



## Hajjah Rosmah Ismail

### Islamic Finance Advisor

Rosmah Ismail is an accomplished Islamic banking and finance professional with more than three decades of international banking experience, specialising in the establishment, governance, and growth of Shariah-compliant financial institutions. Prior to her appointment as Executive Director of RDS Islamic Advisory Sdn Bhd, she served for almost nine years as an Independent Non-Executive Director and Deputy Chairman of the Joint Board Credit Risk Committee of an Islamic bank, where she played a critical role in strengthening board oversight, credit governance, and risk management within a Shariah framework.

Throughout her career, Rosmah has held senior leadership positions at leading international banks in Malaysia and overseas, with deep expertise spanning both Islamic and conventional banking. Her experience covers corporate, commercial, and consumer banking, encompassing the full range of banking products including financing, treasury, trade finance, deposits, and wealth solutions. She is widely recognised for her ability to integrate Shariah principles with commercial banking objectives, ensuring regulatory compliance while supporting sustainable business growth.

Rosmah has been directly involved in the end-to-end establishment of Islamic banking operations, including licensing, business model design, product structuring, governance frameworks, and operational readiness in Qatar and Malaysia. Her work includes the development of Shariah-compliant financing structures, alignment of risk and credit processes with Islamic principles, and the embedding of Shariah governance across business, operations, and control functions. Under her leadership, the Islamic banking businesses she helped build and manage received corporate awards, reflecting their market impact, operational excellence, and financial performance.

In addition to her banking career, Rosmah brings three years of financial consultancy experience focused on Islamic

banking and finance. During this period, she was highly commended by leading international Shariah Advisors for authoring what was recognised as one of the best Shariah Compliance, Risk, and Business Operational Policy & Procedures Manuals in the industry. This work demonstrated her deep understanding of the practical application of Shariah principles across credit, risk management, operations, and governance, and her ability to translate complex Shariah requirements into effective, workable banking processes.

Rosmah's expertise lies at the intersection of Shariah compliance, risk management, credit governance, and business strategy. She is particularly experienced in ensuring that Islamic financial institutions operate with strong controls, sound risk culture, and robust governance while remaining competitive and commercially viable. Her career reflects a consistent focus on building Islamic banking institutions that are resilient, well-governed, and aligned with the objectives of Shariah (Maqasid al-Shariah).

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### Qualifications

- LL.M (Hons) Banking Law, International Islamic University Malaysia
- BSc (Economics), University of London
- Takaful Licence Certificate (Distinction), Malaysian Institute of Insurance
- Certificate in Fintech, SAID Business School, Oxford University, UK
- Chartered Fellow, Islamic Finance, Chartered Institute of Islamic Finance Professionals

### Practice Areas

- Islamic Finance
- Islamic Banking
- Securities Law