



## 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, 2013 (the year), as per the requirements of the Takaful Rules, 2005 (the Rules).

The Shariah Compliance Audit principally involves testing and review of Company's compliance with the Shariah principals and the Rules throughout the year, including examination of the transactions undertaken by the Company during the year and its 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, 2013 were in compliance with Shariah principals and the Rules.

*Munib ur Rehman*

**Prof. Mufti Munib-ur-Rehman**  
Chairman

*Sabir Hussain*

**Mufti Syed Sabir Hussain**  
Member

*Mufti Syed Zahid Siraj*

**Mufti Syed Zahid Siraj**  
Member

**Date:** February 24, 2014

**Karachi**