




 KOLEJ UNIVERSITI ISLAM MALAYSIA  
**NATIONAL SEMINAR IN ISLAMIC  
 BANKING & FINANCE**  
**IBAF 2004**  
 "GLOBAL CHALLENGES & COMPETITIVENESS  
 OF MALAYSIAN FINANCIAL INSTITUTIONS"  
 MODERATED BY:  
**Y. BHG TAN SRI DR MOHAMAD YUSOF NOOR**  
 CHAIRMAN, KUM  
 ORGANISED BY  
**FACULTY OF ECONOMICS AND MUAMALAT**  
 2-3 MARCH 2004, MARRIOTT HOTEL, PUTRAJAYA