

SHARIAH ADVISORY BOARD PROFILES

**TPL LIFE INSURANCE COMPANY LIMITED.
WINDOW TAKAFUL OPERATIONS**

Mufti Muhammad Hanif

(Shariah Advisor-SA)

Mufti Muhammad Hanif completed his M.Phil degree from Karachi University and his Takhassus Fi-Al Iftaa (specialization) in Islamic jurisprudence and Fatawa from Jamia Dar-ul-Uloom Karachi. He successfully passed his CSAA (certified Shariah Advisor and Auditor) from AAOIFI Bahrain.

Besides being the “Shari’ah Advisor” at TPL Life insurance – Window Takaful Operations he also serves as “Shari’ah Advisor” at Shaheen Insurance Company Limited – window Takaful Operations, as well as the Shari’ah Advisor at Security Investment Bank Limited.

Mufti Muhammad Hanif is associated with Takaful industry since 2015. He is also a Visiting Faculty of Al-Emaan Institute. He has rich experience of teaching various courses in Quran, Hadith, Fiqh, and Islamic Finance & Takaful. He has worked for over Seven years in the Fatwa department.

Mufti Muhammad Zahid

(Shariah Board Member-SBM)

Mufti Muhammad Zahid has attained remarkable achievements in his academic journey, particularly in Islamic Jurisprudence, where he excelled consistently, earning numerous accolades. His educational milestones include obtaining an Al-Aalamiyyah degree in Arabic and Islamic Studies in 2005 from Jamia Darul Uloom Karachi, recognized as a Masters by the Higher Education Commission Pakistan. Further specializing in Islamic Jurisprudence (Al-Takhassuss Fil Iftaa), he completed his studies in 2008 at the same institution. Continuing his pursuit of knowledge, Mufti Muhammad Zahid recently achieved an M.Phil. Degree in Islamic Studies at Karachi University’s Quran-o-Sunnah Department and is currently dedicated to his doctoral studies in Islamic Studies at Karachi University.

Before joining Soneri Bank Limited Islamic Banking, Mufti Muhammad Zahid served as the Head of Shariah Compliance at Pak-Qatar Family Takaful Ltd. from 2008 until October 2016, maintaining his role as a Shariah Board Member until September 2018.

In addition to his corporate responsibilities, Mufti Muhammad Zahid shares his expertise as a visiting faculty member at the Institution of Business Administration-IBA and Al-Emaan & Al-Hikmah Institute, Karachi. His focus lies in offering Islamic solutions to contemporary challenges, bridging the gap between the modern world and Shariah principles. Mufti Muhammad Zahid actively conducts training sessions on Islamic Finance, Takaful, and Risk Management on various platforms.

Presently, Mufti Muhammad Zahid serves as the Resident Shariah Board Member (RSBM) at Soneri Bank, Islamic Banking, and holds the position of Shariah Board Member at TPL Life & Shaheen, Window Takaful Operations.