



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

SHARI'AH REVIEW REPORT

We have conducted the Shari'ah Compliance Review of Dawood Family Takaful Limited ("the Company") for the year ended December 31, 2022.

The Shari'ah Compliance Review principally involves review of the Company's compliance for the year ended December 31, 2022 with the Shari'ah principles and guidelines issued by Shari'ah Board as well as the requirements of Takaful Rules 2012 and Shari'ah Governance Regulations 2018, 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, 2022 were in compliance with Shari'ah principles.


- (a) The transactions, the relevant documentation and the procedures adopted have been in accordance with principles of Shariah;
- (b) The affairs have been carried out in accordance with rules and principles of Shariah, and specific Shariah opinion issued by the Shariah Board from time to time; and
- (c) Company has realized amount **1,065,143/-** as Shariah non-Compliant Income which has been transferred to the charity account.

Date: March 09, 2023
Karachi

For & Behalf of
Shari'ah Board (SB)
Dawood Family Takaful Limited



Mufti Syed Sabir Hussain
Member



Prof. Mufti Munib-ur-Rehman
Chairman



Mufti Syed Zahid Siraj
Member