

Shariah Board Profile



Bank Alfalah
Islamic

Dr. Mufti Khalil Ahmad Aazami

Chairperson Shariah Board

- Chairperson Shariah Board, Bank Alfalah Ltd – Islamic Banking (Current)
 - Member Shariah Board, Faysal Bank Islamic Banking (Current)
 - Member Shariah Board, National Bank of Pakistan - Aitemaad Islamic Banking (Current)
 - Shariah Advisor, Alfalah Insurance - Window Takaful Operations (Current)
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Mufti Muhammad Mohib-ul-Haq Siddiqui

Member Shariah Board

- Chairman Shariah Board, Faysal Bank Limited- Islamic Banking (Current)
 - Member Shariah Board, Bank Alfalah Ltd- Islamic Banking (Current)
 - Member Shariah Board, Bank Al Habib Ltd Islamic Banking (Current)
 - Shariah Advisor, Faysal Bank Limited- Islamic Banking Division (Previous)
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Mufti Ovais Ahmed Qazi

Resident Shariah Board Member

- Resident Shariah Board Member, Bank Alfalah Ltd – Islamic Banking (Current)
 - Shariah Scholar – Shariah Advisor Office, Bank Alfalah Ltd. (Previous)
 - Shariah Compliance Officer, Burque Corporation Pvt. Ltd. (Previous)
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Mufti Aqeel Akhter

Member Shariah Board

- Member Shariah Board, Bank Alfalah Ltd – Islamic Banking (Current)
 - Unit Head, Business Support & Training, Shariah Compliance, Bank Alfalah Ltd. (Previous)
 - Shariah Advisor, Ramna Foods Pvt. Ltd. (Previous)
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Mufti Usama Ehsan

Member Shariah Board

- Member Shariah Board, Bank Alfalah – Islamic Banking (Current)
- Shariah Scholar Product Development, United Bank Limited – Ameen Islamic Banking (Previous)
- Unit Head Documents Review & Shariah Board Secretariat – Shariah Compliance, Bank Alfalah – Islamic Banking (Previous)

Profile

Dr. Mufti Khalil Ahmad Aazami

Chairperson Shariah Board

Dr. Mufti Khalil Ahmad Aazami is a renowned Shariah Scholar in the Islamic Banking industry who has more than 20 years of research experience related to Islamic Finance and other Shariah related subjects. He is an author of numerous publications. He is also an experienced lecturer and trainer in the field of Islamic Finance, Economics, Fiqh, Islamic Financial Laws and General Islamic Sciences.

Relevant experience

Current engagements

- Chairperson Shariah Board, Bank Alfalah Ltd – Islamic Banking (Oct 2015 - Current)
- Member Shariah Board, Faysal Bank Islamic Banking (2015 – Current)
- Member Shariah Board, National Bank of Pakistan - Aitemaad Islamic Banking (2015 – Current)
- Shariah Advisor, Alfalah Insurance - Window Takaful Operations (July 2015 – Current)

Previous engagements

- Shariah Advisor, Bank Alfalah Ltd-Islamic Banking, (2003 – Sep 2015)
- Member Shariah Board, Takaful Pakistan Ltd (2005 - 2014)
- Shariah Advisor, Alfalah GHP Islamic (2007 - 2014)

Education

- PHD | University of Karachi, Pakistan
- Takhassus fil Ifta | Jamiah Darul Uloom Karachi, Pakistan
- Shahadah-al-Aalamia | Jamiah Darul Uloom Karachi, Pakistan

Profile

Mufti Muhammad Mohib-ul-Haq Siddiqui

Member Shariah Board

Mufti Mohib-ul-Haq has substantial and diversified experience in the field of Islamic Finance and has served several financial institutions as a member of Shariah Boards. He is also an experienced lecturer and trainer in the field of Islamic Finance, Fiqh, Islamic Financial Laws and General Islamic Sciences.

Relevant experience

Current engagements

- Chairman Shariah Board, Faysal Bank Limited- Islamic Banking (Sep 2015 - Current)
- Member Shariah Board, Bank Alfalah Ltd- Islamic Banking (Oct 2015 - Current)
- Member Shariah Board, Bank Al Habib Ltd Islamic Banking Aug 2015 - Current)

Previous engagements

- Shariah Advisor, Faysal Bank Limited- Islamic Banking Division (Jan 2011 – Aug 2015)
- Member Shariah Board, Royal Bank Of Scotland Berhad, Malaysia (Sep 2007 - Sep 2009)
- Shariah Advisor, RBS Islamic Banking, Pakistan (Oct 2006 - Dec 2010)
- Shariah Advisor, Bank Al Habib Limited, Pakistan (Mar 2004 - Sep 2006)
- Member Shariah Board, JS Islamic Fund (Jun 2012 - Sep 2016)
- Member Shariah Board, Takaful Pakistan Limited (Sep 2006 - Jan 2015)

Education

- B. Com | Karachi University, Pakistan
- Takhassus fil Ifta | Jamiah Darul Uloom Karachi, Pakistan
- Shahadah-al-Aalamia | Jamiah Darul Uloom Karachi, Pakistan

Profile

Mufti Ovais Ahmed Qazi

Resident Shariah Board Member

Mufti Ovais Ahmed Qazi has extensive experience of Shariah compliance and Islamic banking. He has also completed prestigious certifications related to Islamic banking and finance such as CSAA, CIPA from renowned international institution AAOIFI and CIFE from ETHICA, UAE.

Mufti Ovais is also engaged in teaching and research in the fields of Islamic finance. He also delivers trainings and lectures at various institutions and universities.

Relevant experience

Current engagements

- Resident Shariah Board Member, Bank Alfalah Ltd – Islamic Banking (Oct 2015 - Current)

Previous engagements

- Shariah Scholar, Shariah Advisor Office, Bank Alfalah Ltd. (Apr 2013 – Sep 2015)
- Shariah Compliance Officer, Burque Corporation Pvt. Ltd. (Jun 2011 – Aug 2012)

Education

- Certified Shariah Advisor and Auditor | AAOIFI, Bahrain
- Certified Islamic Professional Accountant | AAOIFI, Bahrain
- Certified Islamic Finance Executive | ETHICA, UAE
- Masters in Business Management | Institute of Business Management, Pakistan
- Takhassus fil Ifta | Jamia Darul Uloom Karachi, Pakistan
- Shahadah-al-Aalamia | Jamiah Darul Uloom Karachi, Pakistan

Profile

Mufti Aqeel Akhter

Member Shariah Board

Mufti Aqeel Akhter is an experienced Shariah scholar who carries a blend of classical Islamic studies and contemporary education in diversified aspects. He has been associated with Bank Alfalah since 2014. He teaches Islamic law (Fiqh) in seminars and is also visiting faculty member at NIBAF.

He has solution-oriented mind set in multiple fields specially in banking & finance and financial transactions. He conducts diversified researches with respect to emerging challenges being faced by Islamic Banking.

Relevant experience

Current engagements

- Member Shariah Board, Bank Alfalah Ltd – Islamic Banking (July 2021 - Current)

Previous engagements

- Unit Head, Shariah Compliance, Bank Alfalah - Islamic Banking (Oct 2014 – Jun 2021)
- Shariah Advisor, Ramna Foods Pvt. Ltd. (Jun 2012 – May 2014)

Education

- Certified Shariah Advisor and Auditor | AAOIFI, Bahrain
- MS in Islamic Banking and Finance | University of Management & Technology, Pakistan
- Takhassus fil Ifta | Jamia Darul Uloom Karachi, Pakistan
- Shahadah-al-Aalamia | Jamia Darul Islamia, Lahore, Pakistan
- Capacity Building for Shari'ah Scholar by NIBAF

Profile

Mufti Usama Ehsan

Member Shariah Board

Mufti Usama Ehsan has a diverse experience of working in Islamic banking and finance along with research and teaching. He holds an MBA from KSBL and he is also a Certified Shariah Advisor and Auditor from AAOIFI, Bahrain.

He is engaged in teaching and research in the fields of Islamic law and Islamic banking & finance. He delivers trainings and lectures in different conferences and universities.

Relevant experience

Current engagements

- Member Shariah Board, Bank Alfalah Ltd – Islamic Banking (July 2021 - Current)

Previous engagements

- Shariah Scholar Product Development, United Bank Limited – Ameen Islamic Banking (Nov 2020 – Jun 2021)
- Unit Head Documents Review & Shariah Board Secretariat – Shariah Compliance, Bank Alfalah – Islamic Banking (Nov 2016 – Nov 2020)

Education

- Certified Shariah Advisor and Auditor | AAOIFI, Bahrain
- MBA | Karachi School of Business & Leadership, Pakistan
- Takhasus Fil Ifta | Jamia Darul Uloom Karachi, Pakistan
- Shahadah-al-Aalamia | Jamiah Darul Uloom Karachi, Pakistan
- Capacity Building for Shari'ah Scholar by NIBAF



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