilitate the adoption of Islamic finance, banks in Uzbekistan are preparing to introduce Islamic windows and transition towards full-fledged Islamic banking operations. This pivotal event is set to accelerate the country's progress in Islamic finance by fostering partnerships, encouraging best practices and knowledge sharing, as well as building capacity across the industry.

The forum will explore effective strategies for transitioning towards Shariah-compliant models while addressing operational challenges and ensuring alignment with best practices and Shariah objectives. Additionally, it will delve into the dynamics of Islamic finance within dual banking systems, analysing the interplay between conventional and Islamic banks, promoting Shariah harmonisation, and identifying opportunities for economic resilience in mixed economies.

As a high-level platform, ISSF2025 will bring together prominent Shariah scholars, regulators, standard-setting bodies, industry practitioners, and academicians from leading Islamic finance jurisdictions. It aims to enhance the transparency and consistency in processes for Islamic products and services, address discrepancies in Shariah interpretations, and propose innovative frameworks to advance the global Islamic finance industry.

Hosting ISSF2025 in Uzbekistan, a rising hub for Islamic finance in Central Asia, underscores the nation's aspirations to establish itself as a key player in the global Islamic finance landscape. This forum will not only highlight Uzbekistan's regulatory and institutional advancements but also provide a platform for cross-border collaboration, strengthening the shared vision of advancing Shariah-compliant banking worldwide.



PARTICIPANTS

- Shariah advisors and officers
- Islamic finance practitioners
- Legal practitioners
- Regulators
- Academicians and researchers



FOCUS AREAS

Key issues will be addressed and discussed:

- 1 Transitioning to a Shariah-Compliant Banking System:** Exploring strategies for transforming conventional banking structures into Islamic banking models, whether as full-fledged Islamic banks, subsidiaries, or Islamic windows, while ensuring regulatory and Shariah compliance.
- 2 Shariah Governance in Banking Conversion:** Analysing the critical role of Shariah governance in the banking conversion process, including the establishment of Shariah committees, internal controls, and compliance measures.
- 3 Maqasid Considerations in Banking and Financial Product Structuring:** Examining how Islamic banks can align financial products with *maqasid al-Shariah*, balancing profitability, ethical finance, and social impact while ensuring compliance during the conversion process.
- 4 Legal and Regulatory Challenges in Banking Conversion:** Addressing legal and regulatory hurdles in replacing conventional products with Islamic alternatives, ensuring harmonisation between Shariah principles and existing financial laws.
- 5 Shariah Issues and Solutions in the Banking Conversion Process:** Discussing the challenges of transitioning customers to new Shariah-compliant contracts, eliminating prohibited elements from conventional products, and integrating global Shariah standards.
- 6 Synergising Islamic Banking and Islamic Social Finance for Sustainable Impact:** Exploring the integration of Islamic social finance tools (such as zakat, waqf, *qard* and *sadaqah*) with banking operations to enhance financial inclusion and sustainability.

KEY HIGHLIGHTS

COMPREHENSIVE TRAINING & DISCUSSIONS

A deep dive into Islamic banking models, regulatory frameworks, product structuring, and conversion processes in financial institutions.

STRATEGIC INSIGHTS FOR DUAL BANKING SYSTEMS

Discussions on the interplay between conventional and Islamic finance, promoting Shariah harmonisation and economic resilience.

ENGAGEMENT WITH LEADING EXPERTS

Featuring prominent Shariah scholars, regulators, industry practitioners, and policymakers to drive innovation and thought leadership in Islamic finance.

MASTERCLASS

PRINCIPLES AND CONTRACTS OF ISLAMIC FINANCIAL TRANSACTIONS

OBJECTIVES

This Masterclass aims to equip participants with a comprehensive understanding of the fundamental principles and legal structures underlying Islamic financial transactions. It will explore the core tenets of Islamic finance, the classification and enforceability of various contracts, and the integration of Shariah-compliant documentation practices. Designed for professionals seeking deeper insights, the session bridges theoretical concepts and practical applications by examining Islamic financial contracts from both Shariah and legal perspectives.

LEARNING OUTCOMES

By the end of the masterclass, participants will be able to:

Understand the fundamental principles of Islamic financial transactions, including key features, prohibitions, and ethical values.

Differentiate between valid, invalid, and voidable contracts within the framework of Islamic law.

Classify Islamic financial contracts into cumulative and non-cumulative types, including sale-based, lease-based, partnership, and agency contracts.

Comprehend the application and function of non-cumulative contracts such as *wadiyah*, *hibah*, *qard*, and *waqf*.

Identify security and supporting contracts (e.g., *kafalah*, *hawalah*, *rahn*, *ibra'*, *wa'd*, etc.) and assess their relevance in contemporary Islamic financial products.

Analyse the role and enforceability of legal documentation in Islamic financial transactions under both Shariah and civil law systems.

OUR TRAINERS



**Dr Sami
Al-Suwailem**



**Professor Dr
Younes Soualhi**



**Professor Dr Engku
Rabiah Adawiah**



**Mr Madzlan
Hussain**

TUESDAY (16 September 2025 | 22 Rabi' al-Awwal 1447H)

8:00 AM	Registration
9:00 AM	FUNDAMENTALS OF ISLAMIC FINANCIAL TRANSACTION Trainer: Dr Sami Suwailem <ul style="list-style-type: none">• Salient features of Islamic financial transactions• Core values of Islamic financial transactions• Shariah principles of Islamic financial transactions• Key prohibitions in Islamic financial transactions
10:30 AM	Refreshments and Networking
11:00 AM	CLASSIFICATION OF CONTRACTS UNDERLYING ISLAMIC PRODUCTS AND SERVICES (PART 1) Trainer: Professor Dr Younes Soualhi <ul style="list-style-type: none">• Legal and effect<ul style="list-style-type: none">- Valid, invalid and voidable• Cumulative contracts<ul style="list-style-type: none">- <i>Wadi'ah, Hibah, Qard and Waqf</i>- Lease-based contracts- Partnership contracts- Agency contracts• Non-cumulative contracts<ul style="list-style-type: none">- <i>Wadi'ah, Hibah, Qard and Waqf</i>
12:30 PM	Lunch and Zuhr Prayer
2:00 PM	CLASSIFICATION OF CONTRACTS UNDERLYING ISLAMIC PRODUCTS AND SERVICES (PART 2) Trainer: Professor Dr Engku Rabiah Adawiah Engku Ali <ul style="list-style-type: none">• Security contracts<ul style="list-style-type: none">- <i>Kafalah, Hiwalah and Rahn</i>• Supporting principles<ul style="list-style-type: none">- <i>Ibra', Tanazul, Muqassah and Wa'd</i>
3:30 PM	Refreshments and Networking
4:00 PM	EXECUTION OF LEGAL DOCUMENTATION Trainer: Mr Mazlan Muhammad <ul style="list-style-type: none">• Purpose of legal documentation• Conformity to Islamic law/Shariah• Conformity to the existing civil law• Enforceable in the civil courts• Common clauses• Fundamental differences between Islamic legal documentation and conventional counterpart
5:30 PM	End of Programme

ISSF2025

THE INTRODUCTION OF ISLAMIC BANKING: ADVANCING TOWARDS A SUSTAINABLE FINANCIAL SYSTEM



WEDNESDAY (17 September 2025 | 23 Rabi' al-Awwal 1447H)

8:00 AM Registration

9:00 AM **OPENING CEREMONY OF ISSF2025**

Welcoming Remarks

- Professor Emeritus Dato' Dr Mohd Azmi Omar
President & Chief Executive Officer, INCEIF University, Malaysia
- Mr Iskandar Tursunov
Founder & Chief Executive Officer, Al Muamalat Consulting

Officiating Speech

- Mr Abrorkhuja Turdaliyev
Deputy Board Chairman, Central Bank of Uzbekistan

10:10 AM Refreshments and Networking

10:40 AM **Sponsorship Slot 1**

- Asia Alliance Bank
- Apex Moliya

11:00 AM **SESSION 1: ISLAMIC BANKING MODELS (FULL-FLEDGED, SUBSIDIARY, AND WINDOW): SHARIAH AND REGULATORY IMPLICATIONS**

الجلسة الأولى: نماذج الخدمات المصرفية الإسلامية: الإطار الشرعي والتنظيمي

Focus of Presentation

- Evaluating structural Islamic banking models: full-fledged, subsidiary, and window
- Key features of each Islamic banking model
- Shariah parameters and guidance
- Issues, challenges, and solutions

Main Speaker

- Dr Marjan Muhammad (Malaysia)

Panellists

- Sheikh Dr Muhamad Nizam Salih Yaquby (Bahrain)
- Sheikh Dr Bashir Aliyu Umar (Nigeria)
- Dr Muhammad Imran Ashraf Usmani (Pakistan)

12:30 PM Lunch and Zuhr Prayer

2:00 PM

SESSION 2: THE ROLE OF SHARIAH GOVERNANCE IN THE BANKING CONVERSION PROCESS

الجلسة الثانية: دور الحوكمة الشرعية في عملية التحول المصرفي

Focus of Presentation

- Developing a Shariah governance structure
- Establishing an effective Shariah committee and key Shariah organisation
- Internal controls, processes, and procedures
- Compliance measures during the transition process
- Issues, challenges, and solutions

Main Speaker

- Sheikh Professor Dr Ali Muhiyaddin al-Qaradaghi (Qatar)

Panellists

- Sheikh Datuk Professor Dr Mohamad Akram Laldin (Malaysia)
- Dr Abdulbari Mashal (United States of America)
- Dr Said Adekunle Mikail (Nigeria)

**This session will be conducted in Arabic.*

3:30 PM

Sponsorship Slot 2

- ISRA Consulting
- International Turnkey Systems

3:50 PM

SESSION 3: MAQASID CONSIDERATION IN FINANCIAL PRODUCT OFFERINGS WITHIN THE FRAMEWORK OF BANKING

الجلسة الثالثة: الاعتبار المقاصدي في المنتجات المالية في إطار التحول المصرفي

Focus of Presentation

- Understanding *maqasid al-Shariah* in the context of financial product structuring
- Aligning product objectives with Shariah goals during the conversion process
- Balancing between profitability and ethical considerations
- Addressing social welfare and economic justice within product design
- Practical framework for Maqasid compliance during banking conversion

Main Speaker

- Professor Dr Younes Soualhi (Algeria)

Panellists

- Sheikh Professor Dato' Dr Aznan Hassan (Malaysia)
- Dr Sami Al-Suwailem (Saudi Arabia)

5:20 PM

Refreshments and Networking | End of First Day



THURSDAY (18 September 2025 | 24 Rabi' al-Awwal 1447H)

8:00 AM Registration

9:00 AM **KEYNOTE 2: THE VALUE PROPOSITION OF ISLAMIC BANKING: A PATHWAY TO SUSTAINABLE FINANCE**

الكلمة الرئيسية: القيمة المقترحة للخدمات المصرفية الإسلامية: الطريق إلى التمويل المستدام

Keynote Speaker

- Sheikh Professor Dr Ali Muhiyaddin al-Qaradaghi
President of the International Union of Muslim Scholars

**This keynote will be delivered in Arabic.*

9:20 PM **Sponsorship Slot 3**

- Asterium
- Apex Takaful

9:40 AM **SESSION 4: LEGAL AND REGULATORY CHALLENGES IN THE BANKING CONVERSION PROCESS**

الجلسة الرابعة: التحديات القانونية والتنظيمية في عملية تحول الخدمات المصرفية

Focus of presentation

- Legal and regulatory challenges in replacing conventional products
- Harmonising the Shariah principles and regulatory framework
- Conversion process of legal documentations: from conventional to Islamic
- Issues, challenges, and solutions

Main Speaker

- Mr Madzlan Hussain (Malaysia)

Panellists

- Professor Dr Engku Rabiah Adawiah Engku Ali (Malaysia)
- Dr Moutaz Abojeib (Syria)

11:10 AM Refreshments and Networking

11:40 AM **SESSION 5: SHARIAH ISSUES AND SOLUTIONS IN THE BANKING CONVERSION PROCESS**

الجلسة الخامسة: القضايا والحلول الشرعية في عملية التحول المصرفي

Focus of presentation

- Key consideration in conversion to new underlying Shariah contract
- Shariah treatment for the acceptance of customer to enter new Shariah contract
- Treatment of the prohibited element from the existing conventional product
- Integration of local Shariah governance and global standards
- Issues, challenges, and solutions

Main Speaker

- Sheikh Professor Dato' Dr Aznan Hassan (Malaysia)

Panellists

- Mr Alkhazur Tazbaev (Russia)
- Mr Jumadi Kadir (Malaysia)
- Mr Nasser Hideur (Algeria)

1:00 PM Lunch and Zuhr Prayer

2:30 PM

SESSION 6: SYNERGISING ISLAMIC BANKING AND ISLAMIC SOCIAL FINANCE FOR SUSTAINABLE IMPACT

الجلسة السادسة: تآزر الخدمات المصرفية الإسلامية والتمويل الاجتماعي الإسلامي لتحقيق تأثير مستدام

Focus of presentation

- Exploring the integration of the profit driven instruments with social oriented instruments
- Addressing poverty alleviation, financial inclusion, and community empowerment through innovative synergistic model that integrates Islamic banking products with Islamic social finance instruments
- Key Islamic finance jurisdiction experience with blended models

Main Speaker

- Dr Muhammad al-Bashir Muhammad al-Amine (Chad)

Panellists

- Sheikh Dr Muhamad Nizam Salih Yaquby (Bahrain)
- Mr Joe Bradford (United States of America)
- Professor Dr Obiyathulla Ismath Bacha (Malaysia)

4:00 PM

ISSF 2025 Resolution

Professor Dr Said Bouheraoua
Director, CASHiEF, ISRA Institute, INCEIF University

4:15 PM

Closing Remark

Al-Muamalat Consulting

4:30 PM

Refreshments and Networking | End of the ISSF2025

Prayer Times (Tashkent)

September	Rabi Al Awwal	Fajr	Zhuhr	Asr	Maghrib	Isyak
16	22	04:31	12:18	15:48	18:31	19:59
17	23	04:32	12:18	15:47	18:29	19:57
18	24	04:33	12:17	15:46	18:27	19:55



KEYNOTE ADDRESS



Sheikh Professor Dr Ali Muhiyaddin Al-Qaradaghi

Professor Dr Ali Al-Qaradaghi is a distinguished Islamic jurist and economist, currently serving as the President of the International Union of Muslim Scholars (IUMS). He is widely recognised for his expertise in Islamic commercial jurisprudence and serves on numerous Shariah boards around the world. He graduated with distinction from the Great Imam Abu Hanifa College in Baghdad and later earned both his MA and PhD, graduating with high distinction from the Faculty of Sharia and Law at Al-Azhar University.

SPEAKERS AND PANELISTS



Sheikh Datuk Professor Dr Mohamad Akram Laldin

Professor Akram is a professor at INCEIF University and a member of the Shariah Advisory Council of Bank Negara Malaysia (BNM). He holds a BA (Hons) in Islamic Jurisprudence and Legislation from the University of Jordan in Amman and a PhD in the Principles of Islamic Jurisprudence (Usul al-Fiqh) from the University of Edinburgh, Scotland.



Sheikh Dr Muhamad Nizam Salih Yaquby

Dr Nizam Yaquby is a renowned Bahraini scholar and currently serves as Deputy Chairman of the Shariah Board of the IsDB Group. He holds degrees in Economics and Comparative Religion from McGill University and a PhD in Islamic Law. He is a member of numerous international boards, including the Sharia Council of AAOIFI, the Dow Jones Islamic Index, the Central Bank of Bahrain Shariah Committee, and the IIFM Shariah Council.



Sheikh Professor Dato' Dr Aznan Hassan

Professor Aznan is the Chairman of the Shariah Advisory Council of the Securities Commission Malaysia (SC). He is also a professor at the IIUM Institute of Islamic Banking and Finance (IIBF), International Islamic University Malaysia (IIUM). He holds degrees from Al-Azhar University, Cairo University, and the University of Wales. He serves on several international Shariah boards.



Sheikh Dr Bashir Aliyu Umar

Dr Bashir Aliyu Umar is a member of the Shariah Committee of the International Islamic Liquidity Management Corporation (IILM) and the Council of Experts on Islamic Banking of the Central Bank of Nigeria (CBN). He previously served as Chairman of the Shariah Advisory Committee of Stanbic IBTC Bank and Special Adviser on Non-Interest Banking to the CBN Governor. He holds a BA, MA, and PhD in Hadith and Islamic Studies from the Islamic University of Madinah.



Sheikh Dr Abdul Bari Mashal

Sheikh Dr Abdulbari Mishal is the Chairman of Raqaba Group and holds a PhD in Islamic Economics from Imam Mohammad Ibn Saud Islamic University. He is recognised for his expertise in Islamic auditing and consultancy, with extensive experience across the GCC region and the United States. Dr Abdulbari received bachelor's degree in Shariah, master's and PhD in Islamic Economics from Al-Imam Muhammad Ibn Saud Islamic University, Riyadh.



Professor Dr Engku Rabiah Adawiah

Professor Dr Engku Rabiah is a leading Shariah scholar at IiiBF, IIUM, and the Deputy Chair of the Shariah Advisory Councils of both Bank Negara Malaysia (BNM) and the Securities Commission Malaysia (SC). She specialises in Islamic commercial law and serves on the Shariah Committee of Bursa Malaysia. She holds an LLB (First Class Honours), an LLB (Shari'ah) (First Class Honours), and a Master of Comparative Laws (MCL) from IIUM.



Professor Dr Said Bouheraoua

Professor Dr Said Bouheraoua is the Director of the Centre of Excellence for Applied Shariah in Economics and Finance (CASHiEF) at ISRA Institute, INCEIF University and Chair of the Shariah Committees of MUFG Bank and Malaysian Life Reinsurance Group Berhad (MLRe). He holds two PhDs in Islamic law and Usul Fiqh and has published numerous books, book chapters, and articles in refereed journals.



Professor Dr Younes Soualhi

Professor Dr Younes Soualhi is a Senior Research Fellow at ISRA Institute, INCEIF University and Chair of the Shariah Committee of Al Rajhi Bank. He has extensive academic and practical experience, with a BA from Algeria and an MA and PhD degrees in Usul Fiqh from Malaysian universities. He also holds a Diploma in Human Sciences and has authored numerous scholarly articles and books in Islamic banking and finance.



Professor Dr Obiyathulla Ismath Bacha

Professor Dr Obiyathulla Ismath Bacha is a Professor of Finance at INCEIF University. He has vast experience in both academia and industry, having previously served at the International Islamic University Malaysia and Boston University. He has authored textbooks on financial derivatives and Islamic capital markets, and has consulted for institutions such as the World Bank, IsDB, and IFSB. He also served on Shariah committees including SABANA REIT and HSBC Amanah.



Dr Sami Al-Suwailem

Dr Sami al-Suwailem is the Acting Director General of the IsDB Institute. He holds a Master's degree from Southern Illinois University and a PhD from Washington University in St. Louis. He is a renowned expert in Islamic economics and risk management and has served in several professional committees, including the Technical Committee of the Islamic Financial Services Board (IFSB) and the Economic Committee of Awqaf at the Ministry of Islamic Affairs in Riyadh.



Dr Marjan Muhammad

Dr Marjan is the Deputy President Research at ISRA Institute, INCEIF University. She is a member of the Shariah Advisory Council of both Bank Negara Malaysia (BNM) and the Securities Commission Malaysia (SC). At the international level, she sits on the Advisory Committee of Experts of Lotus Bank Limited and Shariah Supervisory Board of Lotus Capital Limited, both based in Nigeria. She obtained her Bachelor's, Master's and PhD in Fiqh and Usul al-Fiqh from the International Islamic University Malaysia (IIUM).



Mr Nasser Hideur

Mr Nasser Hideur is recognized for his contribution to the growth of Islamic finance in Algeria. He has represented Al Salam Bank at major international platforms such as the Islamic Development Bank (IsDB) Annual Meetings in Algiers. There, he emphasized the importance of digitalization, inclusive economic development, and the integration of the informal sector into the formal economy.



Assoc Professor Dr Said Adekunle Mikail

Dr Said Adekunle Mikail is an Associate Professor at INCEIF University and a Senior Researcher at ISRA Institute. He currently serves on the Shariah boards of IsDB Group and the Islamic Financial Services Board (IFSB). He holds a Bachelor's degree in Shariah with First Class Honours from the Islamic University of Madinah and earned his Master of Comparative Laws and PhD in Law from the International Islamic University Malaysia (IIUM). He is a prolific author, having published in Scopus-indexed journals.



Dr Muhammad Al-Bashir Muhammad Al-Amine

Dr. Al-Bashir is currently the advisor to ICD's CEO on Shariah matters. He was formerly the Group Head of Shariah Compliance of Alkhair Holding (formerly known as Unicorn Investment Bank). Prior to joining Alkhair Holding in 2005, Al-Bashir was the Head of Product Development and Shariah Compliance at the International Islamic Financial Market (IIFM). He is known for his extensive experience in Islamic finance and advisory roles across various Islamic institutions globally.



Dr Muhammad Imran Ashraf Usmani

Dr Muhammad Imran Usmani holds an LLB, M. Phil, and Ph. D. in Islamic Finance and graduated as a scholar with specialization (Takhassus) in Islamic Fiqh and fatwa from Jamia Darul-Uloom, Karachi. Presently, he is also the Shariah Advisor and Group Head of Product Development Shariah Compliance (PDSC) at Meezan Bank and is in charge of the R&D and product development of Islamic banking products, training, advisory, and audit & compliance for the relevant activities.



Dr Moutaz Abojeib

Dr Moutaz Abojeib is the Director of Operations at the IFAAS Group. He holds a PhD in Islamic Finance from INCEIF. He also earned two Master's degrees: one in Banking and Financial Management from Université Montesquieu-Bordeaux IV (now part of the University of Bordeaux), and another in Finance and Banking from Damascus University, Syria. Dr Moutaz is an AAOIFI Certified Shariah Advisor and Auditor (CSAA) and a Senior Associate member of the Chartered Institute of Islamic Finance Professionals (CIIF).



Mr Jumadi Kadir

Mr Jumadi Kadir is the Group Chief Shariah Officer at SME Bank. He has held senior Shariah positions at Hong Leong Islamic Bank and Bank Simpanan Nasional (BSN). He is a Chartered Islamic Finance Professional (CIFP) from INCEIF and holds an Advanced Leadership Certificate from Bayes Business School (formerly CASS Business School), London. He brings deep practical knowledge in Shariah governance and banking products.



Mr Madzlan Hussain

Mr Madzlan Hussain is a Senior Partner at CSQ Law and a Member of Senate of INCEIF University. With over 25 years of experience in Islamic finance law, he is known for advising on sukuk, restructuring, and capital markets. He holds a Master's in Islamic Economics, Banking and Finance from Loughborough University, United Kingdom, where he was an IsDB scholar, and obtained a Law degree from IIUM, where he was a Sharp-Roxy scholar.



Mr Alkhazur Tazbaev

Mr Alkhazur Tazbaev is a Shariah board member at Sberbank and an advisor to several Islamic finance institutions in Russia and the UAE. Educated in Medina and Egypt, he actively promotes Islamic finance education and standards across Russia. Mr Tazbaev holds a Bachelor's degree in Shariah from the Islamic University of Madinah and a Postgraduate Diploma from the Higher Institute of Islamic Studies in Egypt.



Mr Joe Bradford

Mr Joe Bradford is a US-based Shariah advisor and academic, serving as Chief Shariah Officer at NylaBank and Managing Director of Wellspring Endowment. He holds a Bachelor's and two Master's degrees in Islamic Law from the Islamic University of Madinah and Binoria International University. His scholarly work covers topics such as zakat, Islamic law, and Hanbali jurisprudence.

REGISTRATION FEES

	CENTRAL ASIA	
Normal Fee	<i>Uzbekistan and Central Asia</i>	Group Package of 3 or more
ISSF2025 RM1,500 / USD340	ISSF2025 USD300	ISSF2025 RM1,400 / USD320 (per pax)
ISSF2025 + Masterclass RM2,500 / USD560	ISSF2025 + Masterclass USD520	ISSF2025 + Masterclass RM2,400 / USD540 (per pax)

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