# Profile of HBL Shariah Board Members

# DR. MUFTI MUHAMMAD ZUBAIR USMANI

### Chairman – Shariah Board

Dr. Muhammad Zubair Usmani is a qualified and one of the most experienced Shariah Scholars in the Islamic Banking Industry. He did his Shariah graduation (Fazil Dars-e-Nizami) & Takhassus Fil Fiqh (Mufti i.e. Specialization in Islamic Fiqh & Fatawa) from Jamia Dar ul Uloom, Karachi.

He has done Masters in International Relations and Doctorate (PhD) in Islamic Finance from University of Karachi.

Dr. Zubair Usmani is author of several books including related to Accounting & Auditing for Islamic Financial system, comparative study between Islam and Christianity and Ijarah (Islamic Leasing). His research papers have been published in various international journals. He has delivered research based lectures / presentations at different national and international seminars, forums, conferences and seminars.

Dr. Usmani served as Shariah Advisor to MCB Islamic Banking for 14 years and has been associated with several financial institutions, he has also served as a member of Shariah Board of State Bank of Pakistan. Currently he is also associated with UBL Ameen Islamic banking and Habib Metro Al Sirat Islamic banking as chairman Shariah Board, MCB Arif Habib Savings as member Shariah Board, IGI Life Takaful as Shariah Advisor and several other institutions.

# DR. MUFTI EJAZ AHMAD SAMADANI

#### Member – Shariah Board

Dr. Ejaz Ahmed Samadani is an eminent Shariah scholar and has sound experience of Islamic Banking & Finance. Dr. Samadani has strong academic background in Islamic Studies and Islamic Economics. He completed his religious qualifications such as Takhassus fi Iftaa & Shahdat ul Aalimiyah from Jamia Dar ul Uloom, Karachi.

Dr. Samadani has done his Masters of Arts in Islamic Studies and LLB from Bahauddin Zakariya University and Sindh Muslim Govt. College respectively Further, he did his Doctorate (PhD) from Karachi University (on the topic of Islamic Banking and Gharar (uncertainty).

He is the Faculty member of Centre for Islamic Economics, Vice Chairman of "Takhassus fi Al Dawa" in Jamia Darul Uloom, Chairman Shariah Board Maldives Islamic Bank and Member Shariah board of various banking and non-banking financial institutions in Pakistan.

He has delivered several lectures at local and international forums and has issued about more than three thousand fatawas on different Islamic topics especially in Islamic Finance and family law. He has written many books on different Shariah matters and his several research topics have been published in various well renowned newspapers and magazines.

## MUFTI MUHAMMAD YAHYA ASIM

#### Resident Shariah Board Member

Mufti Muhammad Yahya Asim has been associated with the field of Islamic studies for over 20 years; he holds a double Masters in international relations and Arabic and Islamic studies respectively. Mr. Asim completed his specialization in Islamic Fiqh and Fatwa (Islamic Jurisprudence) from the well renowned Jamia Dar ul Uloom Karachi (1988-91). This was further reinforced by his specialization as Alimiyyah (Darse Nizami). He is also currently pursuing a PhD.

He has delivered several lectures at local and international forums and has issued about more than thousand fatawas on different Islamic topics especially in Islamic Finance and family law.

He is the Faculty member for Islamic Economics at Jamia Dar ul Uloom Karachi and National Institute of Banking and Finance (NIBAF).

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