

## **Haji Razli Ramli**

Senior Managing Adviser  
Shariah Business Advisory

**IBFIM** (*Islamic Banking and Finance Institute Malaysia*)



**Razli Ramli** brings with him over 23 years of experience in banking and finance, with 18 years in Islamic finance. His proficiency lies in the transformation of traditional banking operations into Shariah-compliant operations. His first contribution to the industry was the implementation of an Islamic Banking Division at a Chinese based bank in Malaysia. He subsequently involved in the development and implementation of Shariah-based financing products in many institutions including one of the country's largest financial institutions. Prior to joining IBFIM he was appointed as secretary of a renowned financial institution's Shariah Advisory Council.

In IBFIM, Razli is the Head of Shariah Business Team advising more than 100 Shariah-based funds including Islamic REITs and mandates by local and international asset management companies worth more than RM15 billion.

Razli sits in the Think-Tank Group of Jabatan Wakaf, Zakat and Haji (JAWHAR) under the Ministry of Prime Minister Malaysia. He is also involved in the Think-Tank Group for amendment of Hire Purchase Act (HP Act) 1967 into an Islamic Hire Purchase Act, which currently undertaken by Ministry of Domestic Trade, Cooperative and Consumerism of Malaysia. Finance Accreditation Agency (FAA), an international and independent quality assurance and accreditation body for the Financial Services Industry (FSI) has appointed him as the FAA Panel Member in 2014 and he has also been chosen by Asian Institute of Finance (AIF) as a Curriculum Panel to the professional development of learning programs for financial institutions in Malaysia.

He is a proficient trainer in operational aspect of banking and finance, where he has been invited to share his practical experience in many countries including Russia, Maldives, France, China, Hong Kong, United Arab Emirates, Yemen, Kingdom of Saudi Arabia, Africa, Brunei, Singapore and Sri Lanka. Razli has also been invited as Plenary Speaker for a number of international conferences. Besides being invited by local and international universities, he is also a regular invitee lecturer for Financial Sector Talent Enrichment Programme (FSTEP) initiated by Asian Institute of Chartered Bankers (AICB), under the Central Bank of Malaysia.

At the same time, he is an avid writer on Islamic finance. Many of his articles have been published in local newspapers & magazines and an international magazine. Razli has co-authored practical Islamic finance books namely:

1. Islamic Hire Purchase – The Handbook.
2. The Islamic Banking Practices – From the Practitioner's Perspective.
3. Panduan Asas Perbankan Islam ("Basic Guide in Islamic Banking").
4. Islamic Banking Recovery Process.
5. Issues in Islamic Finance from the Practitioners' Perspective.
6. Understanding Islamic Capital Market.

Razli obtained his Bachelor of Economics from Flinders University of South Australia in 1990. He is now pursuing his Doctorate in Management in Northern University of Malaysia.