

In the Name of Allah, the Most Gracious, Most Merciful

Curriculum Vitae

- Name:** Muhammed bin Saud bin Muhammed Al-Osaimi
- Date of Birth:** 18 Muharram, 1380H **1960G**
- Primary School:** 1393H **1973G**
- Academic Stages:** **Secondary School:** Riyadh Scientific Institute, 1399H **1979G**
- University:** Imam Muhammad ibn Saud Islamic University, Faculty of Sharia, Department of Islamic Economics, 1403H **1983G**
- Master's Degree:** University of Colorado, Boulder.
- Last Qualification:** PhD in Economics, University of Colorado-Boulder, USA, 1414H **1993G**.
Major in economic development, international economics, money and banks.
- Subject of Thesis:** "Depository Institutions: Reforms Along the Line of Islamic Banking Principle."
- Position:**
- Associate Professor of Islamic Economics, Department of Economics, Faculty of Economics and Administrative Sciences, Imam Muhammad ibn Saud Islamic University, Jumada Al-Thani 1414H until 1434H. **1993G until 2013G**
- Assignments:**
- Member of the Investment Committee, Al-Jumaih Endowment, Rajab 1439H **2018G** - Current.
 - Member of the Council **Overseeing** Awqaf Sheikh Suleiman Abanaimi Endowment, Rajab 1439H - Current. **2018G until now.**
 - Member of the Board of, **Zaka Research Center**, Riyadh, 1437H - Current.
 - Member of the Consultancy Committee "Awqaf Center", Jeddah, 1436H - Current. **2016 G until now**
 - Member of the Board of Trustees of "Anti-Atheism Center", 1436H - Current.
 - Member of the Board of **Directors**, Noura bint Yousuf Al-Malahi Endowment, 1435H - Current. **2015G until now.**

- Member of Board of Directors, Saudi Center for Commercial Arbitration, 1435H - Current. **2015G until now.**
- Member of the Board of Directors, General Commission for the Guardianship of Trust Funds for Minors And Their Counterparts, 1435H, 1438H. **2015G until 2018.**
- Member of the Board of Directors, Islamic Society of Islamic Banking, Qassim University, 1434H -1436H. **2014G until 2016.**
- Member of the Board of Directors, Abdullah Ibrahim Mohamed Al-Subaei Company (AIMS Holding), 1433H - Current. **2013G until now.**
- Member of the Board of Directors, Abdullah Bin Ibrahim Al-Subaei Endowment, 1433H - Current. **2013G until now.**
- **General Supervisor and Founder of Al Maqassed Center for Economic Studies, a non-profit center for macroeconomic research, Zakat economics and economy objectives, as well as interest-free companies, 1433H (2013)- Current.**
- Member of the Advisory Board, **Istithmar Almustaqbal, a waqf addfisory office**, 1433H.
- Member of the Sharia Board, Al Awael Center for Economic Consultancy, 1430H, 1438H, **2010G until 2017.**
- Director General of the Sharia Group, Bank Al Bilad, Rabie Al Awwal 1425H, until Rajab 1431H. **2005G until 2011.**
- Secretary of the Sharia Board, Bank Al Bilad, Rabie Al-Awwal 1425H, until Rajab 1431H. **2005G until 2011.**
- Member of the Sharia Board, Bank Al Bilad, Rabie Al Awwal 1425H, Current. **2005G until now.**
- Supervisor of Halal Profit website: www.HALAL2.com
- Founding Member, International Foundation for Islamic Economics and Finance, Muslim World League, Executive Committee member, 1425H,1437H. **2007G until 2016.**
- Member of the Saudi Juristic Society.
- Director of Sharia Auditing Department, Al Rajhi Banking & Investment Corporation (currently Al Rajhi Bank), Rabee Al Thani, 1420H until Muharram 1425H. **2000G until 2005.**

- Member of the Board of the Students Fund, Deanship of Student Affairs, Imam Muhammad ibn Saud Islamic University, 1416-1418H. **1996G until 1998.**
- Member of Economic Research Unit, Deanship of Scientific Research, Imam Muhammad Ibn Saud Islamic University, 1415H - 1417H. **1996G until 1998.**
- Deputy Dean of Student Affairs for Student Activities, Imam Muhammad ibn Saud Islamic University, Ramadan 1416H - Rabie Al Awwal 1420H. **1996G until 2000.**
- Member of the Council of the Faculty of Sharia, Imam Muhammad ibn Saud Islamic University, Shaban 1416H - Shaaban 1418H. **1996G until 1998.**
- General Supervisor of Arabic Language Programs, Al-Dowalij Technology Company, Riyadh, Educational Curricula on CDs, 1415H - 1419H. **1996G until 1999.**
- Member of the committee formed to supervise the Internet project, Islamic Research & Studies Center, Ministry of Islamic Affairs, 1417H - 1419H. **1996G until 1998.**
- Part-Time Consultant, Ministry of Commerce, Ramadan 1418H - Rabie Al Awwal 1419H. **1996G until 1997.**
- Member of Sharia Board, RANA Real Estate Investment Company, United States, Safar, 1422H. **2001G.**
- Member of the International Curricula Committee, Sheikh Suleiman Al Rajhi Charitable Foundation, 1422H,1426H. **2001G until 2005.**
- Member of the Supreme Investment Committee of the World Youth Forum, 1423H,1425H.
- Member of the Research Grants Committee, Al Rajhi Banking & Investment Corporation, 1423H. **2001G.**

**Researches
and
Pulication:**

- Plastic Cards, Economic Aspects of Various Payment **Cards**
- Book: How Commercial Banks Operate for Non-Specialists.
- Translation of the book "Death of Money", by Joel Kurtzman, published by Bank Al-Bilad, Dar Al-Maiman Publishing House, 1432H.

**Academic
Thesis
Supervision
:**

- Research and working papers in various banking activities to be presented to the Sharia Board of Al Rajhi Banking & Investment Corporation and Bank Al-Bilad.
- Numerous public lectures in various economic topics.
- Giving numerous **training sessions in philanthropic and third sector finance and economic matters.**
- "Credit Cards", Master's Thesis, Lecturer at the Department of Fiqh, Abdul-Rahman bin Saleh Al-Hajji, in conjunction with Dr. Abdul Rahman bin Saleh Al-Atram.
- "Utilization in Loans", Master's Thesis, Lecturer at Department of Fiqh, Abdullah bin Mohamed Al-Omrani, in conjunction with Dr. Abdullah bin Saad Al-Rashid.
- "Shares and Bonds", PhD Thesis, Lecturer at the Department of Fiqh, Ahmed bin Mohamed Al-Khalil, in conjunction with Dr. Abdulaziz bin Mohamed Al-Hujailan.
- "Rulings on Monetary Inflation", PhD Thesis, Lecturer at the Department of Fiqh, Khalid bin Abdullah Al-Musleh, in conjunction with Dr. Saleh bin Mohamed Al Hassan.
- "Jurisprudence Rulings Related to the Financial Statements of Joint-Stock Companies", Master's Thesis, Ibrahim Al-Shutairi, Higher Judicial Institute.
- "Financial Exchange between Islamic Banks and Other Banks", Fahd Bin Saleh Al-Hamoud, PhD Thesis, Lecturer at the Department of Fiqh, in conjunction with Abdulaziz Al-Ghamdi.
- "Clearing in the banks, the Stock Exchange and the Judiciary: A Applied Jurisprudence Study ", PhD Thesis, Judge/ Abdul-Mohsen Zaid Abdul Aziz Al-Massad, in conjunction with His Eminence the Mufti of the Kingdom, Sheikh Abdulaziz bin Abdullah bin Mohamed Al-Sheikh.
- "The Effect of Shari and Legal Violations in Corporate Contracts", PhD Thesis by Lecturer/ Turki Mohamed Abdulrahman Al Yahya, in conjunction with Dr. Abdullah bin Ibrahim Al-Tariki.
- "Emerging Finance Contracts in Islamic Banks: A Fundamental Applied Study", PhD Thesis, Hamed Hassan Meera, in conjunction with Sheikh/ Dr. Abdullah bin Mohamed Al Mutlaq.
- "Unification of the Monetary Currency and its Impact on Jurisprudence Rulings", Houd Ali Yusuf Al-Obaidali, PhD Thesis, Faculty of Sharia, Imam Muhammed ibn Saud Islamic University, in conjunction with Sheikh Dr. Abdul-Rahman bin Saleh Al-Atram.
- Cooperative Banks: Applied Jurisprudence Study, Adel Abdullah Mohamed Al-Matroudi, PhD Thesis, Faculty of Sharia, Imam Muhammad ibn Saud Islamic University, in conjunction with Sheikh Dr. Abdullah bin Ahmed Al-Seif.
- The Creation of Money, A Study ...", Othman Ibrahim Ali Al-Tuwaijri, PhD Thesis, Qassim University, Faculty of Islamic

Culture, Scholarship to the International Islamic University, Malaysia, 1434H.

- "Rulings of Market Dominance", Hamad Nasser Abdulaziz Al-Tiriki, PhD These, Higher Judicial Institute, 1436H.
- Banking Commitment, Abdulkareem Mazroua Al Mazroua, PhD Thesis, Faculty of Sharia, Riyadh, 1438H.
- "Human Development and its Impact on Achieving Economic Development from an Islamic Perspective", by Researcher/ Suleiman bin Saleh Al-Tafil, Master's Thesis, Department of Economics and Administrative Sciences, Faculty of Sharia, Jumada Al-Awwal, 1415H.
- "Effectiveness of Monetary Policy in the Islamic Economy", by Researcher/ Abdulkareem Shaie Kayed, Master's Thesis, Department of Economics and Administrative Sciences, Faculty of Sharia, Safar 1421H.
- "Operations of Commercial Stock Exchanges and Their Rulings in Jurisprudence and Law", by Researcher/ Ali Al-Wasabi, PhD Thesis, Higher Judicial Institute, 1422H.
- "Redistribution Tools and their Impact on Achieving Economic Prosperity in the Islamic Economy", PhD Thesis by Abdulrahman bin Ibrahim Al-Shabanat, Faculty of Sharia, Department of Economics and Administrative Sciences, 1423H.
- Venture Capital Finance", by Abdul Rahman Al Fayyaad, PhD Thesis, Supervisor/ Sheikh Al-Shubaili, and the other Assistant Supervisor Mussaid Al Huqail, Shaaban 1439H.

Discussion:

- Participation in Sharia **Consultancy** meetings between the members of the Sharia boards of the Saudi banks, since 1427H - Current.

Conferences & Seminars:

- The second meeting of representatives of universities and public education sector, as well as the heads of chambers of commerce and industry in the GCC states, under the title: "Development of the Spirit of Partnership between the Education Sector and the Business Sector", under the supervision of the Arab Bureau of Education for the Gulf States, held at the headquarters of Jeddah Chamber of Commerce and Industry, during the period 22-24/6/1417H.
- Conference of Administrative Sciences, under the title: "Towards New Horizons in Administrative Sciences and Their Role in Development", held at King Fahd University of Petroleum and Minerals, Dhahran, from 18-20 Dhul Qa'da, 1418H.
- Dallah Al Baraka Symposium No. 17, Ramadan, 1420H, Jeddah, various economic topics.
- Dallah Al Baraka Symposium No. 19, Ramadan, 1421H, Makkah, various economic topics.

- Conference of the Sharia Boards of Islamic Financial Institutions in Bahrain, 23 Shaban 1423H.
- Dallah Al Baraka Symposium No. 21, Ramadan, 1422H, Makkah, various economic topics.
- Attending the jurisprudence forums of Al Rajhi Banking Corporation.
- Participation in training courses in Islamic Economics and Finance in Indonesia, Dawah Bureau, Ministry of Islamic Affairs, 1424H, 1425H and 1426H.
- Providing dozens of specialized courses in economic fields for a wide group of governmental, private, charitable and endowment agencies.
- Presenting public lectures across the Kingdom of Saudi Arabia.
- **Reviewing** numerous researches for specialized scientific journals.

Training Courses: Various training courses at the Institute of Public Administration and Training Center at Al Rajhi Banking & Investment Corporation in leadership, transformational leadership, strategic planning, effective management, supervisory skills, and effective team building. As well as computer courses and some computer applications.