



Islamic Banking

We can help develop or supplement your in-house expertise

As you develop and grow an existing Islamic Banking franchise or build a new one seasoned BankT&D Consulting professionals can supplement your internal resources and expertise. Our pool of qualified subject matter experts have relevant international experience and a successful track record of having built such businesses in numerous key markets in Asia, Middle East, Africa and Europe. We are able to put at your disposal a full range of specialists required to:

- Set up a new Islamic Bank
- Help existing Islamic Banking entities rapidly capture new market opportunities
- Create Islamic Banking branches and subsidiaries within the current organization
- Assist with consolidation, acquisition or divestiture opportunities

Our focus is on rapid implementation for achieving planned impact

We offer a full range of services to Islamic Banks, including the following:

- Operations transformation
 - Process analysis, improvement, implementation and rapid realization of target gains
 - Automated tracking of quality
 - Rapid automation of manual or semi-automated processes
 - Centralization of operations
 - Controls
- Risk management
 - Updating of Credit, Market and Operations policies and procedures
 - Independent business, process and portfolio reviews and audits
- System selection
- Overseas expansion (as part of M&A Transaction Support Services)
- Staff development and training
- Implementation support for launch of new businesses
- Product refinement



Our practical support is aimed at improving efficiency, productivity and responsiveness to changing market conditions and customer requirements. While most of this expertise is relevant to all banks (Islamic and conventional), we have further refined these and related methodologies as part of our niche focus on Islamic Banking.

Our emphasis on BankT&D Consulting working alongside our client's staff inducted into each assignment not only facilitates skill development and knowledge transfer but in turn also makes the tasks more economical for our clients.

We will be happy to share with you actual examples of how we have assisted our clients to realize the planned productivity and efficiency gains with very short payback periods. The resulting rapid and demonstrable savings turn the assignment expenditure into an almost self-funding investment.

Strong IT knowledge and experience gained at various Islamic Banks makes us uniquely qualified to help our clients choose and implement new systems or upgrade their existing IT capabilities.



Situation Analysis

Rapid 'Situation Analysis' before you commit

BankT&D Consulting reviews your Islamic Banking needs and promptly provides a report of specific findings and recommendations. This 'Situation Analysis' report covers the following, as well as any other aspects specified by you:

- Analyze your overall needs and recommend how these can be met effectively and within your budget
- Help you identify specific Islamic banking requirements and identify the external resources necessary to rapidly go to market
- Identify available internal resources and design an effective training program to increase specific skills in Islamic Banking
- Recommend an implementation plan with a defined timeline and clear milestones

After reviewing our recommendations you will be in a good position to decide areas in which you would like BankT&D Consulting's Islamic Banking team to develop customized proposals to meet your specific needs. Only after our proposals are accepted and agreed upon will the BankT&D Consulting team commence work.

Our Credentials

Khalid Bhaimia

Khalid leads the BankT&D Consulting Islamic Banking effort. He has had a distinguished and long international career in both conventional and Islamic Banking.

His Islamic banking experience spanning 20 years has included creating new Islamic banks and non-bank Islamic financial institutions in various markets. He has also transformed, merged and divested existing Islamic banks.

Khalid directly managed Islamic Banks in UK and Malaysia. He also supervised Albaraka Group Islamic Bank's franchises in many countries including Pakistan, India, Bangladesh and Malaysia. During Khalid's tenure as CEO of RHB Islamic Bank Malaysia it won the 2007 Euromoney Award as 'The most Improved Islamic Bank in Asia'. This was one of numerous industry awards won by the bank during Khalid's leadership.

Khalid's was one of the pioneers behind the launch of the innovative house financing 'Diminishing Musharaka' product in 1991 at Albaraka Bank, London. This is now an established mortgage product in the Islamic banking industry. Khalid's latest assignment involved setting up a new international Islamic operation in Malaysia for a Bahraini bank dealing only in foreign currencies – a first in Malaysia.

Prior to his Islamic banking career Khalid spent 19 years working within the conventional banking industry in Kuwait and Bahrain and held senior positions for Citibank in Egypt, Saudi Arabia, Hong Kong and Pakistan.

To learn more about how BankT&D Consulting can help your business with Islamic banking, please contact Aslam Aziz at aslam.aziz@banktandd.com