



DAWOOD FAMILY TAKAFUL LIMITED

1701-A, Salma Trade Towers, I.I. Chundrigar Road, Karachi-74000
UAN: 111-DFT-786 (111-338-786) Fax: (92-21) 3227-7188
www.dawoodtakaful.com

SHARIAH AUDIT REPORT

We have conducted the Shariah Compliance Audit of Dawood Family Takaful Limited ("the Company") for the year ended December 31, 2011, as per the requirements of the Takaful Rules, 2005 (the Rules).

The Shariah Compliance Audit principally involves review of the Company's compliance with the Shariah principles and the Rules throughout the year including examination of annual financial statements prepared by the management of the Company.

In our opinion and to the best of our knowledge and belief, the transactions undertaken and the policies followed by the Company during the year and the financial statements of the Company for the year ended December 31, 2011 were in compliance with Shariah principles and the Rules.

Munib ur Rehman

Prof. Mufti Munib-ur-Rehman
Chairman

Sabir Hussain

Mufti Syed Sabir Hussain
Member

Zahid Siraj

Mufti Syed Zahid Siraj
Member

Date: 05 April 2012
Karachi