

The Shari'a Board

In order to ensure Shari'a compliance at all levels, the bank has constituted a Shari'a board comprising of prominent and qualified scholars in the field of Islamic finance.

Below is the brief introduction of the Shari'a Board Members:

- **Dr. Muhammad Qaseem (Chairman, Shari'a Board)**
- **Mufti Syed Adnan Kakakhail (Member, Shari'a Board)**
- **Mufti Syed Muhammad Umer Amaduddin (Resident Shari'a Board Member)**

1. Dr. Muhammad Qaseem

Dr. Qaseem is a renowned Shari'a scholar sitting on the Shari'a Boards of Dubai Islamic Bank UAE, Duetsche Bank Malaysia, and RAK Bank UAE, amongst others. He is also member of AAOIFI board of ethics. Previously he was the member Shari'a Board of the State Bank of Pakistan and Country Head of Shari'a at Dubai Islamic Bank Pakistan Ltd. He has also served as a Shari'a expert in the Shari'a Structuring and Coordination Department with Emirates Islamic Bank, UAE. Dr. Qaseem holds a Ph.D in Tafseer and Qur'anic Sciences from the International Islamic University of Islamabad and being fully conversant in five (5) languages, he has a vast experience of teaching various Islamic disciplines at the university over a period of more than two decades.

He also participates as a speaker / panelist in international conferences and seminars on Islamic banking. He has written a number of books and articles, some of which are related to Islamic banking; and has drafted and edited a large number of fatwa for the Sharia Boards of the institutions that he is associated with. Amongst his literary contributions are "Islamic Banking: Points to Ponder" and translation, under the aegis of IIUI, a part of the verdict of the Supreme Court of Pakistan, banning Riba as well as many other significant articles on various topics especially in the field of Tafseer.

2. Mufti Syed Adnan Kakakhail

Mufti Syed Adnan Kakakhail acquired his primary education from Nigeria in Africa, and after obtaining his FSc (Pre-medical), received religious education from some of the foremost Islamic educational institutions of Pakistan. He holds a Shahadah al- 'Aalimiyyah (Dars-e- Nizami) from Jami'a Binori Town, Karachi and Takhassus fil Ifta (Specialization in Ifta) from Jami'a tur Rasheed, Karachi besides having an MA in Political Science and LLB from the University of Karachi to his name.

He has been teaching various Islamic disciplines in some of the leading Islamic educational institutions of Pakistan since 2006. Till date he has drafted hundreds of Shari'a pronouncements (fatawa) which have been vetted and endorsed by the Head of Ifta Department.

Besides being the Bank's Shari'a Board member, his other responsibilities include being the Director Dar ul Ifta` wal Ehsan, Islamabad. Previously he worked as Director of Kulya tush-Shari'a at Jami'a tur Rasheed (which offers a four-year postgraduate degree programme); and the Chairman of Centre for Policy Research and Dialogue (an Islamabad-based think-tank established for the propagation of ideological

harmony and peace among the Muslim Ummah). Further, he has also worked as the Shari'a Trainer at Dubai Islamic Bank Pakistan Limited for a period of approximately five (5) years, he was responsible for conducting 7-8 training sessions per month all over Pakistan.

A receiver of the Presidential Award of "Best Debater of Pakistan" and well acquainted with six languages, he is a regular columnist for a prominent weekly magazine and a renowned speaker, being frequently invited to deliver lectures at many conferences, seminars, symposiums and public gatherings by national universities and institutions like the Chambers of Commerce and Bar Associations all over Pakistan. Over the years, he has also participated as a debater and panelist in many live and recorded programs for various famous Pakistani TV channels.

3. Mufti Syed Muhammad Umer Amaduddin

Mufti Syed Umer Amaduddin is esteemed as a prominent Shariah scholar, boasting a distinguished educational background with specialized degrees in Shahadat-ul-Aalamia and Al-Takhasus fial-Iftaa' besides having MA in Political Science and pursuing MPhil in Public Policy. He is also a certified Shariah advisor and auditor from AAOIFI(Bahrain).

Presently he is associated with Emaan Islamic Banking (Silkbank Ltd) and serving as Resident Sharia Board Member (RSBM). He started his career working with prominent takaful company. He also participates as a speaker / panellist in national and international conferences and seminars on Islamic banking and finance. He has been teaching various Islamic disciplines in some of the Islamic educational institutions of Pakistan. He has written research articles and presented at various local and international conferences. His commitment to Islamic Banking and finance is evident through his engagements with prestigious institution such as NIBAF-SBP, NIM-Pakistan (National Institute of Management) and IBA-CEIF. He has also been awarded as "Best Trainer" by State Bank of Pakistan.

Mufti Umer had also been associated with international Halal Certification body and got various local and international certifications on Halal standards. He also represented the Pakistan National Accreditation Council (PNAC) at various occasions. Previously, he has also been involved with the National Assembly of Pakistan and experienced in the various departments including legislation and standing committees. He also holds the experience of working as a member committee with Islamabad capital (ICT) administration. Mufti Umer's diverse portfolio of engagements underscores his dedication to advancing Islamic principles at various levels.