#### **MUFTI MUHAMMAD IBRAHIM ESSA**

Shariah Scholar, Certified Shari'a Adviser and Auditor (CSAA)

Fathers' Name : Essa Ebrahim

Date of Birth : December 20, 1981

Nationality : Pakistani

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Languages : Arabic, English, Urdu

# **INTERNATIONAL AFFILIATIONS**

- 1. Member Shariah Board Kyrgyzstan Commercial Bank (July 2021 to till date)
- 2. Member Shariah Board Astana International Exchange Kazakhstan (July 2022 to till date)
- 3. Craft 3 Investment U.S.A. (April 2019 to till date)
- 4. Shariah Advisor-Xactrisk Solutions London-Lloyd's Broker (April 2017 to till date)
- 5. Shariah Advisor-Atrium Underwriting Syndicate- Lloyds of London(September 2017 to till date)
- 6. Shariah Advisor- Algbra UK (May 2022 to till date)
- 7. Shariah Advisor-Ethica Institute of Islamic Finance- USA (July 2016 to till date)
- 8. Master Trainer-AAOIFI (Apr-2019 to till date)
- 9. Member Editorial Board for Urdu Translation of AAOIFI Shari'ah Standards. (September 2015 till end)
- 10. Member Shariah Board- Shariah Review Bureau- Bahrain (July 2017 to till date)
- 11. Shariah Advisor- Jana Capital-Brunei Darussalam (March 2019 to till date)

## **NATIONAL AFFILIATIONS**

- 1. Chairman Shariah Board-United Bank Limited (1st July 2021 to till date)
- 2. Member Shariah Board- Habib Metropolitan Bank Limited (July 2015 to 30<sup>th</sup> June 2021)
- 3. Chairman Shariah Board- ZARAI TARAQIYATI BANK LIMITED (January 2018 to 30<sup>th</sup> June 2021)
- 4. Member Shariah Board- The Bank of Khyber (Nov 2018 to 30<sup>th</sup> June 2021)
- 5. Chairman Shariah Board- Sind Bank Limited (Feb 2014 to Oct 2018)
- 6. Shariah Advisor- Efu life Assurance Limited (July 2012 to till date)
- 7. Shariah Advisor- Allianz Efu Health Insurance Limited (Oct 2015 to till date)
- 8. Shariah Advisor-Efu General Insurance Limited (July 2017 to till date)
- 9. C.E.O. Alhamd Sharia Advisory Private Limited
- 10. Shariah Advisor-Ernst & Young Ford Rhides Sidat Heder & Co (2007 to 2015)
- 11. Shariah Advisor-A.F. Ferguson & Co (PWC) (2015 to 2018)
- 12. Shariah Advisor- ORIX LEASING PAKISTAN LIMITED (April 2011 to till date)
- 13. Shariah Advisor-DOLMEN CITY REIT (First REIT launched in Pakistan) (March 2013 to till date)
- 14. Shariah Advisor- ORIENT RENTAL MODARABA (September 2017 to till date)
- 15. Visiting faculty member of Institute of Business Administration (IBA) 2017 to till date
- 16. Visiting faculty member of National Institute of Banking and Finance State Bank of Pakistan (Central Bank of Pakistan)
- 17. Faculty Member of Centre for Islamic Economics (CIE)
- 18. Faculty Member of Shiekh Zayed University of Karachi

# **QUALIFICATIONS:**

- Certified Shariah Advisor & Auditor(CSAA)(2021)
- TAKHASSUS FIL FIQH from Jamiah Darul Uloom Karachi [2004 2006]
- DARS-E-NIZAMI from Jamiah Darul Uloom Karachi [2002] (A One Grade)
- M.A (Part 1 Private) [2011] (First Division)
- M.A (Part 2 Private) [2012] (First Division)
- B.A (Part 1 Private) [2008] (First Division)
- B.A (Part 2 Private) [2009] (First Division)
- H.S.C (Part 1 Private) [2006] (First Division)
- H.S.C (Part 2 Private) [2007] (Ranked under Top 10)
- S.S.C (Science) from IQRA Huffaz Secondary School Karachi [1997] (A Grade)
- Hifz-e-Quran from Igra Rawzatul Atfal Karachi.[1991]

### **OTHERS:**

Approximately wrote more than Four Thousand Fatawas under the supervision of Sheikh Mufti Muhammad Taqi Usmani in Urdu and English languages on the following issues:

- Prayer
- Zakah
- Hajj
- Investments
- Islamic Banking and Finance
- Islamic Investment
- Insurance and Takaful
- Halal Food
- Microfinance
- Miscellaneous