## SitiMuawanahLajis, BNM/ INCEIF – Short Biodata



SitiMuawanahLajis is a PhD candidate at INCEIF (the International Center for Education in Islamic Finance), specializing in risk sharing and regulatory framework for Islamic banking. She holds an MBA from the Monash University (Australia), a BSc in Finance and a BA in Economics from the Northern Illinois University (USA). Professionally, she has been with Bank Negara Malaysia (the Central Bank of Malaysia)since 1988 having servedseveral key departments (i) Banking Supervision(ii)ICT Systems Supervision(iii)Risk Management(iv)International(v) a 2-year stint at the National Economic Action Council (Prime Minister's Department) and (vi) presently with the Islamic Banking and Takaful Department. She has been instrumentalin the setting up of INCEIF, ISRA (the International Shariah Research Academy for Islamic Finance) and ACIFP (the Association for Chartered Islamic Finance Professionals), as well as theformulation of the pioneering enterprise-wide operational risk management framework for BNM.