



DAWOOD FAMILY TAKAFUL LIMITED

1701-A, Saima 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, 2012, as per the requirements of the Takaful Rules, 2005 (the Rules).

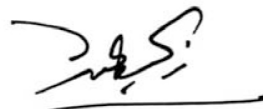
The Shariah Compliance Audit principally involves review of the Company's compliance with the Shariah principals and the Rules throughout the year including examination of annual financial statements prepared by the management of the Company.

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, 2012 were in compliance with Shariah principals and the Rules.

Date: 20 March 2013
Karachi


Prof. Mufti Munib-ur-Rehman
Chairman


Mufti Syed Sabir Hussain
Member


Mufti Syed Zahid Siraj
Member