



INCEIF
THE GLOBAL UNIVERSITY OF ISLAMIC FINANCE



Suleman Dawood
SCHOOL OF BUSINESS

2nd ISLAMIC FINANCE, BANKING & BUSINESS ETHICS GLOBAL CONFERENCE 2017

Risk Sharing Islamic Finance: Challenges Innovation And Leadership

18 - 19 April 2017 | Sasana Kijang, Kuala Lumpur, Malaysia.

PRESENTER INFORMATION PACK

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1. Parallel Session

SESSIONS	VENUE	TOPIC	CHAIR
Session One	Room	11.00 am – 01.00 pm	Name
Session 1.1	Forum	Islamic Banking I	Dr. Adam Ng
Session 1.2	Mini Forum 1.1	Financial Inclusion & Financial Stability	Assoc. Prof. Dr. Baharom Abdul Hamid
Session 1.3	Mini Forum 1.3	Takaful & Risk Management	Mr. Ezamshah Ismail
Session 1.4	Training Room 3.1	Islamic Capital Market I	Prof. Dr. Mansor H. Ibrahim
Session 1.5	Training Room 3.2	Microfinance, Waqf & Zakat I	Dr. Ginanjar Dewandaru
Session Two	Room	03.30 pm – 05.30 pm	
Session 2.1	Forum	Islamic Banking II	Assoc. Prof. Dr. Saad Azmat
Session 2.2	Mini Forum 1.1	Islamic Capital Market II	Prof. Dr. Obiyathulla Ismath Bacha
Session 2.3	Mini Forum 1.3	Islamic Accounting	Prof. Dr. Zulkarnain Muhamad Sori
Session 2.4	Training Room 3.1	Shariah & Law	Prof. Dr. Jawad Syed
Session 2.5	Training Room 3.2	Microfinance, Waqf & Zakat II	Assoc. Prof. Dr. Magda Ismail
Session Three	Room	09.00 am – 11.00 am	
Session 3.1	Forum	Islamic Banking III	Dr. Ziyaad Mahomed
Session 3.2	Mini Forum 1.1	Islamic Capital Market III	Prof. Dr. Shamsher Mohamad
Session 3.3	Mini Forum 1.3	Risk Sharing	Dr. Syed Aun Raza Rizvi
Session Four	Room	02.30 pm – 04.30 pm	
Session 4.1	Forum	Financial Economics	Prof. Dr. Mansur Masih
Session 4.2	Mini Forum 1.1	Islamic Capital Market IV	Prof. Dr. Muzafar Shah Habibullah
Session 4.3	Mini Forum 1.3	Ethics & Corporate Governance	Prof. Dr. Syed Abdul Hamid Aljunid

2. Presentation Schedule

PARALLEL SESSION ONE (18TH APRIL 2017)

SESSION 1.1 ISLAMIC BANKING I	FORUM (LEVEL 1)	PRESENTER	11.00 AM – 01.00 PM
Paper ID: IFBBE2017 - 021	Customer Attitude and Verdict: A Case of Islamic and Conventional Banking in Pakistan	Malik Shahzad Shabbir (International Islamic University Islamabad)	11.00-11.20
Paper ID: IFBBE2017 - 036	A Theory of Islamic Bank Capital	Amrani Faycal (Paris-Dauphne University)	11.20-11.40
Paper ID: IFBBE2017 - 066	Financial Soundness of Single versus Dual Banking System: Explaining the Role of Islamic Banks	Abdul Rashid	11.40-12.00
Paper ID: IFBBE2017 - 078	Bank Profitability and the Choice of Banking Model	Atif Saeed Chaudry (Lahore University of Management Sciences)	12.00-12.20
Paper ID: IFBBE2017 - 115	Income Structure and Stability: An Empirical Analysis of Islamic and Conventional Banks in OIC Countries	Mohsin Ali / Mohamed Eskandar Shah (INCEIF)	12.20-12.40

SESSION 1.2 FINANCIAL INCLUSION & FINANCIAL STABILITY	MINI FORUM 1.1 (LEVEL 1)	PRESENTER	11.00 AM – 01.00 PM
Paper ID: IFBBE2017 - 011	Towards Greater Financial Inclusion of Refugees in the Fourth Industrial Revolution: A Risk-Sharing Based Islamic Financial Solution	Alaa Alaabed (Finocracy)	11.00-11.30
Paper ID: IFBBE2017 - 006	House Prices and Islamic Bank Stability in Indonesia: Evidence from Autoregressive Distributed Lag (ARDL) Model	Raditya Sukmana (Universitas Airlangga)	11.30-12.00
Paper ID: IFBBE2017 - 052	A Policy Mix Proposal: Maintenance Financial Stability in Indonesia	Ries Wulandari (Tazkia University College of Islamic Economics)	12.00-12.30
Paper ID: IFBBE2017 - 087	Design the Roadmap of Holistic Financial Inclusion for <i>Baitul Maal wat Tamwil</i>	Ascarya and Hendri Tanjung (Bank Indonesia)	12.30-01.00

SESSION 1.3 TAKAFUL & RISK MANAGEMENT	MINI FORUM 1.3 (LEVEL 1)	PRESENTER	11.00 AM – 01.00 PM
Paper ID: IFBBE2017 - 001	Determinants of Demand for an Alternative Insurance Market: A Multi-Country Study	Ibrahim Muhammad Muye (Universiti Putra Malaysia)	11.00-11.20
Paper ID: IFBBE2017 - 050	Takaful, Conventional Insurance and Opportunism: A Conceptual Analysis	Tajudeen Olalekan Yusuf (University of Lagos)	11.20-11.40
Paper ID: IFBBE2017 - 076	Credit Risk Characteristics of Small Business Loan Portfolios	Christian Wolff (University of Luxembourg)	11.40-12.00
Paper ID: IFBBE2017 - 116	High Earning Risk in Islamic Banking: Global Evidence	Md Hamid Uddin (Taylors University)	12.00-12.20
Paper ID: IFBBE2017 - 120	Clustering and Classification for Credit Risk Assessment	Abdullah Ash-shuayree Al-khawaldeh (The Hashemite University)	12.20-12.40

SESSION 1.4 ISLAMIC CAPITAL MARKET I	TRAINING ROOM 3.1 (LEVEL 3)	PRESENTER	11.00 AM – 01.00 PM
Paper ID: IFBBE2017 - 107	Debt Constraints, Vibrant Markets and Monetary Actions: How Islamic Equities Behave?	Zaheer Anwer (INCEIF)	11.00-11.30
Paper ID: IFBBE2017 - 070	Debt Externality in Equity Markets: The Case of Islamic Equity Indices	Salman Khan (Lahore University of Management Sciences)	11.30-12.00
Paper ID: IFBBE2017 - 019	Should Not Similarly-Rated Bonds Yield Same Returns to Investors?	Alireza Zarei (Sunway University)	12.00-12.30
Paper ID: IFBBE2017 - 039	Influence of Money Market Products in Shariah Compliant Investments and Its Support to Islamic Financial Industry of Pakistan	Naresh Kumar (ABL Asset Management)	12.30-01.00

SESSION 1.5 MICROFINANCE, WAQF & ZAKAT I	TRAINING ROOM 3.2 (LEVEL 3)	PRESENTER	11.00 AM – 01.00 PM
Paper ID: IFBBE2017 - 090	Where is my cash?	Asad Alam (Lahore University of Management Sciences)	11.00-11.30
Paper ID: IFBBE2017 - 008	Go Zakat Mobile Application: Innovation to Optimize the Collection of Zakat in Indonesia	Umma Sa'idah (Universitas Negeri Jakarta)	11.30-12.00
Paper ID: IFBBE2017 - 045	Factors Influencing Donor Intention to Pay Zakat, <i>Infaq and Sadaqah</i> (ZIS) Using Bank Facility (Case Study ZIS' Donors in DKI Jakarta Province)	Lusiana Ulfa Hardinawati (Universitas Indonesia)	12.00-12.30
Paper ID: IFBBE2017 - 067	Sustainability and Growth of Islamic Micro-Finance: A Case Study of <i>Anjumul Islahul Muslemeen</i> based in Bhopal India	Atif Aziz (All Saints College of Technology)	12.30-01.00

PARALLEL SESSION TWO (18TH APRIL 2017)

SESSION 2.1 ISLAMIC BANKING II	FORUM (LEVEL 1)	PRESENTER	03.30PM - 05.30PM
Paper ID: IFBBE2017 - 024	Does Technology Improve Customer Satisfaction and Loyalty? A Comparative Study of Islamic and Conventional Banks	Malik Shahzad Shabbir (International Islamic University Islamabad)	03.30-03.50
Paper ID: IFBBE2017 - 013	The Application of Rule 78: A Comparison of <i>Al-Ijarah Thumma al-Bay'</i> (AITAB) and Hire-Purchase	Omaima Eltahir Baibkir Mohamed (Universiti Tun Abdul Razak)	03.50-04.10
Paper ID: IFBBE2017 - 046	Agriculture Financing Through <i>Bay Muzarah'</i> : An Exploratory Study	Abdul Hameed (International Islamic University Islamabad)	04.10-04.30
Paper ID: IFBBE2017 - 059	Commodity <i>Murabahah</i> Islamic Home Finance in Dealing with Abandoned Housing Projects in Malaysia: Features, Issues, Challenges and Prospects	Nuarrual Hilal Md Dahlan (University Utara Malaysia)	04.30-04.50
Paper ID: IFBBE2017 - 034	Relative Performance of Islamic and Conventional Commercial Banks: Evidence from Bangladesh	Md Golzare Nabi (University of Malaysia Perlis & Bangladesh Bank)	04.50-05.10

SESSION 2.2 ISLAMIC CAPITAL MARKET II	MINI FORUM 1.1 (LEVEL 1)	PRESENTER	03.30PM - 05.30PM
Paper ID: IFBBE2017 - 056	Determinants of Herd Behaviors: Evidence from Pakistani Stock Exchanges	Muhammad Burhan (Riphah International University)	03.30-04.00
Paper ID: IFBBE2017 - 112	Asymmetric Long Run Relationship Malaysian Crude Palm Oil (CPO) Commodity Pricing	Salami Monsurat Ayojimi (International Islamic University Malaysia)	04.00-04.30
Paper ID: IFBBE2017 - 068	Shariah Screening and Its Effect on Portfolio Performance	Muhammad Wajid Raza (VRIJE University Brussels)	04.30-05.00
Paper ID: IFBBE2017 - 108	Do Sentiment, Risk Factor and Macro Economy Matter for Shariah Index Return? A Nonlinear and Wavelet Approach	Saumya Ranjan Dash (Indian Institute of Management Indore)	05.00-05.30

SESSION 2.3 ISLAMIC ACCOUNTING	MINI FORUM 1.3 (LEVEL 1)	PRESENTER	03.30PM - 05.30PM
Paper ID: IFBBE2017 - 014	The MASB and AAOIFI Conceptual Frameworks: Same Business, Different Reporting Concepts	Zulkarnain Muhamad Sori (INCEIF)	03.30-04.00
Paper ID: IFBBE2017 - 035	Voluntary Disclosure Practices of Islamic Banks: A Comparative Study Between Bahrain and Malaysia	Mustafa Mohd Hanefah (Universiti Sains Islam Malaysia)	04.00-04.30
Paper ID: IFBBE2017 - 038	A Unified CSR Framework: The State of Islamic Banks in Pakistan	Kamran Ali Chatha (Lahore University of Management Sciences)	04.30-05.00
Paper ID: IFBBE2017 - 075	The Influence of Attitude, Subjective Norms and Islamic Professional Ethics on Fraudulent Financial Reporting Intention: The Case of Accounting Practitioners in Malaysian Banking Sector	Yunita Awang (Universiti Teknologi Mara, Terengganu)	05.00-05.30

SESSION 2.4 SHARIAH & LAW	TRAINING ROOM 3.1 (LEVEL 3)	PRESENTER	03.30PM - 05.30PM
Paper ID: IFBBE2017 - 096	Revisiting Islamic Prohibition of Interest	Saad Azmat (Lahore University of Management Sciences)	03.30-04.00
Paper ID: IFBBE2017 - 062	Shariah Status of Current Currency and Its Effects on Islamic Financial Matters	Mufti Muhammad Muaz Ashraf (University of Management & Technology)	04.00-04.30
Paper ID: IFBBE2017 - 118	Fairness Mining of Long Term Performance for Shariah-Compliant Companies in Challenging Economic Condition: A Numerical Approach in Islamic Financial Engineering	Noor Mahinar Abu Bakar (International Islamic University Malaysia)	04.30-05.00

SESSION 2.5 MICROFINANCE, WAQF & ZAKAT II	TRAINING ROOM 3.2 (LEVEL 3)	PRESENTER	03.30PM - 05.30PM
Paper ID: IFBBE2017 - 072	The Impact of Islamic Microfinance Institutions on Rural Households Welfare in Indonesia	Bayu Arie Fianto (Lincoln University)	03.30-04.00
Paper ID: IFBBE2017 - 092	Exploring Private Giving Behavior Towards Increased & Efficient Mobilization: Case Study of Karachi	Salman Ahmed Shaikh (Universiti Kebangsaan Malaysia)	04.00-04.30
Paper ID: IFBBE2017 - 102	The Impact of Micro Credit on Financial Condition as well as Socio-Economic Variables of Women Entrepreneurs in Bangladesh	Mohammad Abdul Matin Chowdhury (International Islamic University Malaysia)	04.30-05.00
Paper ID: IFBBE2017 - 083	Cash <i>Waqf</i> and Islamic Microfinance Institutions: Business Models in Indonesia	Ascarya (Bank of Indonesia)	05.00-05.30

PARALLEL SESSION THREE (19TH APRIL 2017)

SESSION 3.1 ISLAMIC BANKING III	FORUM (LEVEL 1)	PRESENTER	09.00AM -11.00AM
Paper ID: IFBBE2017 - 060	<i>Ijarah Mausufah Fi Zimmah</i> Islamic Home Finance in Dealing with Abandoned Housing Projects in Malaysia: Features, Issues, Challenges and Prospects	Nurrual Hilal Md Dahlan (Universiti Utara Malaysia)	09.00-09.30
Paper ID: IFBBE2017 - 104	Equity Financing and Bank Efficiency	Mariani Abdul-Majid (Universiti Kebangsaan Malaysia)	09.30-10.00
Paper ID: IFBBE2017 - 106	The Impact of Competition on Banks Efficiency - Do Business Model and Corporate Governance Matter: Evidence from Dual Banking Systems	Kinan Salim (INCEIF)	10.00-10.30

SESSION 3.2 ISLAMIC CAPITAL MARKET III	MINI FORUM 1.1 (LEVEL 1)	PRESENTER	09.00AM -11.00AM
Paper ID: IFBBE2017 - 030	The Impact of Foreign Portfolio Investment on Domestic Stock Market of Pakistan	Malik Shahzad Shabbir (International Islamic University Islamabad)	09.00-09.30
Paper ID: IFBBE2017 - 041	Absence of Exchange Traded Funds (ETFs) in Pakistan	Naresh Kumar (ABL Asset Management)	09.30-10.00
Paper ID: IFBBE2017 - 079	Sailing with The Non-Conventional Stocks When There is No Place to Hide	Saad Azmat (Lahore University of Management Sciences)	10.00-10.30
Paper ID: IFBBE2017 - 064	Diversification in Conventional and Islamic Stock Indices: Evidence from Multivariate-GARCH Analysis	Buerhan Saiti (International Islamic University Malaysia)	10.30-11.00

SESSION 3.3 RISK SHARING	MINI FORUM 1.3 (LEVEL 1)	PRESENTER	09.00AM -11.00AM
Paper ID: IFBBE2017 - 012	Investigating Risk Shifting in Islamic Banks in the Dual Banking Systems of OIC Member Countries: An Application of Two-Step Dynamic GMM	Alaa Alaabed (Finocracy)	09.00-09.30
Paper ID: IFBBE2017 - 017	Risk-Sharing Securities: Accelerating Finance for SMEs	Siti Muawanah Lajis (Bank Negara Malaysia)	09.30-10.00

PARALLEL SESSION FOUR (19TH APRIL 2017)

SESSION 4.1 FINANCIAL ECONOMICS	FORUM (LEVEL 1)	PRESENTER	02.30PM - 04.30PM
Paper ID: IFBBE2017 - 105	Does Financial Development Reduce Shadow Economy in Malaysia?	Badariah Haji Din (Universiti Utara Malaysia)	02.30-03.00
Paper ID: IFBBE2017 - 031	Exchange Rate, Inflation, Gold Price, Islamic Rate and Indonesia Composite Index Relationships in Indonesia: An Autoregressive Distributed Lag Analysis	Nur Fadhilah (Universitas Airlangga)	03.00-03.30
Paper ID: IFBBE2017 - 023	Contributing Factors of Interior Investment	Malik Shahzad Shabbir (International Islamic University Islamabad)	03.30-04.00

SESSION 4.2 ISLAMIC CAPITAL MARKET IV	MINI FORUM 1.1 (LEVEL 1)	PRESENTER	02.30PM - 04.30PM
Paper ID: IFBBE2017 - 042	Relationship Between Religiosity and Stock Market Volatility: A Panel Application	Kin-Boon Tang (The University of Nottingham Malaysia Campus)	02.30-03.00
Paper ID: IFBBE2017 - 095	An Inquiry on Systematic Risks of Islamic and Conventional Sectors	Syed Aun R. Rizvi (Lahore University of Management Sciences)	03.00-03.30
Paper ID: IFBBE2017 - 117	Data Mining of Long Term Performance for Sharia-Compliant Companies in Challenging Economic Condition: A Numerical Approach in Islamic Financial Engineering	Nashirah Abu Bakar (Universiti Utara Malaysia)	03.30-04.00
Paper ID: IFBBE2017 - 113	Hedging Ratios and Hedging Effectiveness of Malaysian CPO Futures and KLCI Futures	Salami Monsurat Ayojimi (International Islamic University Malaysia)	04.00-04.30

SESSION 4.3 ETHICS & CORPORATE GOVERNANCE	MINI FORUM 1.3 (LEVEL 1)	PRESENTER	02.30PM - 04.30PM
Paper ID: IFBBE2017 - 080	The Role of Ownership Structure and Governance Mechanisms in the Three-Step Sequential Decision-Making Process of Sukuk Issuance	Saad Azmat (Lahore University of Management Sciences)	02.30-03.00
Paper ID: IFBBE2017 - 094	Rethinking Islamic Finance	Ayesha Bhatti (Lahore University of Management Sciences)	03.00-03.30
Paper ID: IFBBE2017 - 110	Islamic Governance and Earnings Management Level in Malaysian Shariah Compliant Companies	Nik Hanis Nujhan Mohd Shuhaimi (Universiti Putra Malaysia)	03.30-04.00

3. CONFERENCE AGENDA

TIME	DETAILS	VENUE
18TH APRIL 2017		
8:00 am – 9:00 am	Registration & Breakfast	Forum Foyer
9:00 am – 09:30 am	Welcoming Remarks: <ul style="list-style-type: none"> • Assoc. Prof. Dr. Baharom Abdul Hamid, Chairman, Islamic Finance, Banking & Business Ethics Global Conference 2017 • Prof. Dr. S. Sohail H. Naqvi, Vice Chancellor, Lahore University of Management Sciences (LUMS) 	Forum
09:30am – 10:30 am	Keynote Speech 1: <ul style="list-style-type: none"> • Prof. Dr. Abbas Mirakhor, First Holder, INCEIF 	Forum
10:30 am – 11:00 am	Coffee Break / Networking	Forum Foyer
11:00 am – 1:00 pm	1st Parallel Session	Refer Presentation Schedule
1:00 pm – 2:00 pm	Lunch Break	KMC Foyer
2:00 pm – 3:00 pm	Keynote Speech 2: <ul style="list-style-type: none"> • Prof. Dr. Paresh Narayan, Alfred Deakin University 	Forum
3:00 pm – 3:30 pm	Coffee Break/ Networking	Forum Foyer
3:30 pm – 5:30 pm	2nd Parallel Session	Refer Presentation Schedule

19TH APRIL 2017		
9:00 am – 11:00 am	3rd Parallel Session	Refer Presentation Schedule
11:00 am – 11:30 am	Coffee Break/ Networking	Forum Foyer
11:30 am – 01:00 pm	<p>Academic Panel Discussion:</p> <ul style="list-style-type: none"> • Prof. Dr. Mansor Hj. Ibrahim, INCEIF • Assoc. Prof. Dr. Saad Azmat, Assoc. Dean Research, LUMS • Prof. Dr. Jawad Syed, Dean, Suleman Dawood School of Business, LUMS <p>Moderator: Assoc. Prof. Dr. Baharom Abdul Hamid</p>	Forum
1:00 pm – 2:30 pm	Lunch Break	KMC Foyer
2:30 pm – 4:30 pm	4th Parallel Session	Refer Presentation Schedule
4:30 pm	Coffee Break / Networking & Adjourn	Forum Foyer

2nd ISLAMIC FINANCE BANKING & BUSINESS ETHICS GLOBAL CONFERENCE 2017

GALA DINNER

You are cordially invited to attend the Gala Dinner to mark the closing of this conference. **Best Paper Award** will be presented during the dinner. The Gala Dinner payment is inclusive in the conference payment.

Details of the Gala Dinner are as below;

Venue: Conference Hall 1, Sasana Kijang, Kuala Lumpur

Time: 8:00 pm – 10:00 pm

AGENDA

* Note: Return transportation will be provided from Sasana Kijang to participants' respective hotels (from the suggestion list)/ selected drop off points (TBA)

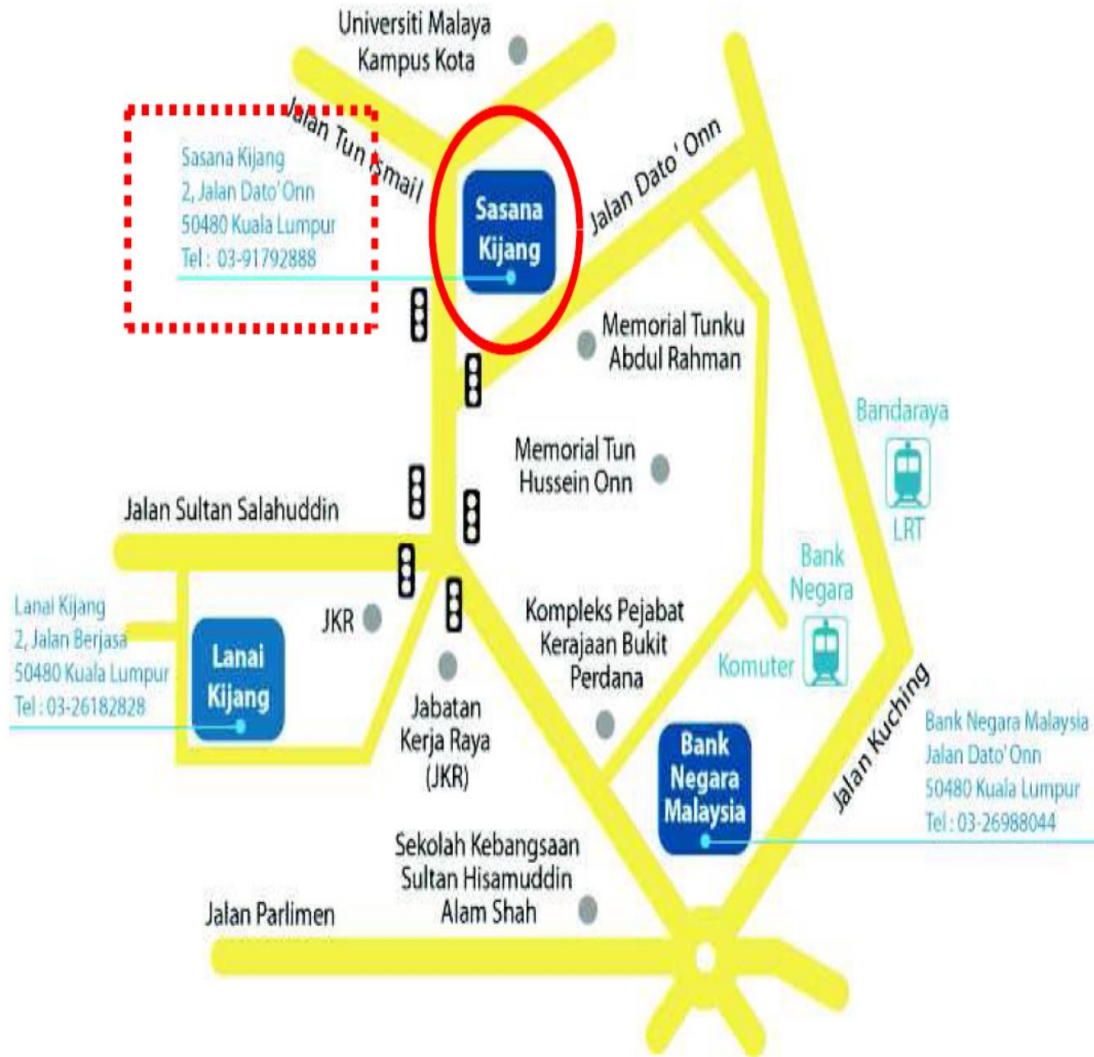
TIME	DETAILS
19TH APRIL 2017	
07:40pm – 08:00pm	Registration
08:00pm – 8:20pm	Arrival of Guests & Pre-dinner Drinks
08:20pm – 08:30pm	Doa Recitation
08:30pm – 08:50pm	Welcoming Remarks: <ul style="list-style-type: none"> • Prof. Dr. Jawad Syed, Dean, Suleman Dawood School of Business, LUMS • Mr. David Vicary Abdullah, President & CEO, INCEIF
08:50pm – 09:30pm	Dinner
09:30pm – 10:00pm	Award Presentation <ul style="list-style-type: none"> - Best Paper Award - Young Researcher Award
10:00 pm	Ends

4. MAP TO VENUES

The venues of the conference are as per below;

- i. Conference – **Sasana Kijang**

Please find below map for the location of the venue.



Note:

1. All visitors will have to go through a security check at Sasana Kijang entrance for safety purposes
2. Visitors parking is available at Lower Ground 5, Sasana Kijang for a flat rate of RM5

5. LIST OF ACCOMMODATIONS

Below is the list of suggested accommodations nearby the Conference venue for presenters who wish to stay in Kuala Lumpur, Malaysia

Hotel	Distance (KM)	Rating	Address	Contact No.	Link
Tune Hotels	3.4	1-star	316, Jalan Tuanku Abdul Rahman, Chow Kit, 50100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur	+603 2694 3301	http://www.tunehotels.com/my/en/our-hotels/downtown-kl/
Prescott Hotel Kuala Lumpur	3.6	3-star	No.23, Lorong Medan Tuanku Satu Off Jalan Sultan Ismail 50300, Kuala Lumpur	+603 2713 7887	http://prescotthotels.asia/KLMedanTuanku/
Quality Hotel Kuala Lumpur	2.1	3-star	Jalan Raja Laut, P.O. Box 11586 Kuala Lumpur, 50750, Malaysia	+603 2614 8000	http://www.quality.com.my/
Seri Pacific Hotel Kuala Lumpur	1.5	5-star	Jalan Putra 50350, Kuala Lumpur Malaysia	+603 4042 5555	http://www.seripacifichotel.com/
Sunway Putra Hotel	2.6	5-star	100 Jalan Putra 50350 Kuala Lumpur Malaysia	+603 4040 9888	http://putra.sunwayhotels.com/

***Note:** Enquiries and bookings of the accommodation must be done directly to the respective hotels. The committee will not be responsible for the bookings made by the participants

6. VISA APPLICATION

The organising committee will **NOT** handle any Visa application for the participants. However, we will issue a **supporting letter** (upon request) to be submitted together with the application form to ease the process.

Below document are needed to issue the supporting letter;

- 1. Acceptance letter**
- 2. Front page of passport**

Please email Ms. Diana Melissa at diana@inceif.org or Ms. Wiaam Hassan at wiaam@inceif.org regarding this matter.

7. CONTACT PERSON

Our committee members are reachable at the following details;

- 1. Paper Submission & Presentation:**
 - Ms. Wiaam Hasan (+60)3 – 7651 4168, (wiaam@inceif.org)
 - Ms. Rita Norzizana (+60)3- 7651 4021, (rita@inceif.org)
- 2. Research Management Centre, INCEIF**
 - Mr. Fairuz Fuad (+60)3 – 7651 4157
- 3. INCEIF General Line**
 - (+60) 3 – 7651 4000