



SHEIKH DR. OSAMA BAHAR

Independent Shariah
Advisor
& Islamic Financial
Engineer

SHARIAH GOVERNANCE
BOARD ADVISORY
FINANCIAL STRUCTURING
SHARIAH DISPUTE ADVISORY

THREE
DECADES+

ISLAMIC
BANKING &
SHARIAH
ADVISORY

LANGUAGES

Arabic
English

*"Principled by Shariah.
Structured for modern
finance."*



OSAMA BAHAR
— SHARIAH ADVISOR —

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EXECUTIVE PROFILE

Independent judgement. Institutional authority.

Sheikh Dr. Osama Bahar is a distinguished Bahraini Shariah scholar, Islamic financial engineer and independent advisor whose career spans more than three decades of Islamic banking, Shariah governance, financial structuring and institutional advisory.

SHARIAH BOARD & ADVISORY EXPERIENCE

REGULATORY & CAPITAL MARKETS

CENTRAL BANK OF BAHRAIN

Member · Shariah Supervisory
Board

BAHRAIN BOURSE

Shariah Advisor

SHARIAH SUPERVISORY BOARD APPOINTMENTS

- Gulf International Bank B.S.C. — Shariah Supervisory Board
- Al Salam Bank — Shariah Supervisory Board
- Al Salam Bank Algeria — Shariah Supervisory Board
- Ithmaar Bank — Shariah Supervisory Board
- Family Bank — Shariah Supervisory Board
- ADCB Islamic Bank, UAE — Shariah Supervisory Board
- First Energy Bank / Sayacorp — Shariah Supervisory Board
- Venture Capital Bank / Esterad Bank — Shariah Supervisory Board
- Alizz Bank, Oman — Shariah Supervisory Board

INVESTMENT, TAKAFUL & SPECIALIST FINANCE

- Reef Real Estate Finance — Shariah Advisor
- Solidarity Bahrain B.S.C. — Chairman, Shariah Supervisory Board
- Gulf Islamic Investments, UAE — Shariah Advisor

CORE ADVISORY PRACTICE

Governance · Financial Engineering · Independent Opinions
Shariah Disputes · Transaction Review · Product Structuring

SHEIKH DR. OSAMA BAHAR

THE EXPERIENCE BEHIND THE ADVISORY AUTHORITY

SENIOR BANKING EXPERIENCE

- 2008 – 2017

First Energy Bank
Head of Shariah Compliance & Advisory
- 2006 – 2008

Al Salam Bank
Head of Shariah Compliance
- 2005 – 2006

ABC Islamic Bank
Shariah Compliance Officer
- 1994 – 2005

Shamil Bank of Bahrain
Manager, Shariah Department & Secretary to the Shariah Board

ACADEMIC QUALIFICATIONS

- Doctorate**
Lahaye University, Kingdom of Holland
- Master's Degree**
Al Emam Al Awzae University, Beirut

Bachelor's Degree in Islamic Shariah
Prince Abdul Qader University of Islamic Studies, Algeria

FINANCIAL STRUCTURING & INNOVATION

Islamic credit card · Islamic cash financing · Islamic investment funds · Conversion of conventional financing into Murabaha structures · Murabaha · Mudarabah · Ijarah · Istisna'a · Investment transaction review

SHARIAH DISPUTE ADVISORY & INDEPENDENT OPINIONS

Independent Shariah analysis of contractual and transaction disputes, differing Shariah positions and proposed resolutions where financial and Shariah considerations intersect.

AUTHOR · RESEARCHER · THOUGHT LEADER

Selected areas of published research and study

- Islamic Economic Studies
- Islamic Banking Training Programme
- Acting as Agent for Investors in a Murabaha
- Tawarruq as a Method of Islamic Finance
- Systematic Tawarruq in Islamic Banking
- Study on Converting a Conventional Bank into an Islamic Bank
- Three Studies on Developing Islamic Cards
- Differences Between Islamic and Conventional Banks
- Al Salam Mode of Finance
- Art of Islamic Finance Dealing

Author of papers and studies addressing the practical development and application of contemporary Islamic finance.

SELECTED PAPERS, STUDIES & RESEARCH

- Fiqh & Scholarly Engagement**
Participant in Islamic seminars and Fiqh assemblies, contributing to scholarly dialogue on Islamic jurisprudence and its contemporary application.
- Islamic Media & Public Education**
Presenter and programme developer of Islamic television series for Bahrain Television since 1990, extending Islamic scholarship and education to a wider public audience.
- Religious Service & Preaching**
Preacher through Awqaf, Ministry of Justice and Islamic Affairs, since 1987, reflecting a longstanding commitment to Islamic education and community engagement.

SCHOLARSHIP IN PRACTICE

His professional work includes reviewing investment transactions for Shariah compliance, developing alternative solutions, restructuring Shariah contracts, preparing research studies, training institutional staff and representing institutions at conferences and seminars on Islamic investments and banking.

INDEPENDENT SHARIAH ADVISORY

Where Shariah scholarship, institutional governance and financial engineering converge.